

## HORNSEY PENSIONERS

[www.hornseypensionersactiongroup.org.uk](http://www.hornseypensionersactiongroup.org.uk)

**Hornsey PAG serves pensioners within our own and neighbouring parliamentary constituencies**

*How safe are you in your own home?*

**George Holley-Moore at the International Longevity Centre will talk about Electrical Safety**

An opportunity to get advice on how to maintain a safe home  
**2pm Wednesday 18<sup>th</sup> March 2015**

Arrive any time after 1.30pm for a prompt start at 2pm  
**at the Marian Centre**

**Hornsey Parish Church Hall,  
Cranley Gardens, N10 3AH**

*Entrance behind W7 bus stop on Park Road  
Buses W3 144 W5 stop nearby*

**Next meetings:** April 8<sup>th</sup> – Election Hustings, May 20<sup>th</sup>,  
June 17<sup>th</sup> will be an outing, July 15<sup>th</sup>

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***Remember – subscriptions are due.***

**Meeting on February 18<sup>th</sup>**

***‘Does the housing crisis affect older people?’***

There were two speakers, Eileen Short of Defend Council Housing and Joan Smith who was previously Head of the Centre of Housing & Community Research.

**Eileen Short** explained that she was chair of Defend Council Housing that was formed in 1997 to bring together tenant groups and many related organisations. She noted that there is now renewed activism concerning housing in London; people are organising, both private renters and council tenants. There have been occupations highlighting the problem. The ‘March for Homes’ on 31<sup>st</sup> January was a great success

(Our banner was there) – it brought together many groups. A change in policy is needed for the next generation.

People are paying the highest ever proportion of their income on housing - some at 50% - when the median wage in London is £30k p.a. There are 354k households on the London waiting list; homeless families are increasing and there is a return to bed and breakfast accommodation. Last year in Tower Hamlets alone over 4k families approached the council for housing help; vulnerable people and Black & Multi Ethnic (BME) families are in the firing line. Cameron originally said that “Front line services would be protected” but the Coalition made a 60% cut in capital investment in housing and restricted the powers of local authorities to renew their housing stock.

Boris Johnson is responsible for the redevelopment of the Mount Pleasant Post Office Site, previously publicly owned by the Post Office. Of 681 new homes only 170 will be “affordable”.

An example of an “affordable rent” for a 4 bedroom family property is £2,640 a month; to pay this one requires an annual income of £100k. At the same time in some areas of Chelsea 40% of houses are unoccupied, owned by speculators encouraged by their rising investment.

Defend Council Housing are against the Benefit tax. A divide and rule game is being played – at the moment pensioners are exempt but if the government gets away with current benefit taxes we shall be next in line. The Bedroom Tax Protest movement has gained publicity - some concessions have been made by the government.

The housing market is completely out of control. House prices are at 17 times the average wage; house building has collapsed; private rents are soaring. Developers are looking at 70 plus council and housing association estates across London for major redevelopment with a loss of really affordable homes and politicians are effectively facilitating this. Such developments will displace working class people. For example Newham Council want to clear an estate of 200 people and sell to a developer, but these are properties in good condition and boarded up.

There have been some successful campaigns such as the protests at the New Era estate in Hoxton where women have gained a compromise solution.

Defend Council Housing say there is an alternative, people are starting to demand this; they want rent controls and council housing for rent. The management of council housing is accountable and represents good economics whereas 1 million private landlords receive £77.7 billion income and receive £26.7 billion a year in tax relief.

**Joan Smith** addressed the problems faced by older people when they want to move to a smaller home. Joan regarded downsizing as a good option; it is better than re-mortgaging which is now almost impossible and less costly than Equity Release. But downsizing is difficult – the properties are just not available. The recent analysis put forward by the Intergenerational Foundation arguing that older households are 'hoarding housing' ignores the lack of alternatives.

Even the statistics and definitions of older people are confusing e.g. 55 years of age? 60? 65? Newspapers and organisations rarely agree. In London older people make up just 20% of the population in other areas it is more than a third. In England 75% of older people own their own homes. Yet current provision of retirement properties for purchase in England stands at just 124000 - only a quarter of all retirement properties - and only 6000 new sheltered homes for purchase were built in 2010. Because of the lack of supply 90% of older people have to downsize into mainstream housing. This has led to the growth of housing companies buying up suitable properties (bungalows, small houses) around the South Coast and selling them on at higher prices or at a 'discount' which means the ownership of the property reverts to the housing company when the person dies.

What do older people want? People age 50+ want something smaller, practical but at least 2 bedrooms; half want a bungalow, a quarter want a retirement flat. Hanover Housing says that the peak age for moving is when people are in their 70's – it is too stressful later on.

There is no planning for lifetime housing despite it having major benefits for health and social/community interaction and releasing larger houses for younger households. The Labour Government started investigating long term policy before they left office but the HAPPI Report of 2009 which reported on innovations for lifetime housing had no follow-up. Current government policy is focussed on adaptations for people to stay in their current home.

DEMOS Report of 2013 said that retirement housing should have special planning status similar to social housing. There is now a Campaign for Housing in Later Life <http://housinginlaterlife.co.uk/>. (housinginlaterlife.co.uk)

Recently a planning application by Hanover had been turned down for Woodside Avenue, where properties suitable for retirement are in short supply for purchase and also too few rented sheltered housing places provided by the Council. Several members praised the standard of Council sheltered housing schemes in the local Hornsey area.

In discussion it was pointed out that affordable housing was needed so that the workers that we depended upon could live in the borough. The

Council Strategic Plan was mentioned and the need for HPAG to make a response. With the help of the speakers this will be done – deadline March 30<sup>th</sup>.

The talks by both speakers had indicated that accommodation for all would be no problem with better government policy, but one member expressed his impression that an influx of immigrants was causing the housing shortage. In response Eileen said that we are all migrants from somewhere; in fact it is foreign investment in UK properties as, unlike Europe, UK has soft taxation on non-domestic home owners; this was taking homes from UK residents.

Eileen suggested that the 'Right To Buy Discount' should end as it has been in Wales. She said that it was not too late to do something. For instance in Glasgow 1920 the Rent Strikes resulted in the introduction of rent controls just 2 months later and after WWII governments were competing to see how many houses they could build.

Both speakers were thanked. They stayed for the raffle and refreshments answering many further questions.

Many notices were given out including:

'Defend our Local Services' protest (Haringey budget) on Monday 23<sup>rd</sup> February and the LOPSG AGM at City Hall on February 26<sup>th</sup>.

The Cinema Club for over 60's at Cineworld Wood Green on Feb 23<sup>rd</sup> & March 30<sup>th</sup> £3 admission,

Jacksons Lane Social Lunch Club Feb 26<sup>th</sup> & March 26<sup>th</sup> (you need to book 8341 4421)

Organ Concert 7.30pm on March 5<sup>th</sup> at Ally Pally £10 on the door.

To sign a petition to the Clinical Commissioning Groups across the 5 boroughs (Barnet, Camden, Enfield, Haringey and Islington) asking that they do not commission Out of Hours GP services and 111 jointly as this would make it likely that a private global company would win the contract.

Defend London's NHS Rally Tuesday March 10<sup>th</sup> 7.30pm Hammersmith Town Hall King Street, W6 9JU (near Hammersmith Tube)