



A REPORT ON HOUSING SUPPORT CHARGES AND OLDER PEOPLE

September 2004

Age Concern Scotland is regularly asked by older people for comments on increased charges for housing support, such as warden services, and community alarms. We also receive regular requests for help to understand the reasons for increased costs, the Supporting People regime, and the fairness of the system. The following is a report of the experiences of older people based on enquires received and evidence from locally based staff.

Key findings:

- Most older people who receive housing support have long term needs and are not exempt from charges.
- There is no guidance on charging specific to Supporting People and no clear way to ask for a review of decisions.
- Local authorities appear to have different charging policies, use different tapers, and different approaches to the treatment of benefit regarded as income.

- ❑ In some sheltered housing complexes there is dissatisfaction and disharmony over the different charges levied to residents who receive the same services.
- ❑ Fear of ongoing costs and increases has led some people to do without services, as happened with low level home care service.
- ❑ There is evidence that in some instances written communication has been of poor quality and responses to enquires have been slow or non existent.

Recommendations

- ❑ A fairer and equitable charging system should be introduced.
- ❑ Local authorities should adopt regular billing periods, and invoice for small amounts if requested.
- ❑ An explanation of the treatment of Attendance Allowance in relation to Housing Support costs is required.
- ❑ Some providers and local authorities need to improve the quality of their information about Supporting People and their response rate to enquires.
- ❑ Joint working with the Care Commission is vital to ensure older people's needs are integral to the monitoring and review process.

Introduction

Supporting people statistics for 2003 to 2004 show that 58,600 older people received housing support services. About 30,000 of these people have accommodation based services, which could be sheltered accommodation, Abbeyfied type houses, or other developments. Other people receive support in ordinary housing, or have community alarms, or receive shorter term 'floating support' services. The latter is usually the services of a worker for an agreed number of hours per weeks over a defined period, with the

expectation that the support will cease when the older person no longer requires it.

There is no specific guidance around charges for Supporting People services; local authorities are expected to follow the guidance from CoSLA on charging for non residential care services. Age Concern Scotland has criticised this guidance on the grounds that it is much too loose, and open to vastly different interpretations. Recently a working party was set up to review the CoSLA formula and this was followed by a survey of local authority charging policies for Supporting People services. Not surprisingly this showed a post code lottery system of charging, with some authorities choosing not to charge, and big differences in the policies of those that did levy charges. There were different levels of charges, different tapers, and different approaches to benefits regarded as income. One of the most contentious is Attendance Allowance, where current guidance implies that this should form part of the income calculation. We have heard however, that some councils disregard this benefit, which makes a tremendous difference to an older person's income.

A decision has now been made by the Executive to work with CoSLA to improve and tighten the guidance. We welcome this but remain concerned about the combined effect on many older people of the introduction of Supporting People and levels of charging.

Factors affecting charges

Charges for housing support are obviously determined by the type and the frequency of the services. The following table illustrates the current range of weekly charges.

Alarm services	£8
Alarm and visiting support	£8 - £12
Resident warden	£12 - £30
Very sheltered housing	£30 - £70
Dementia services	£70+

The following examples illustrate the variances between local authority areas.

Example 1

telephone based alarm, with 24 hour emergency contact	£4.50
alarm plus extra assistive technology	£6.50
alarm with enhanced housing support maximum	£30.00

Example 2

basic alarm	£ 2.20
alarm with enhanced housing support maximum	£70.00

Exemptions from charges

Short term support designed to help people move into independent living in the community remains exempt from charging. Examples of these would be services designed to meet needs of homeless people, those at risk from domestic violence, or the needs young vulnerable people or ex-offenders. Most older people receiving housing support have long term needs and, if not entitled to benefits, will be paying the full charges.

Sheltered Housing and Supporting People

Personal support plans

Housing support plans for many sheltered housing tenants differ from the plans of other client groups. Although tenants have a choice between, for example, the amount of warden contact required, or the type of assistance needed, they cannot 'opt out' of the standard charge. Some providers are now moving away from the traditional resident based warden service, and offering more flexible packages of housing support tailored to the specific needs of the older person.

Rents and service charges

The funding regime has caused particular difficulties in relation to costs. Some of this has been due to the former practice of 'rent pooling' in local authorities, and the subsidising of rents and service charges by some housing associations. Now that this is no longer

possible, charges have to reflect the real cost for each complex. This means they have increased. An element of protection has been offered by the Scottish Executive for existing residents, but all people who move into sheltered housing after April, and who are assessed as liable for charging, pay considerably more than they would have done before.

For example in one local authority charges for housing support in sheltered housing are **£14.31** per week for new tenants, and **£6.86** for protected tenants. The total weekly cost for tenants is **£60.87** a week for rent, heating, housing support and other management services. This makes the accommodation less appealing to many who have a modest income but who are not eligible for housing benefit.

Protection for residents

There is anecdotal evidence that some tenants with protected status have faced increased costs. We have heard of one rural local authority area where sheltered housing tenants of a housing association were given new contracts to sign before the introduction of Supporting People. These contracts introduced the new charges, and by signing them the tenants lost their protected status. It has been reported that this was done at the 'suggestion' of the local council.

Confusion

We have firm evidence through our own retirement housing advice service of the confusion which still exists eighteen months into the new system. In one urban local authority an RSL has a complex containing tenants, owners and shared owners. In November 2003 the shared owners received a letter from the Supporting People Team indicating a charge of **£16.75** a week for housing support services, when their previous payments to their landlord had been **£6.09** a week for the same service. After ten months no satisfactory explanation has been found for this escalation, and the group have taken it upon themselves to pay the council what they themselves consider to be the correct charge. They have received no correspondence intimating whether or not this is acceptable, and a

meeting of all parties has yet to be arranged. We do not know if other residents have paid the increased amount.

Communication

Much of the information relayed to older people on all aspects of Supporting People has been poor. It has of course been difficult for providers and councils to explain the new regime in clear and simple terms. However we see no reason for confusing older people by writing to them about 'a brand new service..... providing high quality, low level housing support' to existing users, many of whom see no difference apart from higher costs.

Residents have been told that Supporting People has led to large increases in scheme running costs, and that this will affect their future charges. One tenant who complained about increased charges received a letter stating that costs have until now been 'to your advantage' 'very favourable', but that 'we will in the future address this imbalance.'

Cancellation of services

We have anecdotal evidence of older people opting out of support services, such as community alarms, rather than pay the full cost. This means they may be putting themselves at risk, or become even more isolated.

Many older people stopped asking for home care services when charges were first introduced; and this happened with more frequency when local authorities started to include Attendance Allowance in the calculation of income. Thus began the gradual withdrawal of low level community care preventative services. We fear the same may happen with Supporting People Services, which was introduced to improve the quality of low level housing support.

The effects of higher charges are exacerbated by erratic billing periods, sometimes months at a time, and the practice of minimum invoice amounts. One council will not invoice for sums under £20.00 and often wait until sums are much higher. We consider this to be

very poor practice, as older people on fixed incomes need to have clear and timeous information about their financial outgoings.

Conclusion

Scottish Executive figures show that housing support services to older people have doubled over the past three years. This has obviously been due to the introduction of Supporting People which gave a new funding opportunity for much needed services such as spring cleaning, help with shopping trips, dementia services, and more support at home. This should mean more choice and variety for some older people. There is also the opportunity for providers to design services to target an individual's specific needs. Age Concern Scotland is unable to comment on this yet as we have been unable to collect evidence of older people's views on new or more flexible services. We may be able to do this in the near future through our User Panels, which are based in Fife.

Councils have responsibility for the review of all support services in their area, and the Care Commission have a further role in regulating standards for housing support. This means that housing support should be safer and better regulated than in the past. It is too soon to know if the mechanisms for review and regulation will put the needs of the users at the heart of the system. However we would have major concerns if the Care Commission found 'an inextricable link between accommodation and support services.' If it decides there is this link in any supported housing, the accommodation could be registered as a care home. This would immediately take away older people's housing rights, their security of tenure, and deprive those on benefits of most of their own income.