



ENDEAVOUR

HOUSING ASSOCIATION

Older Persons Housing Strategy

Background

The demography of ageing presents a real and increasing challenge to housing. Not only are the numbers of older people set to increase, but more of us will live longer too. Providing people with a home makes a real difference to their lives. It provides a critical platform for health, life chances, opportunities, well being and happiness – all of which are important whatever your age.

Historically the response to the changing housing need of an older person was to move properties. This can have detrimental effects on support networks, the risk of “institutionalisation”, and loss of independence and self-value.

The Government’s agenda for Older People has been focussed on ensuring that Older People have choice, are supported to live as independently as they can despite their changing needs and that support should be flexible and responsive. Locally this has seen Commissioners moving away from supporting a traditional, sheltered model with an on site “warden” and are prioritising the development of Extra Care Services and Intensive Floating Support Services which they view as being more appropriate.

The Government’s Housing Green Paper, Homes for the Future, has set

ambitious targets for house building, with an £8.4 billion programme. New homes are needed to meet the needs of people today, and must also meet future demands and aspirations. Increasing numbers of older people wish to remain in their own homes as they get older, and we therefore support the Government's plans to build all homes to the Lifetime Homes Standard.

For some people, remaining in their home may mean specialist housing, such as sheltered housing or extra care, which they may part own or rent. Key to this is giving older people a choice and the information they need to make those choices.

National and Local Context

Over the next 30 years, the number of people in the UK aged 65 years or more is projected to increase by 75% from 9.7 million to 17 million. The number of people aged 85 or older will increase by 184%. Additionally, a greater number of older people will have greater health care needs, with projections of increases in the proportion of older people with dementia and disabilities.

All of our Local Authority partners identify the increase in the over 65-age group as an issue to address in the coming years. Some are projecting increases of 14 –20% in this sector of the population, others anticipate over 30% of the population will be over 65 by 2011. Even those not identifying a significant increase in the numbers of older people living in their locality, are addressing the suitability of current provision for this client group through remodelling of existing sheltered schemes, and the provision of new properties that have more appropriate specifications than current stock.

Most if not all housing associations have older residents. Currently, 34% of housing association households are headed by someone over 65. Additionally, designated or specially designed housing for older people constitutes 15% of all

housing association stock, which is provided by over 40% of associations, some exclusively. The majority of older people in social housing live in general needs housing stock.

The Housing Corporation has consistently encouraged housing associations to plan for how they will meet the needs of all residents as they age, including any support or supported housing needs; this is whether they live in general needs housing, leasehold or specialist housing designated for older people such as sheltered or extra care. The Corporation are committed to implementing the Government's changes to the Code for Sustainable Homes, including the proposal that Lifetime Homes Standards be mandatory for all RSL's from 2011 and a mandatory requirement for level 6 of the Code for Sustainable Homes 6 from 2008. The current target is all homes should achieve level 6 from 2016.

In December 2008 a new national housing and regeneration agency, the Homes and Communities Agency (HCA), will be responsible for investment in quality affordable homes. The Tenants Service Authority (TSA) will be responsible for regulating social landlords. We anticipate that these agencies will continue to progress the national agenda regarding Older People

Aspirations, Needs and Choice

Older People need help to enable them to consider the relative advantages and disadvantages of staying in their current home versus moving to a property which better meets their needs, either general or supported housing.

To meet current and future needs and aspirations of older people, the quality and design of housing, both specialist and general needs, are clearly important. This should include sufficient space to maintain well being and quality and enjoyment of life, which is why the Housing Corporation promotes the development of two-bedroom accommodation for older people as standard. The Government has made clear its expectation that new homes and neighbourhoods should be inclusive and sustainable, and better meet the needs of people throughout their lifetimes.

We need to capture, respond to and address the needs and aspirations of all our residents and communities and ensure our services are appropriate, including for example, but not limited to: Black and Minority ethnic (BME) elders; older people in rural areas; older homeless people; older people with mental health problems; older lesbian, gay, bisexual and transgender people; older travellers; older people with dementia; and older people with disabilities.

Fuel poverty is one of the factors that leads to older people often living in cold homes, where their health is at risk. Cold, damp homes that are poorly heated have been linked to ill health and early deaths amongst older people. The Decent Homes programme and the Code for Sustainable Homes should eventually ensure that no older person, living in affordable housing, should face fuel poverty due to a non-decent home. Our asset management strategies must be informed by projections of need, demand and aspirations of current and future residents as they age, including adaptations to properties to encourage independent living. We need to root our approach within the context of national and local strategies for older people, ageing society, housing, care and support.

Analysis of Endeavour's Tenants

We commission a survey of all our general needs tenants every three years. Our last Status survey was carried out in 2006. The following results are comparable with the data collected in 2003, there were no major shifts.

- 22.7% of tenants were aged 65 or over 19.4% of the tenants' partner/spouse are aged 65 or over. This appears to be below the national average of 34%, however, when we include our extra care services we are comparable with the national position.
- 20.3% of households that contain one adult aged 60 or over.
- 46.7% of households consist of only one person;
- 34.3% of households contained a person aged over 60 with 25.3% containing one person and 9.0% of households contained two or more people over 60
- 51.6% of tenants have a longstanding illness, disability or infirmity which is slightly higher than the figure for 2003 which was 48.7% of tenants;

- 81.4% of tenants with such a condition said that their illness, disability or infirmity limited their activities in some way which is a lot greater than the 2003 figure of 38.5%
- 8.4% of households contain at least one member who uses a wheelchair which again is higher than the 2003 figure of 5.9% of households containing a member who uses a wheelchair;
- Almost 8 out of 10 households (78.4%) received an annual income of £10,399 or less. In 2003 this figure was higher with 84.9% receiving an annual income of £10,399 or less
- About two-thirds of tenants and their partners (68.4%) received all of their income from state benefits/state pensions and in 2003 this figure was similar at 66.2%

By extrapolating the above data we can assume that of the 22% of Older People living in our accommodation, 50% will have a long standing illness or disability and will be living on an annual income of less than £11,000 p.a.

During 2008 we have surveyed every Tenant to enable us to “profile” the make up of our Tenants and ensure we are meeting their specific needs regarding service delivery. The survey asked questions about age, ethnicity, religion, disability and income. We are aiming for a 90% response rate and will be analysing the returns to inform our future plans. Our next Status survey is due in 2009.

Overview of Services and our Strategic Approach

Asset Management

We have a comprehensive Asset Management Strategy in place which sets out the associations approach towards maintaining, managing and investing in our stock and ensures that we manage and maintain our stock effectively. The strategy will be reviewed in January 2009. The Association is committed to maintaining the stock to a high standard and to at least meet the Government’s Decent Homes Standard. The standard is a minimum requirement and Endeavour goes beyond the standard (see planned maintenance policy). The Association also carries out regular improvement work that includes the following:

- Replacement of doors, windows, kitchens, bathrooms, heating etc

- Better security – external lighting/burglar alarms
- Environmental improvements (walls/roads/landscaping)
- Disabled adaptations

The Decent Homes Standard generally represents a lower standard of works than the Association and tenants aspire to and we would look to improve upon this standard within the means of the Association.

The most recent stock condition survey of 2005, which was carried out independently found no issues with our stock condition and no backlog of repairs. Since that date the Association has spent a further £1.8m on planned maintenance works. Based on the basic decent home standard (DHS) criteria current information informs us that all our stock meet the requirement, however the stock condition survey that will be carried out during 2009 will recheck this information and any outstanding works will be fed directly into the 2010/11 planned maintenance programme.

We also deliver internal improvements to sheltered accommodation. These “extras” are compiled via tenant and officer feedback. They will be further tested through focus group sessions and the Tenants’ Advisory Panel and monitored through regular tenant feedback processes. The “extras” are meant to be fluid and flexible to enable us to respond to particular needs and issues of an area (see traffic light policy). This is an on-going process, with the information guiding the asset management strategy.

From April 2008 RSL’s were required to develop to a range of new standards. None of these standards were specifically aimed at older persons housing but were designed to improve the quality and sustainability of housing generally. The standards are set out in several documents with the main ones being:

- Design & Quality Standards
- Building for Life
- The Code for Sustainable Homes
- Lifetime Homes

In general the Housing Corporation has moved away from publishing specific design advice and concentrates more on matters of principal. The main exception to this is Lifetime Homes where there are 16 specific design features that must be included in the design of any property. Although these are not specifically aimed at older persons housing all RSL's must build to lifetime homes from 2011. Endeavour, through its membership of the Verve Partnership, is currently working on a range of standard house types that will meet Lifetime Homes. It is anticipated that these will be ready for use early in 2009. These house types are being designed to meet the higher standards operated by English Partnerships in anticipation that these will be adopted by the HCA. Few of our existing homes fully meet lifetime homes but all of those built over the past 10 years incorporate some of the 16 features.

The Code for Sustainable Homes is concerned about long term sustainability and sets clear targets for the reduction of emissions, energy water use and the ecological effect of all new housing. It does not make specific reference to older persons housing although does include Lifetime Homes. All new RSL housing must achieve level 3 of the code from April 2008 with all new housing reaching level 6 (Carbon neutrality) by 2016. All of Endeavour's new housing being developed from April will meet level 3. We are designing the standard house types referred to above with the aim of facilitating level 4 where site conditions allow.

Affordability

One of our key priorities has always been to provide affordable housing through affordable rents. Indeed our historical approach was so successful that we were one of few Associations who had to implement a programme of rent increases in order to meet the requirements of the "Target Rent" regime when it was introduced to meet The Governments Target Rent. Our service charges are reviewed and adjusted annually to reflect the previous years actual spend.

All supported housing services have been assessed as providing Value for Money during Supporting People Reviews with our costs being assessed as low to median.

Financial Inclusion

Good access to suitable financial services is vitally important if older people are to make the most of their money in later life. Unfortunately many older people find themselves excluded from the full range of financial services available to other groups. Sometimes this is the result of explicit age barriers to certain financial products, such as age limits on taking out a mortgage. Other older people find themselves excluded because they lack either the information or the skills needed to negotiate the financial services environment. 'Financial literacy' and 'financial capability' are now key concerns of both the Government and the financial services industry.

The majority of our Tenants are on very low incomes or benefit dependent. This is particularly true for Older People who can easily experience financial exclusion. During 2008 we developed a Financial Inclusion Strategy. The two main themes of this strategy are to achieve financial inclusion for all our customers to improve both their quality of life and the quality of our services. As many of our tenants are vulnerable to financial exclusion, we have adopted a proactive approach to enable our customers to deal with their finances effectively. We work in partnership with other organisations in order to provide the best advice and services possible. (See Financial Inclusion Strategy)

Adaptations

We make the delivery of this service as efficient and effective as possible and promote the use of self-referral and self assessment which enables Tenants to identify what they need e.g. a grab rail. Where the adaptation required is to a higher technical specification we will work closely with Occupational Therapists and Social Service teams and our tenant to provide the most appropriate solution. We allocate £25,000 per annum to deliver this crucial service. This service is due for a fundamental review to ensure we are delivering it in the most effective and efficient way to met peoples needs.

Sheltered Housing

Endeavour currently has 3 sheltered schemes (112 units) which it owns and manages. All the schemes have a communal lounge, laundry and guest room. All sheltered housing sits within our general needs housing department.

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People live independently within their own homes but we provide an on site warden service to help people when they need it. Our services also focus on social events and maximising independence

During Autumn 2008 we fundamentally reviewed our Sheltered Housing analysing demand, tenant satisfaction, local trends and the views of our commissioners and partners. From the analysis conducted our accommodation meets the housing needs of Older People and at present we do not need to take a radical approach towards any of our sheltered services. However given the increasing emphasis on meeting support needs through flexible floating support service it is possible that Supporting People will want us to consider remodelling services as they come up for review, we feel that this could be achieved. We have agreed to review sheltered housing each year

Specialist Housing without support

We have a number of services designated for Older People without a specific support service attached. These services tend to be in demand by independent people who have no support needs. Every service is linked to an emergency call out centre in case people need help due to a fall or other emergency. The accommodation design is adaptable and meets modern standards. We have accommodation for the over 55 age group in:

Great Ayton, Barnard Castle (managed by Teesdale Housing Association), Derwentside, Hartlepool and Darlington

Stockton Almshouses

We have been delivering a Housing management service to the tenants of this service for a number of years. The service does not meet current standards relating to space and condition and is in need of investment and we are working closely with The Trustees to identify possible options and opportunities

Asian Elders

In 2000 we developed a small (four apartments) general needs scheme for Asian Elders living within Middlesbrough. The service was developed to meet a strategic priority of Middlesbrough Council and developed in partnership with

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the local BME Elders. The service continues to be stable and popular. We have an explicit strategic aim to deliver another service with a Local Authority partner.

Extra Care – Aspen Gardens

Aspen Gardens is a flagship development for Endeavour and Stockton Council and is at the hub of a vibrant, rejuvenated community. Local people not only witnessed the service being built, they now access the service, utilise its facilities and we have also created employment opportunities

Aspen Gardens provides a "Home for Life". It delivers state of the art, modern properties alongside an on site, flexible Care Team. As peoples needs change the service adjusts to meet them. On site are state of the art telecare and security technology and communal facilities including a laundrette, hairdressers, bistro and IT suite. The majority of these facilities are open to the wider community and are well used. Health facilities include assisted bathing facilities and rooms for health staff to use. The service was independently evaluated during 2008 and was found to be meeting all of the aims it was intended to.

Expanding Extra Care- Hardwick Green

Our vision was that we wanted as many Older People as possible to benefit from Aspen Gardens and within its first year we have been able to extend the service. Ruskin Court in Hardwick Green opens in early 2008 and offers self contained apartments for people who are 55 and over. By extending our extra care service we are able to offer accommodation to more Older People with support needs.

Anyone who is assessed as needing our services can receive floating support, domiciliary care, telecare monitoring and handyperson services. Tenants are also encouraged to take part in the many social events on offer as this helps combat loneliness and isolation. Our Bistro is also well utilised and people receive healthy, tasty food at subsidised prices. In addition our Tenants benefit from our Handyperson service who can provide a speedy repairs service and

services to help people move into their new homes with minimum stress i.e. easing doors, fixing up curtain poles, moving furniture etc.

Not all Tenants will need this enhanced service however if their needs change we will be able to support them to remain in their new homes. This is very important to Older People who want their independence maintained.

Easington Road

This service is due to open in 2009 and comprises of 20 bungalows which will also be linked into Aspen Gardens. The service will become home for a range of people who have mobility problems including Older People who also have a Learning Disability. We see this service as an important step towards meeting the changing needs of Older People within today's society.

Telecare

Telecare provides support to people in their own homes with the help of technology and community response services. Trained operators are alerted within seconds of an accident or emergency and are able to respond in the best way. Help is available at a touch of a button, 24 hours a day, 365 days a year.

Telecare aims to improve people's quality of life by helping vulnerable people manage the risks of living in their own homes. It enables people to retain their privacy and control over their individual lifestyles. The type of equipment which can be installed include falls detectors, temperature controls, flood detectors, bed sensors etc.

Telecare equipment is generally funded through Social Care Budgets as a way of meeting peoples Support Needs.

The response service is funded through Supporting People if people are eligible for Supporting people subsidy.

We have installed extensive Telecare services at Aspen Gardens, Ruskin Court and a range of other Supported Housing Services. Consideration is given to telecare requirements in all new developments for Older People and people with a range of disabilities. Telecare can also be easily installed into any property subject to an available

phone line. The cost of installing phone lines can present a real challenge for Older People and some Housing Associations part or fully meet these costs when telecare has been assessed as a real need.

Future Plans

Our vision is to ensure that Older People have choice in where they live. If people wish to “stay put” we will support this choice through the provision of good quality accommodation and adaptations that meets modern standard and individual needs. We will also support our Tenants by ensuring that they have enough information to make an informed choice and by being able to offer a variety of suitable properties and support should they wish to move.

- To ensure all homes built from 2011 achieve Lifetime Homes and work towards achieving this and level 4 of the Code for Sustainable Homes in all new schemes developed from 2009. Continue to develop two bedroomed properties as a minimum standard
- Review Adaptations service during 2009/2010. This will include a review of whether we should pay for the installation of phone lines for people with telecare needs who cannot afford the cost.
- Publicise the availability of telecare 2009/2010.
- To ensure that our approach towards Financial Inclusion meets the needs of Older People. Develop and formalise appropriate partnerships.
- Publicise information aimed at helping Older People understand the options available to them 2009/2010.
- Hold focus groups with Older People living in our general needs accommodation to establish what issues they may face now and their aspirations for the future 2009/2010
- Bid for additional Extra Care Services within our “priority “ areas

- Work with Stockton on Tees Borough Council to explore the options for extending Aspen into the wider community of Hardwick 2009/2010
- Continue to explore redevelopment and funding options available to the Trustees of Stockton Almshouse
- Analysis of surveys to ensure we keep our profile of Older Tenants up to date
- Publicise this strategy as a demonstration of our commitment to tackling the issues faced by Older People.

It is anticipated that through the monitoring of services, alongside frequent consultation around future needs and aspirations, the housing options provided by Endeavour will continue to evolve to meet the changing and divergent needs of older people.