

**OLDER PERSONS' HOUSING
STRATEGY**

2015 - 2020

**LONDON BOROUGH OF
WALTHAM FOREST**

Foreword

Older people in Waltham Forest are a valuable part of our community and are as diverse and unique as the wider population as a whole. Like everyone, they want choices over where they live and how they live, but these choices are often far more limited for them than for younger people.

Making sure that there is housing that is suitable for older people in both the private and public sector is important for several reasons.

Housing that meets older people's needs increases health and wellbeing

Well designed and energy efficient older people's housing helps to reduce falls and reduces the likelihood of infections and illnesses. Living in communities with friends and good social networks means that older people can maintain independence for longer and are less likely to feel lonely and suffer from depression.

Housing that meets older people's needs makes good economic sense for the Council and other service providers

Improved health and wellbeing means fewer hospital admissions, less dependency on care and support with less pressure on the council's health and care costs.

Housing that meets older people's needs means that scarce housing resources are used more effectively

Many older people in the borough are trapped in homes that are too large and unmanageable for them while younger residents have to move out of the borough because of the lack of availability of larger family homes.

This strategy sets out the steps that we will take to deliver more homes in Waltham Forest that are suitable for older people and improve the specialist older person's housing that we already have. It also sets out how teams within the Council will work in partnership to improve the way that services are delivered to older people.

By working together we can help make sure that older people continue to be active and inclusive members of our fantastic community and enjoy the many things that make Waltham Forest such a great place to live.



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INTRODUCTION

What is the purpose of this Strategy?

Good quality housing that meets people's needs is key to creating neighbourhoods that are beautiful, prosperous and friendly.

While there is a shortage of homes for all groups, the lack of homes that are suitable for older people is emerging as a key issue for Waltham Forest.

This Strategy is designed to look at how we can increase the supply of new homes that are suitable for older people and also improve existing homes so that people are able to live fulfilling, independent lives for as long as possible.

The Strategy also looks at ways that housing can contribute to other Council priorities such as improving health and wellbeing and promoting community cohesion.

Who is this Strategy intended for?

There is no consensus on when old age begins and there is no agreed definition of 'older' or 'old people'. Individual members of each age band will be very different from each other in terms of both physical and mental abilities and people will also have very different views about what they consider to be 'old'.

Equally, there will be different stages of 'old age' which people may pass through as they get older and they will have different needs at different stages of their lives.

This strategy covers people at all stages of later years, from people as young as 50 who may have a disability or long term health problem which means that they need some support to help them live independently, right through to frail people in later old age who may need care either within or outside a residential setting.

NATIONAL AND REGIONAL CONTEXT

Some of the key factors that are affecting demand for specialist older people's housing are:

People are living longer and the numbers of older people are growing

The number of people reaching retirement age and living well into their later years is increasing at a faster rate than other age groups in society. The Office of National Statistics (ONS) projects that the proportion of people aged 65 and over in England

as a percentage of the general population will rise from 16.5% in 2012 to 18.52% in 2020. Similarly, the proportion of older people aged 85 and over will rise from 2.29% in 2012 to 2.78% in 2020.¹

In London, it is anticipated that numbers of 'over 65s' could increase by 64% between 2011 and 2036, and 'over 90s' could grow in number by 89,000.

Older people are now less likely to be able to rely on their families for care

Most informal care for older people is provided by partners and adult children but changes in family structure and family dispersal is reducing the availability of care. Factors impacting on this include families having fewer children, people starting families later, increased levels of marital disruption and greater geographical separation of families.

More over 60s are now living alone than previously. Nearly 3.5 million people aged 65+ live alone which is 36% of all people in this age group.²

Supply of specialist older persons' accommodation has not kept up with demand

A report produced by Shelter in 2012 calculated that, if levels of demand for retirement housing remain constant, supply will have to increase by more than 70% in the next 20 years.³

Research carried out on behalf of the Greater London Authority estimates that potential new demand for specialist retirement housing in London which cannot be met from existing stock is of the order of 3,900 units every year and that there is a significant gap between current provision and potential demand.⁴ However, a report by the London Assembly showed that only 7 London boroughs increased the provision of specialist older person's housing by 10 market units or more a year between 2009 and 2011.⁵

¹ Projecting Older People Population Information System

² Later Life in the United Kingdom – Age UK July 2015

³ A better fit? Creating housing choices for an ageing population: Shelter (2012).

⁴ Assessing potential demand for older persons housing in London: March 2014

⁵ Homes for older Londoners, building healthy homes for comfortable and independent retirement: Nov 2013

THE LOCAL CONTEXT - WALTHAM FOREST

Projections of numbers of older people and their health

Within Waltham Forest, older people are growing in numbers and as a percentage of the population.

The 2011 census reported that there were 258,200 people overall in Waltham Forest and 25,528 (9.9%) were aged 65 and over at the time of the census. The census projected that this population is likely to rise by about 10% from 2011 to 2021.

Similarly, the Office of National Statistics is projecting that Waltham Forest's older people's population (aged 65+) is estimated to rise by 25% (6,100 net extra older people) between 2011 and 2030. Projections show an extra 1,400 people aged over 85 years by 2030 - a rise of 45% on 2011.

Table 1 - Persons by Age Group in Waltham Forest 2011-2030 (Source: Projecting Older People Population Information System)

Age Group	2011	2015	2020	2025	2030	Total Change 2011 – 2030
65-69 years	6,600	7,000	6,900	7,800	9,200	2,600
70-74 years	5,700	5,500	6,000	5,900	6,700	1,000
75-79 years	4,600	4,800	4,600	5,100	5,000	400
80-84 years	3,300	3,400	3,700	3,600	4,000	700
85+ years	3,100	3,100	3,500	4,100	4,500	1,400
TOTAL	23,300	23,800	24,700	26,500	29,400	6,100

Of the extra 6,100 older persons projected to be living in Waltham Forest by 2030, almost 2,400 are expected to be found in single person households.

In addition to this, the number of older people who have difficulties in carrying out typical self-care activities is projected to rise by over 2,000 by 2030. Around a third of existing older persons in Waltham Forest (65+) are identified as having difficulties completing at least one self-care activity.⁶

⁶ Projecting Older People Population Information System

Overall, this indicates that Waltham Forest will require a considerable increase in specialist older persons housing over the next 10 to 15 years, much of which will need to provide for an element of care.

According to the Housing Needs and Strategic Housing Market Assessment that was carried out in 2012⁷ around 50% of people over 75 living in Waltham Forest live alone. In addition, the Office of National Statistics estimates that the number of older people in Waltham Forest who have difficulties carrying out self-care activities like washing and bathing is projected to rise with around 3,000 more older persons living with a limiting long term illness by 2030.⁸

Tenure and Incomes of Older People in Waltham Forest

Almost 60% of ‘all older’ households in Waltham Forest (defined as those households only containing members aged over 50 years and at least one person aged 60 years or over) own their own home outright. In 2012, almost half of ‘all older’ households had incomes of less than £10,000 per annum leading to many older people in the borough being ‘equity rich but cash poor.’⁹

Table 2 - Ownership of housing and other living accommodation among people aged 65 and over in Waltham Forest (Source: Waltham Forest Strategic Housing Market Assessment Sept 2012)

TENURE	65-74 years	75-84 years	Over 85 years
Owned	67%	60%	52%
Rented from Council	17%	20%	21%
Other Social rented accommodation	8%	10%	12%
Private rented or living rent free	8%	10%	15%

Existing tenure is important in assessing demand as is it anticipated that older people looking for specialist housing are likely to want to remain in a similar tenure to their existing home.

⁷ Waltham Forest Housing Needs Survey and Strategic Housing Market Assessment; September 2012

⁸ Projecting Older People Information System

⁹ Waltham Forest Housing Needs Survey and Strategic Housing Market Assessment: September 2012.

Ethnicity of Older People in Waltham Forest

In Waltham Forest, the current Black and Minority Ethnic (BAME) population of people 65 years and over in 2012 was 6,912. This is projected to increase to around 11,115 by 2021.¹⁰

The rate of growth among BAME groups in Waltham Forest is much faster among older people compared to their White counterparts. This has implications for the kind of care and support that is required and potentially affects housing design, both internally and in relation to communal areas. Specialised services may need to accommodate differences in language, religion, culture and diet.

In addition, the incidence of potentially disabling illnesses such as diabetes and stroke is higher in some black and minority ethnic groups. This needs to be taken into account in service planning for care and support.

SUPPLY AND DEMAND FOR SPECIALIST OLDER PERSONS' HOUSING IN WALTHAM FOREST

Current Specialist Housing Provision in Waltham Forest

For many older people, general needs housing (including Lifetime Homes) is the most appropriate form of housing. However, for some older people, specially designed or designated housing may be the best way in which to deliver support and care services.

There are a range of types of specialist housing in Waltham Forest which cater for the needs of older residents which are set out below.

Sheltered Housing

Sheltered Housing is designed to give older people with little or low levels of support need the independence of having their own flat with the security of having an alarm system and regular checks by a warden or scheme manager.

There is sheltered housing to both rent and buy in Waltham Forest. This is owned and managed privately or by the Council and Registered Providers (housing associations) in the borough and is generally intended for people aged 50 or over who are in need of some support so that they can live independently.

¹⁰ Greater London Authority (GLA) 2012 Round Ethnic Group Projections – SHLAA.

Priority for Council and Registered Providers schemes is given to people:

- Who are disabled or have long-term health problems
- Living in unsuitable homes
- Who are socially isolated

Sheltered schemes are generally supported by a manager who visits on a regular basis, helps in emergencies, gives practical support and arranges visits by district nurses, home helps, social workers, doctors and others.

As at May 2015, there were 1141 rented sheltered homes and 253 leasehold sheltered homes in Waltham Forest.

Extra Care Housing

Extra Care Housing is for people who need some kind of support but are able to live independently. Each household has self-contained accommodation and 24 hour access to emergency support. In addition, extra care accommodation generally includes a range of other facilities such as a residents' lounge, a guest room, laundry room, day centre activities and a restaurant or some kind of meal provision. The exact mix of facilities will vary on a scheme by scheme basis.

Waltham Forest has Extra Care Housing to rent and this is owned and managed by a number of housing associations. There is no Extra Care Housing that is for sale or to part buy in Waltham Forest and the Council does not currently own any Extra Care Housing.

Because of the high demand for this kind of housing, Waltham Forest restricts the ability to access Extra Care Housing to people who require 5 hours or more care weekly and are aged over 55.

As at May 2015, there were 8 Extra Care schemes in Waltham Forest offering a total of 252 flats with a further 2 schemes with 89 units due to be completed by late 2015 .

Residential Homes and Nursing Homes

Residential Homes provide non-self-contained accommodation for people who have physical, sensory or mental impairment. This accommodation provides 24 hour support for personal care such as dressing, eating a meal or taking a bath. Communal facilities are likely to include a dining room with a residents' lounge.

Nursing care homes also employ a registered nurse who is available at all times and is supervised by a doctor or consultant.

Waltham Forest has three residential care homes for older people and commissions a number of others which are independently or privately run.

Demand for Specialist Housing in Waltham Forest

Demand for Older Person’s specialist housing is not easy to assess because the lack of suitable accommodation nationwide means that there could be far higher demand if the right kind of accommodation was available. Anecdotally, support service providers in the borough advise that older people or their families often approach the service for help when they have run out of options and, often, finances.

Currently, an estimated 9% of households in England and 8.16% of households in London live in specialist retirement housing.

However, research suggests that, based on comparisons with the USA and Australia where the stock of specialist older persons housing is higher, households wishing to move into specialist housing could be as high as 13% - 17% if the appropriate accommodation was available. Analysis of findings from surveys of over 13,500 households suggest that around 15 – 20% of all older households would consider moving to specialist retirement housing if it was available.¹¹

Greater London Authority (GLA) Research 2014

The GLA carried out research in 2014¹² to assess future housing demand in individual London boroughs in order to inform the Further Alterations to the London Plan (FALP) and concluded that housing and care choices in Waltham Forest and across London are failing to keep up with demand, particularly in provision of new private and shared ownership units.

The research firstly looked at overall supply in the borough:

Table 3: Supply of specialist older persons housing in Waltham Forest 2010 and 2013: Three Dragons and Celandine Strategic Housing March 2014

Supply 2013			Supply 2010			Difference 2010 -13		
TOTAL	Market	Affordable	TOTAL	Market	Affordable	TOTAL	Market	Affordable
1591	293	1298	1436	280	1156	155	13	142

¹¹ Assessing potential demand for older persons housing in London: Three Dragons and Celandine Strategic Housing March 2014

¹² Assessing potential demand for older persons housing in London: Three Dragons and Celandine Strategic Housing March 2014

Potential demand for specialist retirement housing was then modelled based on census information and an assumption that 15% of households aged 75 and over and 2.5% of households aged 65-74 would live in specialist housing if it were suitable and available, based on the experience of other countries.

The modelling further analysed potential demand for specialist older person's accommodation by tenure, working on the assumption that social and private renters require affordable rented retirement housing and that home owners require outright sale or shared equity housing. The modelling also assumed that 20% of home owners in London can only afford to buy a shared equity.

The research concluded that there is an oversupply of specialist older persons' accommodation to rent in the borough and an undersupply of specialist homes for older people for sale.

Based on this research, the Consolidated London Plan has set a target for Waltham Forest to facilitate the development of 65 new private sale specialist homes for older people each year from 2015 – 2025 and 25 Intermediate Sale homes each year.

Table 4 – Annual target for specialist older persons in Waltham Forest 2015-2025 (Source: Assessing potential demand for older persons housing in London: Three Dragons and Celandine Strategic Housing March 2014

Annual Target			
Private Sale	Intermediate Sale	Affordable rent	TOTAL
65	25	0	90
(The research indicated that London Boroughs may wish to provide additional rental units in order to replace stock which is currently unfit for purpose)			

It should be noted that this research did not investigate or specify the type of retirement housing which should be provided.

Surveys of Waltham Forest Residents

Two surveys carried out by Ascham Homes, the Council's ALMO, in 2014 provide useful indicators of demand and requirements of older people in the borough who are either living in or wish to access social/affordable rent housing.

Housing Register Survey

The first survey was carried out of older people who are currently on Ascham Homes Housing Register as waiting for sheltered housing. Surveys were sent to 265 people and 48 responses were received.

Applicants were asked to rate the importance of services and property attributes in terms of their requirements for sheltered housing. Of highest importance was being close to local facilities, easy access to local transport and security in their home. This is not surprising as 50% of applicants rated their mobility as 'poor' and 23% rated their health as 'poor.'

A common theme in both surveys was a fear of falling with 56% of applicants stating that they worried about this. This concurs with the findings of the JSNA and the prioritization of 'falls prevention' as a key aspiration (see below).

General Needs Housing Survey

The second survey targeted tenants of Ascham Homes aged 50+ who were living in general needs accommodation. 103 completed questionnaires were received from a total of 542 that were sent.

Around two thirds of respondents felt that their homes met their needs but only 50% felt that their homes were likely to meet their needs in the future. Overall, the findings pointed to relatively significant levels of accommodation related issues both currently and for the future as the client group ages. Social rent homes are likely to have better potential to adapt or accommodate changes over time than privately rented homes which, in Waltham Forest, are often converted units and so this figure is likely to be even higher in the private rented sector.

38% of respondents said that they would consider moving in the near term with 62% of these preferring general needs accommodation which was smaller and better located, and 38% interested in extra care or sheltered housing. Mobility was a significant issue with 42% responding that their mobility was poor and 48% indicating that they were worried about the risk of falling.

POLICIES THAT HAVE INFLUENCED THIS STRATEGY THE LOCAL CONTEXT

There are several existing policies within the Council which have a direct influence on how we deliver housing for older people:

The Council's Local Plan

The Council's Local Plan includes a requirement that the Council will provide for mixed communities that include meeting the identified needs of elderly and vulnerable residents.

The Development Management Policies (DMPs) include a requirement that the Council will support the development of sheltered housing, care homes and supported housing, provided that the development:

- contributes to creating mixed and inclusive communities
- is suitable for the intended occupiers in terms of the standard of facilities, public transport services, amenity space; and
- does not result in the unjustified loss of a larger family home

The DMPs state that the Council will resist development that involves the net loss of sheltered housing, care homes and supported housing unless it can be demonstrated that there is a surplus of that form of accommodation in the area (although it can be re-provided elsewhere), and that it can be demonstrated that the existing accommodation is incapable of meeting contemporary standards of care.

Furthermore, the DMPs state that new residential care homes should be located near to the services that older people need and that they should have access to social networks. New residential housing for older people should be located in existing residential locations and should be close to local shopping facilities, public transport services, amenity space and should have good vehicular access.

The Council's Supporting People Strategy 2010/15 (SPS)

The SPS identifies older people as one of the key groups in the borough requiring a range of support that will enable them to live independent, active and enjoyable lives.

In relation to specialist older person's housing, the SPS concludes that there is an increasing need for extra care in the borough and floating support for older people in general needs housing. A target was set for an additional 75 extra care units by the end of 2015. This target is being met with the completion of two new Extra Care schemes at Flaxen House and Weale Road, both of which will be located in Chingford.

The Council's Extra Care Strategy 2010/15 (ECS)

The Council's approach to Extra Care is informed by the Personalisation Agenda which, in Waltham Forest, is all about offering flexible services that give choice and

control to people who receive help and support as to how they live their lives. The aspiration is that everyone who is entitled to support will eventually manage their own Personal Budget and more people will decide what they want through “self-assessment”.

The approach is also informed by the Prevention Agenda (see below). Extra Care services are a fundamental element of prevention in that they enable people with high care needs to live independent lives and live at home for as long as possible.

The Extra Care strategy concludes that there is a need for continued expansion of Extra Care provision in the borough to take account of population change and service demands.

The Council’s Early Intervention and Prevention Strategy 2010–2015

The Early Intervention and Prevention Strategy seeks to shift the focus of services from a reactive response towards improving preventative and early intervention services. The Strategy promotes Council services and external stakeholders working together to improve the well-being of residents.

A key focus in relation to older people’s housing is the requirement to help people to stay independently at home for as long as possible with an acknowledgement that promoting independence reduces or delays the need for more costly, intensive social care and health service use in the future.

Waltham Forest Joint Strategic Needs Assessment (JSNA) 2014- 15

The JSNA is a way of understanding and assessing the health needs of local people to identify priorities for how health can be improved.

The key issues identified in the JSNA as most likely to affect older people in Waltham Forest are:

Dementia: The most common form of dementia is Alzheimer’s disease. Vascular dementia accounts for around 17% of all cases nationally and is potentially preventable. The JSNA suggests that the increase in BAME groups in Waltham Forest will mean that there will be an increase in the numbers of older people who are more at risk of developing vascular dementia as they have a higher prevalence of diabetes and hypertension.

The number of people diagnosed with dementia in Waltham Forest is 987 which is 0.34% of the population. Despite the relatively low recorded prevalence, emergency admission rates for dementia in Waltham Forest from 2009/10 to 2011/12 were consistently higher than London and national rates.

Improving timely detection is a key priority as people who are diagnosed early have better outcomes.

Falls: People aged 65+, living in Waltham Forest are more at risk of falls than other age groups. While many falls do not result in serious injury, there is often a psychological impact. Evidence suggests that approximately 25 percent of people aged 75 or over unnecessarily restrict their activities because of fear of falling. Due to consequences of falls such as fractures and fear of falling, the physical, psychological and social functional abilities decrease which can have a considerable impact on perceived quality of life.

Evidence suggests that about a third of people aged 65 and over will fall at least once a year.

Social Care and Reducing Emergency Admissions: It has been identified that better value for money could be achieved by re-focusing resources in schemes that promote healthy lifestyles and, in particular, this could impact on emergency hospital admissions which is a local priority for public health. .

Depression and General Wellbeing: The JSNA identifies that older people have a higher prevalence of depression with almost 12% of people over 65 estimated to have depression. Reducing isolation can play a big part in reducing depression among older people.

Waltham Forest Health and Wellbeing Strategy 2013

The Health and Social Care Act 2012 requires each local authority to produce and adopt a Joint Health and Wellbeing Strategy in order to facilitate a joint approach to addressing health inequalities. There are seven themes in Waltham Forest's Health and Wellbeing Strategy, one of which is 'A Thriving Retirement.'

Some of the key aspirations in the strategy that are relevant to the Older Person's Housing Strategy are:

- Provide opportunities for older people to stay informed
- Support digital inclusion for older people
- Promote wellbeing through learning and cultural opportunities
- Work with older people to design services that are appropriate for their use
- Provide opportunities for social interaction to reduce isolation in old age
- Provide lifetime homes
- Develop a 'right sizing' approach to housing need
- Promote falls prevention
- Develop home from hospital schemes

POLICIES THAT HAVE INFLUENCED THIS STRATEGY THE NATIONAL CONTEXT

Some of the key documents that have informed this strategy are:

Laying the Foundations: A Housing Strategy for England 2011

The Government's Housing Strategy outlines the importance of good housing for older people to enable them to live healthy, independent lives.

The following are ways that the Government supports older people in relation to housing and independence:

FirstStop is a free, independent and impartial service run by the charity Elderly Accommodation Counsel (EAC) which provides older people with a range of information to help them maintain independence.

Disabled Facilities Grant (DFG) enables disabled people to obtain a grant if they need to make modifications to their homes to enable access to essential facilities that increase independence, such as the installation of a stairlift or replacing a bath with a level access shower. The grant is administered by the Council who will determine whether the adaption proposed is both necessary and appropriate and reasonable and practicable.

Home Improvement Agencies (HIAs) are funded by the Better Care Fund and provide adaptations and give help and advice for older people on a range of issues such as small home repairs, home safety and security adaptations and energy efficiency advice.

Housing our Ageing Population: Panel for Innovation (HAPPI)

HAPPI was set up to consider how new build specialized housing could meet the needs and aspirations of older people. Its first report was issued in 2009.

The Panel made a range of specific recommendations for design of older people's housing including recommendations on space standards and number of rooms, inclusion of new and emerging technologies, shared multi-purpose space, energy efficiency, storage for mobility aids and design engaging with the streetscape.

The Care Act 2014

The Care Act 2014 replaces existing Acts and sets in place a new social care system which includes a focus on the principles of prevention, early intervention and an individual's well-being and ability to maintain their independence.

The Guidance to the Care Act 2014 states that housing and the provision of suitable accommodation is an integral element of care and support, as well as a key health related service. The suitability of living accommodation, including inclusive and accessible design, must be taken into account as part of the local authority's duty to promote an individual's wellbeing.

The Guide sets out the role of housing in a range of local authority responsibilities under the Act including well-being, prevention, information and advice services, safeguarding and integration, co-operation and partnerships.

POLICIES THAT HAVE INFLUENCED THIS STRATEGY THE REGIONAL CONTEXT

The London Plan and Subsequent Alterations

The London Plan is the overall strategic plan for London, and Waltham Forest's Local Plan must be in general conformity with the London Plan.

The London Plan of July 2011, highlighted that the growing and changing requirements for housing older people in London is one of the most important planning issues for London.

Sections of the London Plan has been affected by the Government's Housing Standards Review and, at the time of writing, the Greater London Authority are consulting on minor alterations to the London Plan (MALP) and draft interim housing supplementary planning guidance (SPG). These documents stipulate that 90% of all new homes must be accessible and adaptable with 10% of new homes being wheelchair accessible.

The London Plan also incorporated the concept of 'Lifetime Neighbourhoods' which are designed to be welcoming, accessible and inviting for everyone, regardless of age, health and disability.

The draft SPG requires Councils to proactively identify sites that are suitable for older persons housing

The Consolidated London Plan which was published in March 2015 has set specific targets for London boroughs on the numbers of new specialist elderly accommodation homes that they are expected to deliver over the next 10 years and stipulates that boroughs should work proactively with providers of specialist accommodation for older people to identify and bring forward appropriate sites including the provision of 'intermediate' models of housing to widen the choice of residential environments for older people.

KEY OBJECTIVES OF THE OLDER PERSONS HOUSING STRATEGY

Facilitating good quality housing for older people living in the borough is an essential requirement for improving wellbeing and overall quality of life for residents.

However, delivering good quality housing is not just about bricks and mortar. It is also about ensuring that housing is inclusively designed to provide easy access both to and within the property and within close proximity to local facilities. This is in addition to other critical aspects such as how it is managed and how it is used to enable current and future older people in the borough to live inclusive and fulfilling lives.

The following statements summarise the key objectives of our Older Persons Housing Strategy:

- 1. There should be a range of good quality, accessible housing options for older people which enable them to live independently for longer**
- 2. Older people should be supported to live independently and in their own home where possible and where it is reasonable to do so**
- 3. Advice and information on housing options for older people should be up to date, clear and accessible to enable people to make informed choices**
- 4. Housing policies relating to older people's housing should support other Council aspirations and policies such as improving health and wellbeing, promoting community cohesion and reducing social isolation**

Key Objective One: There should be a range of good quality, accessible housing options for older people which enable them to live independently for longer

Key Issues

Increasing the Supply of Accommodation that is suitable for older people

Research carried out by the GLA indicates that there is an oversupply of specialist older people's homes to rent in the borough and a shortage of older people's homes to buy or part buy. In particular, there are no Extra Care homes in the borough which are available on the open market. This means that older people in need of Extra Care who are owner occupiers must either sell their home and use their equity to fund care and support, or move out of the borough.

There are significant challenges to providing good quality older person's housing for sale, particularly in London, where the sector has to compete against other housing which is not so demanding in terms of land and community facilities.

In order to increase the supply of accommodation that is suitable for older people, we will:

- **Review the Council's Planning Policies to introduce more flexible approaches around affordable housing contributions to encourage open market and mixed tenure specialist older people's housing**

Incorporate HAPPI principles or similar in future planning requirements for all new build older persons' housing including that it is dementia friendly and incorporates advances in telecare

- **Review housing design guidance to consider the needs of BAME communities**
- **Review the council's Local Development Plan to incorporate 'Lifetime Neighbourhoods'**

Improving the Council's existing specialist older persons housing

As well as the lack of provision for open market Extra Care in the borough, some of the existing specialist older person's accommodation in Waltham Forest is not to the

standard that it should be, particularly in relation to the sheltered schemes that are owned by the Council and managed by Ascham Homes.

A review carried out of the Council's 14 sheltered blocks (459 units) in 2012 found that:

- 4 blocks (32% of the units) were either not particularly suitable or very unsuitable for older people
- All of the schemes fall short of a 'fit for purpose' sheltered housing standard
- Two schemes had high numbers of units without self-contained facilities such as bathrooms
- Four of the schemes have bedsits and individual flats that are small in terms of floorspace
- The location of some schemes is a problem in that they are not close to local facilities
- There were generally small units across all schemes

In some instances, total redevelopment of individual sheltered schemes or decommissioning them from their existing use is likely to be the best option.

If sites are decommissioned or redeveloped, this will require some or all of the existing residents to be moved to alternative accommodation which is more suitable. While any relocation is likely to be difficult for people, it can be especially difficult for older people and will require intensive support to be put in place to ensure the needs of residents are met.

Redevelopment of sites provides an opportunity to deliver a range of different housing types that give greater choice to older people, from general needs lifetime homes, accommodation for older people who have fairly minimal support needs, through to developments for people who may need more support or care.

The Council also has three care homes which are in need of considerable improvement and which are currently being reviewed by Adult Services. It is sensible to look at all of the sites together to see how any redevelopment or refurbishment of schemes can be facilitated to make the best use of the land but also to make sure that works are programmed in a way that causes minimum as little disruption to residents as possible.

In order to improve the Council's sheltered schemes we will:

- **Develop an improvement programme to ensure that all of the Council's sheltered blocks and care homes are fit for purpose**

Within the improvement programme we will:

- **Consider a range of housing solutions from general needs lifetime homes through to homes for people with more intensive care needs**
- **Identify sites that can be converted or redeveloped to provide mixed tenure schemes, particularly for part buy, with any surpluses to be reinvested into building new homes for older people and improving existing stock**
- **Develop policy proposals for decanting sheltered properties which take account of the additional needs of older residents**

Making the best use of existing homes in the borough

As well as building new homes and improving the homes that we already have, we want to try to make sure that people are living in homes that are most suitable for their needs.

Analysis by Demos revealed that 58% of over-60s generally are interested in downsizing but feel restricted by a lack of suitable alternative housing or a fear of moving to an unfamiliar environment.¹³ Demos polling also shows that three-quarters (76%) of those over-60s occupying three, four and five bedroom houses wish to downsize.

To enable this, we need to build more suitable homes that older people will want to move in to, but also need to look at ways that we can better incentivize and support older people to help them downsize. Relocating to more suitable accommodation can often enable older people to retain their independence for longer but can also reduce public health expenditure through a reduction in falls, reduced social isolation and fewer illnesses related to the stress of living in unsuitable accommodation.

It is recognized that making decisions about moving and relocating can be traumatic for older people and can result in decision-making inertia. This problem is particularly relevant for owner occupiers where there are numerous legal and financial decisions and hurdles related to moving.

FreeSpace is an initiative which is being trialed by London Borough of Redbridge and is designed to overcome the numerous hurdles faced by older owner occupiers when they are considering downsizing. It enables owners to downsize while retaining their original home for leasing to a social or affordable housing provider.

The local authority or Registered Provider rents the under-occupied property on a long term lease in exchange for 'handholding' the owner through each stage of the

¹³ The Top of the Ladder: Demos September 2013

decision-making process of finding and moving to alternative, smaller accommodation in the tenure and location of their choice, be that private or social rented or purchased. The owner receives the rent and the house reverts to their estate with vacant possession within a few months of the owner's death or at the end of the long-term lease.

To ensure that we are making the best use of accommodation in the borough we will:

- **Review the incentives and support that is offered for older people to downsize and consider implementing a FreeSpace project**

Objective Two: Older people should be supported to live independently and in their own home where possible and where it is reasonable to do so

Key Issues

Supporting older people to live independently in their own home

Most older people in Waltham Forest live in general needs housing and most would prefer to remain in their own home for as long as possible. However, in order to do this they will often need assistance, whether that is through the installation of assistive equipment or adaptations in their home to help them access facilities, assistance in keeping their homes in a good state of repair, help from care and support staff or help keeping them safe and warm.

The Council provides a number of support services which are designed to facilitate this such as the Home Improvement Agency, Disabled Facilities Grant and assistive technology such as Telecare. Telecare can be as simple as a basic social alarm service which provides a response in a given situation, or it can include sensors and triggers such as motion or fall detectors and fire and gas alarms that trigger a warning to a response centre staffed 24 hours a day.

Housing providers will inevitably interact with older people both in specialist and general needs housing on a regular basis and can play a key role in signposting older people to the support that is available to enable them to live more independently in their own home.

While it is likely that older people in supported housing will be properly informed about the range of assistance that is available to them, it is important that front line staff who visit older people in general needs or private sector housing on a regular basis are also knowledgeable so that they can signpost people to the help that is available.

Ascham Homes has started to provide intensive housing management services to older people in Council general needs homes based on a 'hub and spoke' model whereby the sheltered scheme is the focus for services available to older people living nearby in Council general needs property and outreach services are being provided to older residents in the area. The Council intends to facilitate Registered

Providers in the borough to carry out a similar service. Outreach services include advice on managing finances, housing options, welfare benefits checks and support to apply for grants.

To more effectively support older people to live independently in their own home we will:

- **Develop and implement a training programme for housing staff within the Council and Registered Providers on the range of support measure that are available to help older people live independently in their own homes**
- **Review the effectiveness of the provision of aids and adaptation assistance that is currently being delivered to ensure that it is being delivered efficiently and effectively**
- **Develop the ‘hub and spoke’ model to increase the range of services that are available for local older residents and provide social activities to the wider community**

Reducing fuel poverty

Older people are one of the groups that are more likely to be living in cold home, particularly those living on their own and living in family sized houses. Living in cold, damp homes is linked to poor health and early death. The Waltham Forest JSNA reports that there were on average 87 excess winter deaths per year in Waltham Forest between 2008–2011 which is above the London average in proportionate terms. For every additional winter death nationally, it has been estimated that there are also around 8 admissions to hospitals, 32 visits to outpatient care and 30 social services calls.

There are a range of payments and assistance available for older people or those on low incomes such as the Winter Fuel Payment, the Warm Home Discount and Cold Weather Payments or help through the Energy Company Obligations. While some benefits are paid automatically, applications must be made in certain circumstances.

The Council will target providing support and advice towards older people as part of its fuel poverty work, particularly owner-occupiers and those in the privately rented sector, as these are the properties that are likely to be least energy efficient.

Public Health is also considering the introduction of ‘social prescribing’ which is likely to benefit many older residents in the borough. Social prescribing is a mechanism for linking patients with non-medical sources of support within the community. These

might include opportunities for activities which reduce social isolation, befriending and self-help, as well as support with, for example, housing or welfare benefits.

The introduction of Private Rented Property licensing across the borough also presents an opportunity to work more closely with private landlords to improve the energy efficiency of homes in the private rented sector and to carry out enforcement action where excessive cold presents a hazard.

To more effectively reduce fuel poverty we will::

- **Develop a campaign that is specifically targeted towards the elderly to encourage them to take up grants and help them increase the energy efficiency of their home**
- **Integrate actions to identify and reduce fuel poverty in the private rented sector through Private Rented Property Licensing.**
- **Work jointly with public health to identify older residents in the social housing sector who would benefit from social prescribing.**

Objective Three: Advice and information on housing options for older people should be up to date, clear and accessible to enable people to informed choices

Key Issues

Making Informed Choices

Making a decision about housing in later life can be daunting for older people. Many people will be able to remain in their own home through the installation of aids and adaptation, but some may need to consider relocation to more suitable accommodation. To help older people needing assistance to make informed decisions, it is important that the information that is available is comprehensive, widely and easily available, clearly laid out and easy to understand for people with a variety of impairments. It is also important that older people know where to go for help if they need more information or assistance.

At the moment, there are a range of separate fact sheets on different housing types and services available, but there is no comprehensive guide setting out the options for older people, including information on the range of adaptations that are available or the location of the housing that is suitable for older people in Waltham Forest.

Whilst the majority of older people will want to remain independent in their own homes and can be assisted to do so either through adaptation or a move to a more suitable home, some will benefit from specialist housing. We know that some older people can be put off by the terms 'sheltered' and 'extra-care' and have the wrong perception about these types of housing. However, we also know from experience that many older people who were initially reluctant to move to sheltered or extra-care housing have seen their lives transformed for the better and have commented that they should have made the move much sooner.

Information and literature on older people's housing in the borough should be positive and vibrant to reflect the many advantages of specialist housing, it should be focussed on the user's perspective and should be available in different media.

To enable older people to make informed choices we will:

- **Develop a guide on the range of different options available to older people who are struggling with daily tasks, including information on aids and adaptations,**

the categories and location of specialist older people's housing in the borough and the support and care that is available with comparative costs

- **Develop a webpage for older people which gives a range of useful information including details of available schemes in the borough, information on housing and adaptations, care and support within the home and assistance to modernise or do repairs**
- **Review the literature on sheltered housing and extra care to ensure that it reflects the positive nature and the benefits that specialist older people's housing can bring**
- **Run a positive publicity campaign about older people and specialist housing in the borough including an open day at an extra care scheme**

Objective Four: Housing policies relating to older people's housing should support other Council aspirations and policies such as improving health and well-being, promoting community cohesion and reducing social isolation.

Key Issues

Using Housing to promote health and wellbeing

Housing plays a major role in good health with warm, dry homes boosting people's wellbeing.

However, housing staff can also play a major role in other aspects of health. They will visit older people in their own homes on a regular basis, their organisations may have community facilities where activities for older people can be run and also have their own communications tools such as newsletters where information can be disseminated. Some housing providers run extra care schemes with care and support and can assist health and care support services in delivering their objectives.

To use housing to promote health and wellbeing in older people we will:

- **Expand the training for the Council's housing management service and Registered Providers staff in a range of health and safeguarding issues affecting older people such as falls prevention, detecting signs of dementia, identifying signs of elder abuse etc.**
- **Work with housing providers to set up a programme of healthy living activities for older people in housing community facilities across the borough which are affordable and easy to access**
- **Work with Adult Services, health and social and affordable housing providers in relation to Care Act 2014 to identify the role that housing can play to help meet the Council's obligations under the Act**
- **Develop proposals with The Council's housing management service and Registered Providers in the borough for housing teams to help reduce hospital**

admissions, facilitating discharge from hospitals and reduce re-admissions including the provision of step up and step down accommodation

Using Housing to help older people to be active members of the community

Older people have a wealth of experience and knowledge and can play a valuable role in making Waltham Forest a great place to live. However, their contribution is often overlooked or they are not involved for a wide range of reasons, such as mobility and sensory impairments, lack of opportunities or attitudes about their ability.

We know that a high proportion of older people in Waltham Forest live alone and may feel socially isolated. Equally, almost all of the older person's specialist schemes in the borough will have a range of communal facilities, activities and services which could potentially be used and enjoyed by older people living in nearby general needs housing.

These facilities could also be used to promote intergenerational activities and community cohesion, for example, partnering with schools to get younger people to help older people develop internet skills, or older people helping younger people with reading skills.

We will use housing to help older people to be more active members of the community by:

- **Working with The Council's housing management service and Registered Providers to deliver a range of activities that encourage older people to participate in activities and get out of the home**

Involving Older People in designing housing policies that affect them

Residents of the borough should have a say in the housing policies that impact on them and older residents are no exception.

We will involve older people in policy design by:

- **Setting up an older people's consultation mechanism within the Council's housing management service, including residents who are unable to leave their homes, to review service provision for older people**
- **Consult with older residents on key housing policies and front line processes used by the Council's housing management service with a view to giving older**

people joined up advice at key points in their life, e.g. succession, poor health, bereavement etc.

Promoting Digital Inclusion among older people

Being able to use the internet can provide a range of benefits for older people, from cutting household bills to enabling contact with family and friends and reducing social isolation. Both the Government and the Council are working towards a digital by default policy and there is a danger that older people will be excluded from information or not receive the benefits that they are entitled to if their requirements are not considered. Discussions with Waltham Forest Age Concern indicate that this is a big issue in the borough and they are frequently contacted by older people who want to register for housing but do not know how to make an on-line application.

In addition to this, older people are less likely to own or be able to use a computer or may find it difficult to use a computer for health/disability reasons.

To promote digital inclusion for older people we will:

- **Provide computers in all Council owned specialist older people's housing schemes**
- **Work closely with our Preferred Housing Partners and voluntary organisations to explore the possibility of providing IT training for older people**
- **Set up a simple to use webpage for older residents with a range of relevant information and ensure that is user friendly**

IMPLEMENTING AND MONITORING THIS STRATEGY

The action points set out in this document have been divided into short-term, medium-term and long term actions.

A multi-disciplinary team will be set up to oversee the delivery of the key actions contained within the plan and will report back to Housing and Adult Services Management Teams on progress against the action plan.

Short Term Actions 2015 - 2016

Objective	Action	Lead Responsibility	Desired Outcome
There should be a range of good quality, accessible housing options for older people that enables them to live independently for longer	Develop an overall improvement programme for ensuring that all of the Councils sheltered blocks and care homes are fit for purpose	Strategic Housing/Adult Social Care	All Council owned older people's accommodation is to a good quality and fit for purpose
	Develop policy proposals for decanting older residents	Strategic Housing	
Older people should be supported to live independently in their own home where possible and where it is reasonable to do so	Review and redesign the information available for older people on what schemes and assistance is available	Adult Services	Older people have the information they need to help them make informed choices about their option
	Develop a campaign that is specifically targeted at older people to encourage them to take up grants and help increase the energy efficiency of their home	Strategic Housing	Fewer older people are affected by fuel poverty
Housing activities should support other Council aspirations such as improving health and well-being, community cohesion and reducing social isolation	Housing, Adult Services and Health to work jointly on developing housing's role in the implementation of the Care Act 2014	Adult Services/Public Health/Housing	Housing staff are actively contributing towards improving the health and wellbeing of residents
	Provide computers in all Council owned specialist older persons' housing schemes	The Council's housing management service	More older people are digitally included

Medium Term Actions 2017 - 2018

Objective	Action	Lead Responsibility	Desired Outcome
There should be a range of good quality, accessible housing options for older people that enables them to live independently for longer	Review planning policy to encourage well designed open market homes and public realm that are suitable for older people	Planning	Increased supply of accommodation in the borough that is suitable for older people
	Carry out a dementia assessment of all existing blocks	Adult Services/Ascham	All Council owned older peoples accommodation is to a good quality and fit for purpose
	Review the incentive and support that is offered to older people to downsize and consider implementing a FreeSpace project	Strategic Housing	Homes in the borough are being used more effectively in terms of housing need
	Develop an accurate and up to date database of adaptations that have been installed in Council and housing association properties	Adult Services/The Council's housing management service	
Older people should be supported to live independently in their own home where possible and where it is reasonable to do so	Work jointly with public health to identify older residents who would benefit from social prescribing	The Council's housing management service	
Housing activities should support other Council aspirations such as improving health and well-being, community cohesion and reducing social isolation	Set up a programme of healthy living activities across the borough using housing community facilities	Adult Services/the Council's housing management service/health	Housing staff are actively contributing towards improving the health and wellbeing of residents
	Develop proposals for housing providers to help reduce hospital admissions and facilitate hospital discharge	Public Health/the Council's housing management service	

Longer Term Actions 2019 - 2020

Objective	Action	Lead Responsibility	Desired Outcome
Older people should be supported to live independently in their own home where possible and where it is reasonable to do so	Develop the 'hub and spoke' model to increase the range of services that are available for local older residents and provide social activities for the wider community	Adult Services	Facilities for older people are used more effectively and are used by a greater number of older people
Advice and information on housing options for older people should be up to date, clear and accessible to enable people to make informed choices	Review the literature on sheltered housing and extra care to ensure that it reflects the positive nature and the benefits that specialist older persons' housing can bring	Adult Services	Older people are able to make more informed choices
	Run a positive publicity campaign about older people and specialist housing including an open day at an extra care scheme	Adult Services	
Housing activities should support other Council aspirations such as improving health and well-being, community cohesion and reducing social isolation	Develop and implement volunteering opportunities for older people	Adult Services/Volunteering team	Older people have better opportunities to be more active members of the community
	Develop and implement initiatives to reduce social isolation for older people	Adult Services	
	Set up a simple to use webpage for older people	Adult Services	Older people are encouraged to use the internet