Funding Extra Care Housing

EXECUTIVE SUMMARY

An overview of the principal ways in which Extra Care Housing is financed.

CONCLUSION

We need Extra Care Housing to evolve and develop on as large a scale as possible — enabling it, well into the future, to respond to the aspirations and needs of the growing numbers of older people who are looking for affordable, high-quality homes in which their future support and care needs can be met with dignity, and in ways that support their independence and wellbeing.

This Technical Brief aims to contribute to that end by mapping out how capital and revenue sources can continue to be accessed in an increasingly challenging environment. To read in full, go to: www.housinglin.org.uk/FundingTechnicalBrief

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About the Housing LIN

Previously responsible for managing the Department of Health’s Extra Care Housing Fund, the Housing Learning and Improvement Network (LIN) is the leading ‘learning lab’ for a growing network of housing, health and social care professionals in England involved in planning, commissioning, funding, designing, building and managing housing, care and support services for older people and vulnerable adults with long term conditions.

The Housing LIN welcomes contributions on a range of issues pertinent to housing with care for older and vulnerable adults. If there is a subject that you feel should be addressed, please contact us.

For further information about the Housing LIN’s comprehensive list of online resources and shared learning and service improvement networking opportunities, including site visits and network meetings in your region, visit www.housinglin.org.uk

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The Technical Brief has been entirely rewritten to reflect major and ongoing changes in housing, social care, welfare reform, and health policies since then; and against a backdrop of severe financial stringency. Furthermore, in recent years, there has also been a much greater focus on developing Extra Care Housing for home owners, reflecting changing tenure patterns among older people; and greater emphasis on ‘choice’, impacting on a range of audiences:

- Commissioning: who invests, and fund managers with an interest in housing projects; and local authorities;
- Care and support providers: how they ensure that their services are of sufficient quality; and manage risk;
- Investors: such as fund managers with an interest in housing projects; and local authorities;
- developers and providers to consider when developing Extra Care Housing schemes; how the characteristics of schemes influence the available range of funding; and how funders expect to be considered in submission for funding; and in appraisal; and a review of the appraisal types that could be used.

Revenue funding

The Technical Brief starts from the underlying principle that Extra Care Housing schemes are housing developments and not a form of ‘care home’. This same rule generally applies to residents of Extra Care Housing as apply to people living in other forms of housing of the same tenure type. Revenue funding in Extra Care Housing therefore falls under 2 main categories:

- rentals and service charges paid by residents to cover housing costs, reflecting the enhanced services and facilities offered compared with those in other forms of housing.
- Adult Social Care – and resident’s – revenue funding in Extra Care Housing as at early 2013 but of course change greatly over the next 4-5 years. While known, the likely impacts of the Welfare Reform Act 2012 are mentioned. Moreover, as welfare reform policy is still evolving, commissioners and providers need to be vigilant as other impacts are not yet predictable in detail with any certainty. For example, while the Government has said that current revenue arrangements for supported housing (‘exempt accommodation’) will remain in place for the time being, new systems are envisaged which are likely to impact on providers, commissioners and of course on residents themselves.

Affordability for residents is critical in all kinds and tenures of Extra Care Housing. This is true for people with lower or modest incomes and savings can access the benefit system, to meet housing, care and support costs. The Technical Brief therefore refers to those changing aspects of the benefit system that affect Extra Care Housing, such as how Universal Credit will impact on such benefits as Housing Benefit and Pension Credit, and how eligible service charges will be defined under Universal Credit.

WHO IS IT AIMED AT?

The Technical Brief is aimed at a number of audiences:

- Extra Care Housing providers in both the social and private sectors;
- social care and housing commissioners in local authorities;
- care and support providers;
- investors such as fund managers with an interest in housing projects; and local authorities;
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