

Housing Needs Study of Older Persons

Northern Housing Market Area within the Northern Sub Region of the East Midlands

Prepared by Kathy Bee
For Sp Solutions

April 2008



Index

	Page
1 Executive Summary	1
2 Introduction	5
3 Methodology	8
4 The context	10
5 Demand and supply	16
6 Survey findings	21
7 Issues	37
8 Good practice	43
9 Conclusions and recommendations	46

1. Executive summary

- 1.1. This report has been commissioned by the four boroughs of Bassetlaw, Bolsover, Chesterfield and North East Derbyshire, as the members of the Northern Housing Market Area of the Northern Sub Region of the East Midlands.
- 1.2. The brief for the project set out the following aims:
- ◆ To set out the existing regulatory framework for older persons.
 - ◆ To identify and summarise the existing secondary data relating to housing and housing need of Older Persons
 - ◆ To build on the existing secondary data through qualitative study to identifying household aspirations, preferences and concerns in terms of the location, size and type of accommodation being sought.
 - ◆ To examine how older persons perceive the current services provided to them by statutory and non-statutory agencies in relation to the provision of housing, housing related support and housing advice. In particular, information should be gathered to allow for the delivery of services to be shaped.
 - ◆ To examine issues of community cohesion within the sub-region in relation to Older Persons and to highlight best practice examples.
 - ◆ Recommendations as to partners to bring the supply of accommodation into balance to meet need and how improved services might be delivered through both Supporting People Partnerships or Local Area Agreements
- 1.3. The report has been informed by analysis of the projected growth in the population of older people, the existing supply of older persons' accommodation, and research into the aspirations and needs of older people in the four districts.

Key findings

- 1.4. Analysis of the population projections indicates that there will very large increases in the population of older people in all four districts and the majority of older people will be owner occupiers.
- 1.5. However almost all the supply of specialist older people's accommodation and support services are concentrated in the social housing sector. This includes sheltered housing, and bungalows and flats designated for older people, usually with an alarm for emergencies and the provision. Funding for adaptations is available in both the private and social housing sectors and there is some provision of handy man and gardening services, although gardening is again limited to the social housing sector.
- 1.6. There is an under supply of specialist housing (sheltered/extra care/very sheltered schemes) in all 4 districts but the shortfall is primarily in the private sector.
- 1.7. The supply of bungalows and flats designated for older people in the social housing sector is very large, particularly in Bassetlaw, Bolsover and North East Derbyshire

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

- 1.8. The field work demonstrated that most older people want to stay in their own home for as long as possible. People who move do so when they start to have difficulties managing their home because of mobility problems or health issues.
- 1.9. Most people would prefer a two bedroom bungalow but many people are pragmatic and recognise that sheltered housing may be an appropriate choice at some stage but only when it becomes necessary.
- 1.10. The most common support need identified is help with garden maintenance and many people had limited knowledge of the services available such as the Home Improvement Agency (HIA), Disabled Facilities Grants (DFGs) and telecare.
- 1.11. Although many owner occupiers prefer to stay in the same tenure there are significant numbers who apply for social housing. Some do so because it is their preference, others because they cannot find a private sector solution
- 1.12. A high proportion of older owner occupiers on the council waiting lists have very low incomes and savings and local house prices indicate that for some the low price of their property will make private sector solutions very difficult to find.
- 1.13. Good access to services diminishes once people are unable to drive, and although the sheltered housing provides good access to services, many in the designated bungalows and flats report poor access to services, particularly GP services

Issues

- 1.14. The report sets out a number of key issues facing all four authorities.
 - Large increases in the number of older people, particularly the older age groups who are more likely to be frail;
 - Increased demand for a range of suitable housing but insufficient supply to meet future needs, particularly in the private sector and some existing supply that will not be suitable in the long run;
 - Support services that are currently concentrated in the social housing sector;
 - Poverty in both the social and private sectors;
 - Increasing numbers of older people who find it difficult to access essential shops and services;
 - A shortage of affordable practical help such as gardening and handy man;
 - A lack of easily accessible information on the options available and therefore limited knowledge amongst older people.

Conclusions and recommendations

- 1.15. The report identifies 3 key objectives.
 - Ensuring that there is a supply of suitable accommodation for older people across all tenures that meets their needs both in terms of the type of accommodation but also access to services
 - Delivering a range of support services to enable older people to live at home for as long as possible
 - Ensuring that older people have easy access to good quality information on all the relevant subjects.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

- 1.16. However, district councils cannot deliver on these objectives on their own and will need to work jointly with county councils, the health service and the voluntary sector.

Ensuring a supply of suitable accommodation

- 1.17. This will require development of a range of accommodation across all tenures and in a variety of locations.
- Authorities should aim to increase the provision of specialist older people's housing to meet the Derbyshire recommended target of 50 units per 1,000 people aged 65 and over.
 - This will include:
 - supporting the development of retirement or sheltered housing for leasehold and shared ownership;
 - developing extra care housing on a mixed tenure basis;
 - developing a strategy for sheltered housing and other older people's accommodation in the social rented sector assessing how much of the stock will be suitable for long term and identifying properties that cannot be remodelled to meet long term needs in terms of space and accessibility; and
 - making moving as easy as possible is important. This could include a support service to help people with the practicalities of moving, including buying and selling.
 - Authorities should also consider requiring the use of lifetime homes standards in new developments to minimise the need for adaptations in new housing stock.

Support and advice services

- 1.18. The current pattern of services is heavily biased towards social housing tenants with the exception of DFGS. Although there are services such as handy man available in the private sector, knowledge is very low and many do not access the service. Local authorities need to work with the county council toward a comprehensive range of services across all tenures by:
- developing widely available low cost handyman and garden maintenance services;
 - developing strategies such as trusted trader schemes to help older people find reliable tradesmen and contractors;
 - reconfiguring warden services to deliver needs led support across all tenures;
 - promoting the use of community alarms in the private sector;
 - increasing expenditure on DFGs to meet increasing demand for adaptations; this is already planned by central government; and
 - providing access to equity release schemes such as the Sheffield scheme so that income poor owner occupiers may release capital funds for home improvements.

Information provision

- 1.19. Comprehensive and easily accessible information is vital to ensure that older people are equipped to make the right choices and access the right services. The local authorities should:

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

- develop a comprehensive information service for older people covering a range of issue including housing and support that is widely advertised easily accessible
- provide older applicants for housing with a comprehensive information pack at the point of application
- outreaching into the range of older people's organisations and groups to ensure that information is as widely disseminated as possible
- ensurr that information reaches BME communities

2. Introduction

- 2.1. This report has been commissioned by the four boroughs of Bassetlaw, Bolsover, Chesterfield and North East Derbyshire, as the members of the Northern Housing Market Area of the Northern Sub Region of the East Midlands.
- 2.2. The brief for the project set out the following aims:
- ◆ To set out the existing regulatory framework for older persons.
 - ◆ To identify and summarise the existing secondary data relating to housing and housing need of Older Persons
 - ◆ To build on the existing secondary data through qualitative study to identifying household aspirations, preferences and concerns in terms of the location, size and type of accommodation being sought.
 - ◆ To examine how older persons perceive the current services provided to them by statutory and non-statutory agencies in relation to the provision of housing, housing related support and housing advice. In particular, information should be gathered to allow for the delivery of services to be shaped.
 - ◆ To examine issues of community cohesion within the sub-region in relation to Older Persons and to highlight best practice examples.
 - ◆ Recommendations as to partners to bring the supply of accommodation into balance to meet need and how improved services might be delivered through both Supporting People Partnerships or Local Area Agreements
- 2.3. Although this termed a housing needs study, for older people, housing needs encompass a range of services to enable them to fully enjoy their home and live independently. Aspiration is also an important factor since the vast majority of older people are not in housing need in the sense of being homeless or poorly housed, although their housing may no longer be completely appropriate to their needs. This means that they are making choices about where and how they want to live and are unlikely to move home to something that falls well short of their aspirations. The evidence of this is clear with vacancies across the country in old fashioned sheltered housing with small flats and shared facilities and on bedroom accommodation that does not meet lifetime homes standards.
- 2.4. The categorisation of older people varies. Many organisations aimed at older people have an eligibility threshold of 50 or 55. In some contexts the state pension age for women of 60 is used and in other contexts and policies 65 is used reflecting the state pension age for men; by 2020 this will also be the state pension age for women. However with people living longer, and in better health, the state pension age is set to increase up to 68 between 2024 and 2046. The concept of old age is not in any way fixed.
- 2.5. For the purpose of this study it is useful to consider the age at which people may find it necessary to look at their housing options because of failing health, the onset of disability, or concerns about isolation and safety. In the main this does not apply to people in their fifties, many of whom may have young adult (or late teenage) children living at home and who are likely to still be working. Census data on healthy and disability free life expectancy shows that poor

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

health or disability is likely to affect men in their early to mid seventies and slightly later for women. In the districts covered by this study this occurs earlier, in the early seventies, particularly in Bolsover.

- 2.6. Locally the average age of moving into sheltered housing has been rising from 65 to 75 (*Housing and Related Support Strategy for Older People in Derbyshire*). Data from the field work from this project also show that it is in the main people over 70 who begin to have difficulties managing their home and who start to think about alternatives. Many people in their 80s are still managing very well.
- 2.7. It is important in considering how to meet the needs of older people that we separate out the need for support services and the need for housing. Some people will opt to stay in their current home for as long as possible and may need very little support to do so, others may need support or assistance in maintaining or adapting their home to meet their needs and may need support services to stay independent. Another group may prefer to move to alternative accommodation that is easier to manage but will not necessarily need additional support once the move has been made and some people will need both to move to alternative accommodation and will still need support once they have moved.
- 2.8. Thus older people need to be able to make choices separately about where they live and about the support services that they need. These choices need to be available in a range of tenures as the majority of older people are owner occupiers. In the four districts covered by the report the proportion is between 60 and 65%.
- 2.9. The district councils fulfil a number of roles in respect of older people's housing. They are providers or enablers of social housing either as landlords or through arms length organisations or transfer RSLs. In this role they are responsible for the provision of housing specifically for older people and also have older tenants in their generic stock. They are also frequently responsible for the provision of support services through sheltered housing wardens, mobile wardens and community alarms.
- 2.10. District councils also administer funding for adaptation to private sector stock through disabled facilities grants and they (or the arms length management organisation ALMO) fund adaptations to their own stock. They also take a role in enforcing decent homes within the private sector and they have a role in the development of new private sector housing as a planning authority.
- 2.11. In order to fully understand the future needs of older people it is important to consider the following:
 - The numbers of older people living locally and the future population
 - The financial capacity of older people
 - The housing aspirations of older people
 - The type of housing that best meets these aspirations
 - The support services that older people consider necessary to support independence
 - The type of housing currently available
 - The support services available

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

- The current strategic framework within which services are delivered

Housing Needs Study of Older Persons on the Northern Housing Market Area within the Northern Sub Region of the East Midlands

Final report

3. Methodology

- 3.1. The project was conducted in two stages. Stage one was a desk top study of the available primary and secondary information including the national and local strategic picture, population projections and local supply of services. This includes housing strategies, a range of older people's strategies at both the county and district level and Supporting People Strategies as well as data on population projections and the supply of older people's housing and other services. In addition the Government has just published its housing strategy for older people 'Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Aging Society'.
- 3.2. This information has been used to inform the field work that has been carried out in stage two of the project. The purpose of the field work has been to establish what older people want in terms of housing and support or advice; how current services work; the financial position of older people; what they know about the available options; and how easy they find it to get information and advice.
- 3.3. The field work has consisted of:
- Surveys of older people who live in specialist older people's housing and people over 60 on the local authority waiting lists.
 - Telephone interviews with people on the council waiting lists
 - Telephone interviews with volunteers from local groups and meetings with groups of local people using existing forums.

The surveys

- 3.4. Surveys were posted to a 20% sample of people over 60 on each council waiting list. A total of 417 were returned, with an average response rate of 34%. The response rate was low in Chesterfield and our telephone survey suggests that this may be because the list is out of date, with many people on it who have either already moved or who have changed their minds.

Table 1: Waiting list survey

	Returned	Sent	Return rate	Total population
Bassetlaw	162	442	37%	2,210
Bolsover	83	217	38%	1,085
Chesterfield	67	279	24%	1,395
North East Derbyshire	101	300	34%	1,500
Overall	417	1,238	34%	6,190

- 3.5. This size of sample gives us a margin of error of 4.63 with a confidence level of 95%.
- 3.6. We separately surveyed people living in designated older people's accommodation, mainly bungalows. Again we surveyed a 20% sample. For this survey the margin of error is 4.21 with a confidence level of 95%.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

Table 2: Survey of residents in designated bungalows and flats

	Returned	Sent	Return rate	Total population
Bassetlaw	176	310	57%	1,550
Bolsover	122	509	24%	2,545
Chesterfield	72	257	28%	1,285
North East Derbyshire	137	496	28%	2,480
Overall	507	1572	32%	7,860

- 3.7. We also surveyed residents of sheltered housing schemes. Because of the low numbers we surveyed 100% of the residents. This size of sample gives us a margin of error of 3.6 with a confidence level of 95%.

Table 3: Survey of residents in sheltered housing

	Returned	Sent	Return rate	Total population
Bassetlaw	67	132	51%	132
Bolsover	111	284	39%	284
Chesterfield	151	233	65%	233
North East Derbyshire	22	35	63%	75
Overall	356	684	52%	724

Qualitative research

- 3.8. In the qualitative research we were particularly interested to discuss which housing options people would consider and to explore beyond the most popular desire for 2 bedroom bungalows. We also wanted to establish the level of knowledge of the types and range of possible options and where people go for information and advice. With owner occupiers who had applied for social housing, we explored why they wanted to rent rather than stay in the owner occupied sector. We also asked specifically about people's views of sheltered housing. Interviewees were asked about the type of support they thought was important and who they would prefer to receive support from.
- 3.9. We carried out telephone interviews with 20 people from the waiting list of each authority. In addition we carried out phone interviews with volunteers from North East Derbyshire who had attended a 'Nice' event in Eckington promoting services for older people around community safety and Home Improvement Agency services; 15 users of Retford Resource centre were interviewed in groups and we attended the Bolsover 50+ forum which gave us the opportunity to speak to approximately 100 people in groups of 10. In Chesterfield we have carried out telephone interviews with 10 volunteers from the 50+ forums and other local older people's groups.

4. The context

Services for older people

- 4.1. Services for older people are delivered by a range of agencies, both statutory and voluntary and the private sector. The health service, particularly the PCT is very obviously the provider of health care; social services provide a range of help at home through domiciliary care services; are responsible for the provision of registered care for those who cannot afford it themselves, although they are not always the provider. These may be the voluntary sector or very often the private sector. They are also responsible for day-care services.
- 4.2. The Supporting People Programme (SP) funds support in sheltered housing schemes, mobile wardens and community alarms. SP may also fund handy man services and funds home improvement agencies with district and unitary councils. District councils and unitary authorities fund disabled facilities grants (DFGs) for owner occupiers and adaptations within their own stock. Voluntary sector organisations often provide a range of services such as day centres, activities and advice services
- 4.3. Eligibility for local authority homecare services is governed by Fair Access to Services, DoH guidance which categorises need into 4 levels: Critical, substantial, moderate and low. Authorities must use these standard criteria in assessing need and treat people equally where need has been assessed at the same level. Authorities set out which levels of need they will fund; many authorities will only fund services for people assessed to have substantial or critical needs; a few only fund critical needs and some fund moderate needs. Only one or two fund services for people with low needs.
- 4.4. This trend results from financial constraints and runs contrary to much of the recent strategy policy development set out below which emphasises the importance of preventative services. Without sufficient increase in funding, the predicted rise in the population of older people will put increasing pressure on local authority services and eligibility thresholds are likely to rise.
- 4.5. Derbyshire County Council currently funds services for people with critical, substantial and moderate needs; Nottinghamshire County Council funds services for people with critical and substantial needs only.
- 4.6. Services are means tested through the Fairer Charging Regime as are long term Supporting People funded services. Older people on low incomes will struggle to access services for which they are not eligible through the local authority. Where eligibility thresholds rise, people with low or moderate needs with low incomes will be increasingly vulnerable.

The National Strategic Framework

- 4.7. In recent years there has been a considerable amount of policy development in community services generally and older people's service more specifically. The over all emphasis can be summarised as a drive to:
 - Improve choice

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

- Deliver preventative services
 - Improve flexibility
 - Improve integration between agencies
 - Develop more person centred services
 - Promote the use of telecare
- 4.8. The Government has very recently published 'Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Aging Society'. Key themes of this strategy are:
- Increased investment in new housing
 - Improved advice and information service
 - Access to repairs and adaptations
 - Improving housing conditions
 - Lifetime homes
 - Reconnecting housing health and care
- 4.9. The strategy includes a number of specific plans many of which mirror the findings of this project.
- Developing a national housing advice service from 2008/9 and working with local authorities and other agencies to improve housing advice and moving home services;
 - Working to publicise and expand the range of equity release schemes;
 - Developing a rapid repairs and adaptations service from 2008/9;
 - Further investment in the Warm Front Programme;
 - Increasing expenditure on DFGs by 20% in 2008, 7% in 2009 and a further 6 percent in 2010.
 - Making Lifetime Home standards the norm for new housing
 - Working to joining up housing and health and care services
- 4.10. Some other milestones are:
- The National Service Framework for Older People (2001).
 - Independence, Wellbeing and Choice (2005)
 - Our health, Our care, Our say: a new direction for community services (2006),
 - A Sure Start to later life: Social Exclusion Unit ODPM 2006
- 4.11. The introduction of the Supporting People (SP) Programme in 2003 is having a profound impact on sheltered housing and community alarm services. Funding of these services moved to the Supporting People Team at the county and the district councils became providers under contract from the County council. Nationally this had led to a review of costs and a drive to deliver needs led services rather than a single approach.

Local strategies

- 4.12. Both Derbyshire and Nottinghamshire County Councils have developed comprehensive approaches to support services to older people and there is also a considerable amount of work being carried out at the district council level as well.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

Derbyshire

- 4.13. The local strategic direction is set out in a number of local strategies at both the county and district levels. In Derbyshire the relevant documents are:
- Housing and Related Support Strategy for Older People in Derbyshire
 - Derbyshire Supporting People Strategy
 - Derbyshire Extra Care Housing Strategy
 - Derbyshire Independent Living Strategy
- 4.14. The main issues identified in the *Housing and Related Support Strategy for Older People in Derbyshire* are: the aging population; a lack of modern specialised housing; disrepair amongst older owner occupiers and people who are *'income poor, asset rich'*. There is a drive to reduce the numbers of people admitted to residential care and increase the numbers helped to live at home.
- 4.15. A key aim is to develop lower level support services so that they are available across Derbyshire. The types of services included are help with minor repairs and jobs around the home, help with up-grading home security and help with house and garden maintenance.
- 4.16. Adaptations are seen as a vital service for supporting people to remain at home and the plans here focus on consistency of service, timescales for delivery and resources.
- 4.17. The Supporting People team has plans to change the way that community alarms are delivered, moving away from tenure based services to a needs led approach and a tiered service level within in set cost parameters. This approach would also be applied to sheltered housing. Any plans at the local level must take account of these county wide aims.
- 4.18. The Extra Care strategy sets a target of 400 units of extra care across the county with about 50 units per district. A scheme of 48 units is in development in Dronfield in North East Derbyshire. The strategy discusses a range of options in detail including a dispersed scheme for rural areas.
- 4.19. Derbyshire independent living strategy aims to 'ensure consistency of provision to an agreed standard for a preventative, independent living service for all Derbyshire older people'. Through consultation with older people a core service offer has been developed:
- Handy Van (enhanced handy man services)
 - Cleaning
 - Information and signage
 - Gardening

Nottinghamshire

- 4.20. The most relevant Nottinghamshire strategies are
- Opportunity Age in Nottinghamshire – Aging for the Future in Nottinghamshire
 - Nottinghamshire Supporting People Strategy
- 4.21. The strategic aim of *Opportunity Age in Nottinghamshire* is to maintain and improve the quality of life for older citizens in Nottinghamshire, promoting a

Housing Needs Study of Older Persons on the Northern Housing Market Area within the Northern Sub Region of the East Midlands

Final report

positive view of ageing and supporting independence and wellbeing. There are four strands:

- Promoting Independence for Older people
- Health and well being
- Information and communication
- Social inclusion

- 4.22. Key aims for promoting independence are the delivering of support services such as: home improvement agencies; handy man schemes; practical support services; ensuring that there are a range of housing options to meet aspirations; working towards lifetime homes; developing assistive technology.
- 4.23. Future plans in the Supporting People Strategy include considering development of short term floating support & rehabilitation flats across county and development of extra care provision. There are also plans to consider use of Direct Payments and individualised budgets to enable Older People to purchase support services directly. The Supporting People funding for Older People's services, around £5 million, will be 'aligned' within the Healthier Communities and Older Persons 'block' of the Nottinghamshire Local Area Agreement (LAA).

Local Area Agreements

- 4.24. These agreements set out key targets agreed between local authorities and their key partners and central government. There is a specific block of activities covering older people. In Derbyshire there is an objective to improve the quality of life and independence of older people with a number of specific aims:
- Maintain efficient hospital discharge services with rapid response teams, and improvements to the provision of adaptations and the provision of equipment
 - Extend the range of intermediate care provision, and following a recent County –wide scrutiny review, build on best practice with community based multi-disciplinary teams
 - Further develop supported living improvement using Supporting People/extra care/Housing Corporation finance
 - Build on the recently introduced Rapid Response Teams, providing 24 hour, 365 day service, by clearer links with district council wardens and call alarm services
- 4.25. In Nottinghamshire the two of the high level outcomes of the older people's block are:
- To improve the health of the population of Nottinghamshire through increased life expectancy and reduce health inequalities through improving health lifestyles, quality of life and well-being
 - Older people are helped to live at home with an increased quality of life.

District strategies

- 4.26. Bassetlaw has produced a comprehensive Older People's Housing strategy which aims:

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

- *To ensure older people are able to secure and sustain their independence in a home appropriate to their circumstances; and*
- *To support older people to make active and informed choices about their accommodation by providing access to appropriate housing and services and by providing advice on suitable services and options.*

Bolsover

- 4.27. The Bolsover Housing Strategy identifies that the level of need is broadly in line with the supply of accommodation but queries whether the supply will reflect the needs in the longer term.

Chesterfield

- 4.28. Chesterfield will be developing a new Older Person's Housing Strategy once this work is completed. The council's has carried out a review of its sheltered housing stock and has recently decided to close two schemes following consultation. The housing strategy identifies that the authority has an oversupply of older people's housing more generally. Services for vulnerable older people focus on the provision of community alarms, the North Derbyshire HIA and handy man service and Home Repair assistance.

North East Derbyshire

- 4.29. The Aging Positively in North East Derbyshire Plan sets out a number of priorities:
- Financial Wellbeing - which includes having an adequate income
 - Living in the Community - which includes housing and services to support people to continue living in the community.
 - Community inclusion- which includes participating in work, social, recreational and volunteer activities and addressing negative attitudes towards ageing.
 - Improving and Maintaining Health - which includes accessing health services and health-enhancing opportunities.
 - Mobility and Transport - which includes all forms of getting around to enable people to conduct personal and community activities.
 - Voice and Influence – overview of quality and standards, review and consultation on shaping, delivering and improving services
 - Information, advice and access , planning ahead
 - Crime and Safety
 - Information to support the plan
- 4.30. Homelessness amongst older people has not been identified as a significant problem and no specific issues have been raised in local homelessness strategies.

Community Cohesion – strategies, issues

- 4.31. Community cohesion emerged as a concept after riots in Bradford, Burnley and Oldham in 2001. The Home Office has identified 10 indicators to measure community cohesion which focus on:

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

- A common vision and sense of belonging;
 - The diversity of people's background and circumstances being positively valued
 - Those from different backgrounds having similar opportunities
 - Strong and positive relationships are being developed between people from different backgrounds in the workplace, schools and neighbourhoods.
- 4.32. A key concern for older people is the impact of poverty and poor health on opportunities and access to services, especially those in rural areas; perceptions and stereotypes of older people; and the accessibility of services for older people for those from a minority ethnic heritage.
- 4.33. People from BME communities are a very low percentage of the overall population across the 4 districts and there has not been a need identified for specific older people's services in any of the existing strategies or plans.
- 4.34. More generally poverty and rural isolation have been identified as concerns affecting the ability of older people to fully participate in their communities.
- 4.35. The strategies on services for older people outlined above are very much inline with good practice across the country, focussing on easily accessed, preventative services to keep people independent at home, developing extra care services for more frail older people and promoting the use of telecare. Some other areas have made more progress in making warden and alarm service more focussed on need, but this is planned with in both Supporting People strategies.

Section 4 – Key points

- Services for older people are delivered by a range of statutory and voluntary agencies
- There is a national strategic drive to deliver better services for older people including improving choice, more preventative services, more flexible services and better integration between agencies
- The Government has recently published a nation strategy on housing for older people Lifetime Homes, Lifetime Neighbourhoods
- Local count and district council strategies reflect the national priorities, although the rate of progress varies

5. Demand and Supply - Population projections and supply of housing and services

- 5.1. The population of older people is set to increase significantly across England as a whole. By 2022 the population of people over 60 will have increased by more than 25%. In the 4 district councils covered by this survey the projected increase is greater than the English average. By 2022 these districts will have 65+ populations of between 11 and 13% and 75+ populations of between 16% and 19.7% (NED). Across the area as a whole almost one in five people will be aged 65 or over.
- 5.2. The numbers of people over 65 will rise very considerably over this period and this is likely to have a very significant impact on the demand for housing. In Chesterfield the increase of people aged 65+ is lowest at one third, an increase of around 5.5 thousand. The percentage increase is greatest in Bassetlaw where it is 56%, rising by 7.5 thousand to over 21 thousand people.
- 5.3. The percentage increase in the numbers of people over 85 are very large and these are the people who are likely to need some support services and who may need housing designed to meet their needs. In Bassetlaw the increase in this age group is 65%, an additional 1,500 people. It is lowest in Chesterfield at 39%, 900 people.
- 5.4. In just 10 years time there will be an additional 900 people aged 85 or over in Bassetlaw; 600 more in Chesterfield; 500 more in Bolsover, and 700 more in North East Derbyshire. A quarter of these are likely to have dementia and most are likely to experience some mobility problems.

Table 4: 15 year population projections 2007-2022 (1,000s)

Age 65+

	From	To	Increase	%
Bassetlaw	13,600	21,200	7,600	56%
Bolsover	13,000	18,200	5,200	40%
Chesterfield	17,800	23,300	5,500	31%
NE Derbyshire	13,400	20,100	6,700	44%

Age 75+

	From	To	Increase	%
Bassetlaw	8,800	13,900	5,100	58%
Bolsover	6,200	8,900	2,700	36%
Chesterfield	8,900	11,700	2,800	31%
NE Derbyshire	8,800	13,400	4,600	52%

Age 85+

	From	To	Increase	%
Bassetlaw	2,300	3,800	1,500	65%
Bolsover	1,600	2,500	900	56%
Chesterfield	2,300	3,200	900	39%
NE Derbyshire	2,300	3,500	1,200	52%

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

- 5.5. Another indicator for housing need is the proportion of the population with a long term limiting illness as this is likely to point to the proportion of the population who need accessible housing or adaptations of some sort. In all four districts the proportion of the population with a long term limiting illness is above the national and regional averages and it is highest among the four in Bolsover. This reflects the mining and industrial heritage of the area.
- 5.6. The census of data 2001 was also used to predict the average number of years for which people aged 65 can expect to live in good health and disability free. In all 4 districts this is below the national average indicating that the need for accessible accommodation or adaptations and/or support will, on average, occur earlier than in other parts of the country.

Table 5: Incidence of long term limiting illness by district

	Basset-law	Bolsover	Chester-field	NE Derby-shire	East Midlands	England
Population with a long term limiting illness	21.9%	25.8%	23.1%	21.6%	18.4%	17.9%
Disability free life expectancy (yrs) – women aged 65	7.6	6.5	7.3	7.6	8.8	9.1
Disability free life expectancy (yrs) – men aged 65	6.9	5.3	6.4	6.9	7.9	8.1

Office of National Statistics

- 5.7. At the age of 80 the current prevalence rate of dementia is 11% and at 85 it is 23.6%. The forecast increase in the numbers with dementia by 2022 is between 250 in Chesterfield and Bolsover, 400 in North East Derbyshire and 480 in Bassetlaw.

Tenure

- 5.8. The breakdown of tenure across the area as a whole shows owner occupation levels slightly above the national of 68.9% but below the regional average of 72.2 %. There is some variation between the districts. Owner occupation levels amongst older persons households (pensionable age) is lower.

Table 6: population by tenure and district

	All households (%)			Older persons' households (%)		
	Owner Occupier	Social Housing	Private Sector	Owner Occupier	Social Housing	Private Sector
Bassetlaw	71	20	7	63	31	6
Bolsover	69	21	8	61	31	8
Chesterfield	66	26	6	62	33	5
NE Derbyshire	72	23	4	64	32	4

Housing Needs Study of Older Persons on the Northern Housing Market Area within the Northern Sub Region of the East Midlands

Final report

Supply of properties and services for older people

- 5.9. Both Bassetlaw and North East Derbyshire have contracted the management of their stock to ALMOs (Arms Length Management Organisations), while Chesterfield and Bolsover have retained the management of their stock in-house.
- 5.10. All the districts covered by this report have comparatively low levels of sheltered housing in specific schemes but high numbers of flats and bungalows designated for older people. Some authorities of a similar size have 600 or 700 units of accommodation in sheltered housing schemes (Stafford, Stroud, North West Leicestershire), some of which is very popular, other schemes are hard to let. Whilst many authorities have a number of designated bungalows and flats these are generally in the 100s rather than the 1,000s.
- 5.11. The Housing and Related Support Strategy for Older People in Derbyshire recommends that there should be 50 units of specialist accommodation (sheltered/very sheltered/extra care) per 1,000 people over 65. The table below shows that all four districts have below target provision and it is overwhelmingly in the social housing sector.

Table 7 – Numbers of units of specialist older persons' accommodation

	LA/ALMO		RSL		Private Sector		Total	Units per pop over 65 (now)	Target for 2012
	Sheltered	Extra care	Sheltered	Extra care	Sheltered	Extra care			
Bassetlaw	123	34	96				253	19	1060
Bolsover	284		122				406	31	910
Chesterfield	290		195		151		636	36	1165
NE Derbyshire	70	48 *	68				138	13	1005

**in development*

Table 8 – Numbers of designated properties

	Older persons bungalows	Older persons flats
Bassetlaw	2,438	369
Bolsover	1,774	330
Chesterfield	1,400	0
NE Derbyshire	1,848	549

- 5.12. Each district also provides mobile wardens and community alarms but there is very little provision for the private sector.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

Table 9: Provision of warden and alarm services by district

	Mobile warden services	Alarms in LA/ALMO Stock	Alarms in RSL stock	Alarms in private sector
Bassetlaw	2,758	2,909	161	581
Bolsover	3,157	2,384	264	450
Chesterfield	322	2,517	550	661
NE Derbyshire	1,952	2,045	2 (dispersed)	496

- 5.13. Adaptations have a major role to play in enabling people to remain independent at home since a fundamental aspect of enabling people to remain in their home is ensuring that it is physically suitable. Local authorities/ALMOs fund adaptations to their own stock, Disabled Facilities Grants (DFGs) fund work in the private sector. The North Derbyshire HIA provides assistance for people in applying for DFGs and can provide help in funding contractors and overseeing the work. There is currently no HIA in Bassetlaw.
- 5.14. Bassetlaw has is currently piloting a Preventative Adaptations Service (PAS). This is a self referral service for small adaptations for people over 60 in any tenure, with a standard charge of £15. The service is jointly funded by Nottinghamshire County Council, Bassetlaw District Council the ALMO, A1 Housing, and the PCT.
- 5.15. Mapping properties that have already been adapted is one way of making best use of the funding, enabling already adapted properties to be allocated to people who need them. Bassetlaw is planning to set up such a register.
- 5.16. A priority in the Housing and Related Support Strategy for Older People in Derbyshire is to improve the consistency in adaptation services across the county.
- 5.17. For social landlords however, there is a tension between enabling people to stay in much needed family accommodation and the impact this has on families in need. In some respects, from the landlords perspective, a move to more suitable accommodation would be preferable if it would release a family home. Chesterfield awards priority to household who move as an alternative to adaptation and NE Derbyshire award priority band 2. Bassetlaw also offers enhancements in its allocations policy to persons moving to smaller properties.

Table 10: Spending on adaptations by district

2007/8	Adaptations for LA/ALMO stock	Disabled facilities grants
	£	£
Bassetlaw	840,804	847,279
Bolsover	475,000	565,000
Chesterfield	750,000	368,861
NE Derbyshire	1,077,000	337,410

- 5.18. The spending on DFGs will rise next year as the government is increasing spending and raising the limit on individual projects.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

Key points - section 5

- There will very large increases in the population of older people in all four districts.
- The majority of older people will be owner occupiers.
- The supply of specialist older people's accommodation and support service are concentrated in the social housing sector.
- There is an under supply of specialist housing (sheltered/extra care/very sheltered schemes) in all 4 districts but the shortfall is primarily in the private sector
- The supply of bungalows and flats designated for older people in the social housing sector is very large in Bassetlaw, Bolsover and North East Derbyshire

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

6. Survey findings

- 6.1. The households in older people's accommodation are predominantly single person households whilst those on waiting list are fairly evenly distributed between one and two person households.

Table 11: Household size

District	Household size - waiting list				
	1	2	3	4	5
Bassetlaw	39%	59%	2%	0%	1%
Bolsover	41%	57%	2%	0%	0%
Chesterfield	48%	43%	9%	0%	0%
North East Derbyshire	49%	46%	5%	1%	0%
Overall	43%	53%	4%	0%	0%

District	Household size Older persons flats and bungalows		
	1	2	3
Bassetlaw	64%	36%	1%
Bolsover	54%	42%	3%
Chesterfield	76%	24%	0%
North East Derbyshire	64%	34%	1%
Overall	64%	35%	1%

District	Sheltered Housing		
	1	2	3
Bassetlaw	96%	4%	0%
Bolsover	96%	4%	0%
Chesterfield	94%	6%	0%
North East Derbyshire	95%	5%	0%
Overall	94%	5%	0%

**Totals may not equal 100 due to rounding*

Characteristics of the survey respondents

Age

- 6.2. The majority (over 60%) of residents in older people's housing are aged 70 or over, only a quarter are between 60 and 69 and 10% are under 60. In sheltered housing 80% are over 70. In contrast, half the people on the waiting list are under 70. However, many people who have applied for older people's housing say that they do not want to move at the moment.

Disability

- 6.3. A high proportion of all survey respondents said that they had a disability

Table 12 – People with a disability

District	Waiting list	Designated flats and bungalows	Sheltered
Bassetlaw	50%	54%	64%
Bolsover	55%	63%	64%
Chesterfield	57%	67%	62%
North East Derbyshire	50%	62%	77%

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

Tenure

- 6.4. Many reports indicate that in the main people want to stay in the same tenure, however this is not the whole picture in the areas covered by this study. The table below shows the tenure of people on the waiting list and it is clear that some owner occupiers are looking to the council for re-housing. In the qualitative research the reasons given for this were concerns about buying and selling and an expectation that the council should look after people in their old age. Some interviewees indicated that whilst they would be willing to find a private sector solution there was nothing that they could afford.
- 6.5. The majority of residents of older people's accommodation were previously social housing tenants, the proportion of ex-owner occupiers varies considerably between districts. In both Bassetlaw and Bolsover under half of the tenants in the designated properties were previously social housing tenants and this suggests that there is an over supply in relation to the social housing sector. The majority of people on the waiting lists are owner occupiers, although this is still a very small proportion of the owner occupied population as a whole.

Table 13: Previous tenure – or current tenure (waiting list)

District	Own your own home	Private rented	Rent from council or HA	Other
Designated bungalows and flats				
Bassetlaw	39%	15%	37%	9%
Bolsover	32%	14%	49%	4%
Chesterfield	8%	13%	79%	0%
North East Derbyshire	20%	13%	58%	7%
Overall	28%	14%	52%	6%
Sheltered Housing				
Bassetlaw	34%	4%	52%	7%
Bolsover	27%	5%	63%	5%
Chesterfield	26%	13%	52%	7%
NE Derbyshire	9%	5%	77%	9%
Overall	27%	8%	57%	6%
Waiting list				
Bassetlaw	73%	7%	14%	4%
Bolsover	67%	4%	27%	2%
Chesterfield	42%	3%	37%	6%
North East Derbyshire	60%	9%	26%	6%
Overall	65%	7%	24%	5%

Financial circumstances

- 6.6. Survey respondents were asked about both their income and savings. The vast majority who answered this question reported an income of £12,000 or less, although a significant proportion did not complete this part of the survey. For people who had moved into either older people's housing or sheltered housing there is no real difference in terms of income between people who previously rented and those who were owner occupiers. There is, however, a difference between owner occupiers and social housing tenants who are on the waiting list.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

Table 14: Annual household income

District	<8,000	8,000 - 12,000	12,000 - 15,000	15,000 - 20,000	20,000 - 25,000	>25000
Residents of designated properties <i>31% did not answer</i>						
Bassetlaw	48%	32%	17%	2%	2%	48%
Bolsover	44%	41%	15%	0%	0%	44%
Chesterfield	50%	31%	13%	4%	2%	50%
NE Derbyshire	49%	38%	8%	3%	1%	49%
Overall	48%	36%	13%	2%	1%	48%
Residents of sheltered housing <i>50% did not answer</i>						
Bassetlaw	51%	7%	1%	0%	0%	51%
Bolsover	39%	15%	3%	0%	0%	39%
Chesterfield	25%	11%	2%	0%	0%	25%
NE Derbyshire	14%	50%	18%	0%	0%	14%
Overall	33%	14%	3%	0%	0%	33%
People on the waiting list <i>19% did not answer</i>						
Bassetlaw	30%	38%	20%	7%	4%	2%
Bolsover	43%	32%	17%	8%	0%	0%
Chesterfield	51%	33%	7%	9%	0%	0%
NE Derbyshire	39%	39%	11%	6%	2%	2%
Overall	38%	37%	15%	7%	2%	1%
Income by tenure – waiting list						
Other	2%	2%	4%	1%	0%	0%
Own your own home	33%	41%	15%	7%	3%	1%
Private rented	24%	32%	32%	12%	0%	0%
Rent from council or HA	56%	26%	11%	5%	1%	1%
Overall	38%	37%	15%	7%	2%	1%

- 6.7. At least 60% of households in older people's accommodation and on the waiting list have an income of £12,000 or less. Since 30% did not answer the question the figure could be higher. Fewer people in sheltered housing answered the question and this has affected the results. At least 30% have an income of less than £8,000. However, social housing tenants on the waiting list have reported lower incomes, 46% reported an income of below £8,000 compared to 26% of home owners.
- 6.8. At least 50% have savings of £10,000 or under and 40% have £5,000 or less. The Bassetlaw residents have slightly higher savings than in the other districts. For council tenants on the waiting list 48% have savings of £5,000 or lower compared with 37% of owner occupiers.
- 6.9. For the residents of older people's accommodation, there are some differences in financial circumstances between those who previously rented and those who were owner occupiers. Those who previously rented privately have the lowest savings with 46% reporting less than £5,000. The proportion of ex-home owners with less than £5,000 savings is lower at 27% possibly because they have benefited from the sale of a property. There has been considerable house price inflation in the area over the last few years with prices approximately doubling between 2001 and 2006, from £63,000 to £132,000.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

This means that people selling a home to move into a property a few years ago will not necessarily have realised a big capital sum, however that position has now changed for most homeowners. There is no significant difference between previous tenures for residents of sheltered housing.

Table15: Savings (£s)

District	< 5,000	5,000 - 10,000	10,000 - 20,000	20,000 - 30,000	30,000 - 50,000	> 50,000
Residents of older people's accommodation 38% did not answer						
Bassetlaw	59%	21%	18%	0%	2%	0%
Bolsover	66%	18%	6%	4%	6%	0%
Chesterfield	43%	9%	3%	1%	1%	0%
NE Derbyshire	68%	20%	7%	3%	2%	0%
Overall	66%	19%	10%	2%	3%	0%
Residents of sheltered housing 51% did not answer						
Bassetlaw	70%	19%	8%	3%	0%	0%
Bolsover	67%	24%	5%	0%	3%	2%
Chesterfield	75%	17%	4%	0%	2%	2%
NE Derbyshire	44%	38%	6%	13%	0%	0%
Overall	67%	22%	5%	2%	2%	1%
Waiting list 24% did not answer						
Bassetlaw	49%	27%	17%	4%	4%	0%
Bolsover	52%	32%	15%	2%	0%	0%
Chesterfield	54%	35%	10%	0%	2%	0%
NE Derbyshire	57%	22%	10%	6%	5%	0%
Overall	52%	28%	13%	3%	3%	0%
By tenure – waiting list						
Other	31%	23%	31%	0%	8%	0%
Owner occupier	48%	29%	13%	4%	3%	0%
Private rented	56%	20%	24%	0%	0%	0%
Rent from council or HA	65%	25%	6%	3%	1%	0%
Overall	52%	27%	13%	3%	3%	0%
Previous tenure - residents						
Other	61%	22%	0%	11%	6%	0%
Owner occupier	45%	24%	21%	2%	7%	0%
Private rented	77%	19%	0%	2%	2%	0%
Rent from council or HA	74%	15%	8%	1%	1%	0%

Ethnic background

- 6.10. None of the forms received in any survey were from someone from a black minority ethnic community. This is a reflection of the low numbers of people from a minority ethnic background with no single ethnic group having more than 30 individuals aged over 65 in any of the districts according to the Office of National Statistics.
- 6.11. These low numbers make it difficult to make any specific recommendations regarding older people from BME communities other than the need to ensure that information is disseminated effectively to BME community groups to ensure that services are known about within all communities.

Housing Needs Study of Older Persons on the Northern Housing Market Area within the Northern Sub Region of the East Midlands

Final report

Deciding to move

- 6.12. We asked all survey recipients why they had moved or wanted to move. For those who had already moved into older people's housing the most common reasons are too many stairs, health reasons and to have an emergency alarm. Concerns about property and garden maintenance are also important. Health is a more common reason in Bolsover which reflects the census data on health; it is less of an issue in Bassetlaw. A quarter moved because of future considerations rather than current needs.
- 6.13. People who move into sheltered housing have a very different pattern of reasons for moving. There is a far greater concern about security, a stronger desire for company and social events and much more need for practical support. People are clearly moving into sheltered housing when they need much more support and feel more vulnerable.
- 6.14. This pattern reflects the distribution of stock. SP solutions carried out a strategic review for an LSVT RSL in the midlands with 1,000 units of sheltered accommodation and 600 bungalows and flats and their profile of people moving into sheltered housing had similarities with those moving into the bungalows in this survey, with a much lower need for practical support.

Table 16: Reasons for moving

District	Greater security	Company / social events	Health problems	Home too big	Maintenance	Garden	To many stairs	For the future	Emergency alarm	Practical support	Closer to family
Residents of Designated flats and bungalows											
Bassetlaw	21%	13%	38%	33%	35%	35%	48%	25%	40%	32%	24%
Bolsover	20%	8%	49%	34%	34%	34%	48%	22%	39%	25%	19%
Chesterfield	24%	14%	42%	25%	40%	39%	46%	33%	47%	22%	24%
NE Derbyshire	17%	5%	44%	23%	28%	30%	48%	27%	41%	25%	26%
Overall	20%	10%	43%	29%	34%	34%	48%	26%	41%	27%	23%
Sheltered Housing Residents											
Bassetlaw	61%	51%	36%	28%	39%	39%	22%	25%	57%	49%	25%
Bolsover	73%	70%	69%	42%	56%	57%	41%	42%	77%	77%	32%
Chesterfield	68%	47%	38%	24%	32%	34%	24%	21%	56%	56%	30%
NE Derbyshire	55%	18%	41%	18%	27%	32%	14%	27%	50%	32%	18%
Overall	66%	53%	47%	30%	40%	42%	28%	29%	62%	59%	29%
Waiting list											
Bassetlaw	12%	17%	23%	28%	48%	45%	21%	52%	20%	11%	18%
Bolsover	17%	20%	39%	35%	58%	47%	36%	55%	22%	17%	34%
Chesterfield	15%	10%	33%	27%	40%	40%	36%	43%	21%	15%	24%
NE Derbyshire	20%	21%	30%	32%	47%	49%	24%	54%	25%	12%	27%
Overall	15%	17%	29%	30%	48%	45%	27%	52%	22%	13%	24%

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

- 6.15. For people on the waiting list, property and garden maintenance are the most common reasons cited and about half are thinking of their future rather than current needs, although this is much lower in Chesterfield at 43%. The difference between the two surveys suggests that people actually make the move when they are finding it difficult to get around the home.
- 6.16. When asked about the difficulties they are experiencing walking, using stairs and doing household chores are the most common in all the surveys apart from less problems with household chores in sheltered housing. There is some variation between the districts

Table 17: Difficulties experienced

District	Walking	Using stairs	Dressing	Washing or bathing	Reading or seeing	Hearing	Household chores
Residents of Designated flats and bungalows							
Bassetlaw	65%	52%	21%	36%	27%	24%	44%
Bolsover	70%	56%	17%	28%	27%	25%	42%
Chesterfield	64%	64%	22%	29%	24%	25%	44%
NE Derbyshire	66%	55%	23%	32%	27%	21%	42%
Overall	67%	56%	21%	32%	27%	24%	43%
Sheltered housing residents							
Bassetlaw	64%	66%	18%	24%	31%	16%	25%
Bolsover	68%	75%	18%	1%	28%	27%	5%
Chesterfield	59%	55%	15%	27%	24%	25%	40%
NE Derbyshire	91%	82%	23%	0%	59%	45%	0%
Overall	65%	65%	17%	16%	29%	26%	23%
Waiting list							
Bassetlaw	43%	50%	10%	19%	12%	18%	27%
Bolsover	59%	57%	20%	23%	16%	20%	31%
Chesterfield	54%	60%	16%	19%	22%	15%	36%
NE Derbyshire	45%	50%	15%	27%	19%	17%	36%
Overall	49%	53%	14%	22%	16%	18%	31%

- 6.17. The pattern of difficulties does not directly correspond to increasing age and the pattern below suggests that people moving in at the younger end of the age range are doing so because of disability.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

Table 18: Difficulties experienced by age

Age of first person listed	Walking	Using stairs	Dressing	Washing or bathing	Reading or seeing	Hearing	Household chores
Under 50	68%	58%	21%	26%	26%	11%	42%
50-54	73%	64%	36%	55%	0%	9%	55%
55-59	77%	62%	27%	46%	31%	27%	38%
60-64	60%	58%	22%	28%	20%	10%	34%
65-69	59%	59%	16%	28%	22%	16%	37%
70-74	54%	45%	18%	27%	17%	20%	34%
75-79	61%	51%	12%	24%	19%	28%	35%
80-84	76%	52%	20%	29%	34%	23%	49%
85+	80%	65%	29%	45%	42%	42%	66%
People who moved in over the last 2 years							
All ages	59%	54%	16%	31%	24%	20%	33%

Housing preferences

- 6.18. The desk top phase indicated that people have a strong preference for 2 bedroom bungalows. We used the waiting list survey to establish whether people would consider other types of accommodation when offered alternatives and the interviews and group work to explore this further.
- 6.19. People who live in flats are more likely to consider a move to a flat and this is reflected in the North East Derbyshire responses, where more respondents on the waiting list were living in flats. Some respondents in Bolsover commented that there are no flats available.
- 6.20. In the main people are reluctant to consider anything other than a bungalow. A small percentage will consider a block of flats set aside for older people, even fewer would consider a ground floor flat in a general needs block. However a discussion in one group where a participant favoured a move to flat generated a more positive discussion amongst the rest of the group with the conclusion that a flat in a block for older people might be acceptable.
- 6.21. Sheltered housing is a little more popular in Chesterfield than the other districts and a retirement village is a little more popular elsewhere. (See para 7.38).

Table 19: Preferred property types

District	Sheltered	Ground floor with all ages	Flat - older people only	Flat or bung older peoples area	Retirement village	Bungalow - general housing
Bassetlaw	10%	3%	7%	59%	22%	67%
Bolsover	17%	5%	11%	55%	16%	71%
Chesterfield	21%	3%	7%	43%	18%	72%
NE Derbyshire	16%	4%	16%	56%	33%	78%
Overall	15%	4%	10%	55%	22%	71%

Housing Needs Study of Older Persons on the Northern Housing Market Area within the Northern Sub Region of the East Midlands

Final report

Help needed now

- 6.22. When asked what help they need now, people on the waiting list highlighted help with garden maintenance and property maintenance with 60% saying that they did not need any help at the moment.

Table 20: Help needed now

District	House maintenance	Garden maintenance	Domestic chores	Making appointments	Correspondence/official forms	Budgeting	Getting to social events	Contacting relatives	Don't need any	Other
Bassetlaw	27%	34%	12%	4%	7%	1%	3%	2%	64%	1%
Bolsover	33%	37%	12%	1%	7%	2%	5%	4%	52%	2%
Chesterfield	34%	33%	16%	3%	6%	1%	3%	0%	54%	0%
NE Derbyshire	29%	38%	22%	1%	7%	2%	10%	1%	58%	1%
Overall	30%	35%	15%	3%	7%	2%	5%	2%	60%	2%

Adaptations

- 6.23. Less than one five households on the waiting list reported needing an adaptation. The majority wanted a stair lift or bathroom modifications.

Table 21: Adaptations needed by people on the waiting list

District	% needing an adaptation
Bassetlaw	8%
Bolsover	10%
Chesterfield	12%
North East Derbyshire	16%
Overall	11%

Residents of Older Person's and sheltered accommodation

- 6.24. Chesterfield Borough Council provide warden services to any person or household based on need. All the other districts provide a warden service of some sort to all the designated bungalows and flats. However the majority of tenants report very low need for practical support from a warden. The frequency that help is needed is very low and they type of help required is generally reporting repairs, which could be done via housing managers, or help with contacting family. The need for help is higher in Chesterfield as is frequency, reflecting the needs based nature of the service and the ability of residents to opt out if they have no need. Less than half of the respondents from Chesterfield were in receipt of warden visits.
- 6.25. In sheltered housing people recorded much greater need of help from the warden although 305 of residents still said that they needed help hardly ever or never.

Table 22: Tenants with a warden

District	No	Yes
Bassetlaw	7%	93%
Bolsover	9%	91%
Chesterfield	57%	43%
NE Derbyshire	15%	85%

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

Table 23: How often do you need practical help from the warden?

District	Never	Hardly ever	Monthly	Once a week	Several times a week	Every day
Designated Bungalows and flats						
Bassetlaw	19%	40%	13%	27%	1%	0%
Bolsover	29%	42%	15%	8%	2%	3%
Chesterfield	13%	33%	4%	13%	8%	29%
NE Derbyshire	19%	49%	6%	22%	2%	1%
Overall	22%	43%	11%	19%	2%	3%
Sheltered housing						
Bassetlaw	2%	31%	8%	8%	27%	24%
Bolsover	3%	23%	4%	10%	22%	38%
Chesterfield	6%	38%	16%	8%	25%	8%
NE Derbyshire	10%	48%	24%	0%	14%	5%
Overall	4%	32%	11%	8%	24%	20%

Table 24: What type of help do you need from the warden?

District	Making appointments	Contacting family	Correspondence & forms	Budgeting and bills	Arranging social events	Reporting repairs	Dealing with organisations	Other
Designated flats and bungalows								
Bassetlaw	7%	32%	13%	1%	2%	25%	0%	6%
Bolsover	10%	34%	10%	2%	8%	35%	0%	7%
Chesterfield	24%	45%	7%	0%	10%	41%	0%	10%
NE Derbyshire	7%	33%	5%	3%	4%	32%	0%	4%
Overall	9%	33%	10%	2%	5%	31%	0%	6%
Sheltered housing								
Bassetlaw	63%	64%	55%	6%	79%	91%	0%	0%
Bolsover	72%	84%	52%	6%	83%	89%	0%	4%
Chesterfield	33%	58%	50%	1%	64%	85%	0%	0%
NE Derbyshire	50%	23%	64%	18%	18%	73%	0%	0%
Overall	52%	64%	52%	5%	69%	86%	0%	1%

6.26. The two most common types of help that residents received are contacting the family and reporting repairs. Some interviewees commented that although they were supposed to get visits from the mobile warden they very rarely received a one, although there were often cards left while they were out.

Alarms

6.27. About half of those with a community have used it, although this does not mean that those who have not used it do not benefit, as an alarm provides a feeling of security. However people in the designated properties were much less likely to have cited it as a reason for moving into their property.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

6.28. More people have used the alarms in sheltered housing than in the designated properties and the most common reason is to call an ambulance or doctor.

Table 25: Number of residents that have used the community alarm

District	% with a community alarm (Designated properties)	% that have used the alarm (Designated properties)	% that have used the alarm Sheltered housing
Bassetlaw	95%	42%	46%
Bolsover	92%	40%	68%
Chesterfield	78%	45%	51%
North East Derbyshire	93%	48%	77%
Overall	92%	44%	57%

Table 26: Frequency of use of alarms (all residents)

District	Less than once a year	2 or 3 times a year	Once a month	At least once a week
Sheltered housing				
Bassetlaw	12%	24%	3%	3%
Bolsover	13%	22%	22%	7%
Chesterfield	13%	25%	3%	1%
North East Derbyshire	18%	59%	0%	0%
Overall	13%	0%	0%	0%
Designated properties				
Bassetlaw	12%	24%	3%	3%
Bolsover	13%	22%	22%	7%
Chesterfield	13%	25%	3%	1%
North East Derbyshire	18%	59%	0%	0%
Overall	13%	0%	0%	0%

Table 27: Reason for using the alarm (all residents)

District	Doctor or ambulance	Domestic emergency	Fire
Sheltered Housing			
Bassetlaw	25%	19%	7%
Bolsover	55%	40%	5%
Chesterfield	27%	14%	4%
North East Derbyshire	73%	18%	5%
Overall	38%	23%	5%
Designated properties			
Bassetlaw	27%	9%	2%
Bolsover	21%	14%	0%
Chesterfield	15%	8%	7%
North East Derbyshire	23%	9%	0%
Overall	23%	10%	2%

Access to services

6.29. We used the surveys to compare how important people on the waiting list considered access to various services with the access people had once they had moved into the older people's accommodation.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

Table 28: How important is access to services – waiting list

Service	Very	Quite	Not very	Not at all
Public transport	71%	20%	6%	4%
Post office & shops	72%	20%	6%	2%
Supermarket	64%	25%	8%	3%
GP	73%	22%	4%	2%
Leisure activities	35%	21%	24%	19%

Table 29: How easy is access to services - tenants

District	Easy	OK	Difficult	Very hard
Designated Properties				
Public transport	54%	26%	10%	9%
PO and shops	40%	33%	16%	11%
Supermarket	26%	35%	25%	13%
GP	12%	19%	33%	39%
Leisure activities	57%	18%	21%	41%
Sheltered Housing				
Public transport	57%	22%	12%	9%
PO and shops	45%	25%	19%	11%
Supermarket	38%	25%	27%	10%
GP	47%	27%	19%	7%
Leisure activities	43%	24%	22%	10%

- 6.30. Access to GP services is difficult or very hard for the majority of residents in bungalows and flats in all four districts, although good access was rated as very important by those on the waiting list. However for those with their own car access is much better, as you would expect. For residents of villages where the post office and shops have closed access is very difficult and getting prescriptions as well as shopping is an issue.
- 6.31. Access to services is much better for residents of sheltered housing compared with those in the designated properties indicating that sheltered housing has been well located in the main.

Table 30: Access to services for those with a car

	Easy	OK	Difficult	Very hard
PO & shops	43%	38%	13%	7%
Supermarket	28%	42%	23%	8%
GP	34%	48%	15%	3%

Transport

- 6.32. Car ownership drops significantly between those on the waiting list (62%) and residents of older people's accommodation (31%) and also reduces with age but this is much more marked amongst residents of older people's accommodation.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

Table 31: Transport

District	Walking	Electric scooter	Bus	taxi	Your car	Friends car	Dial a ride	Other
Waiting list								
Bassetlaw	43%	7%	56%	17%	72%	34%	1%	2%
Bolsover	42%	8%	64%	23%	54%	39%	4%	5%
Chesterfield	46%	7%	81%	36%	55%	39%	1%	1%
NE Derbyshire	43%	9%	73%	25%	56%	39%	1%	2%
Overall	43%	8%	65%	23%	62%	37%	2%	2%
Designated bungalows and flats								
Bassetlaw	35%	12%	55%	27%	32%	51%	2%	5%
Bolsover	43%	11%	42%	29%	30%	55%	4%	5%
Chesterfield	39%	14%	58%	54%	14%	65%	1%	4%
NE Derbyshire	28%	10%	53%	31%	39%	47%	5%	1%
Overall	36%	11%	52%	33%	31%	53%	3%	4%
Sheltered housing								
Bassetlaw	30%	12%	45%	40%	6%	58%	3%	1%
Bolsover	34%	11%	24%	43%	13%	68%	23%	9%
Chesterfield	38%	11%	48%	52%	16%	54%	7%	3%
N E Derbyshire	41%	32%	41%	41%	14%	36%	0%	0%
Overall	35%	13%	39%	46%	13%	58%	11%	4%
Transport by age of person 1 - tenants								
70+	31%	12%	45%	32%	20%	53%	4%	4%
75+	31%	13%	42%	32%	13%	56%	3%	5%
80+	28%	13%	34%	32%	8%	59%	4%	5%
Waiting list								
70+	41%	7%	65%	26%	52%	41%	3%	3%
75+	39%	5%	70%	29%	46%	41%	3%	3%
80+	35%	5%	61%	37%	35%	48%	5%	0%

- 6.33. This table shows the reducing transport options as people get older, particularly for people who have moved into the older people's accommodation.

Themes from interviews and groups

- 6.34. Carrying out interviews and meeting with groups of people enabled us to gather both the views of people who were not interested in moving into local authority sheltered housing or older people's accommodation and to explore in more detail the views of people on the waiting lists.

Waiting list telephone interviews

- 6.35. Almost all those interviewed lived in houses and the majority of people interviewed were home owners, with the exception of Chesterfield where the figure was 20%. Homeowners indicated that they wanted to move into social housing because 'I can't be doing with buying and selling at my age' or because they expected the council to look after them in their old age. Some also said that they needed to release capital to avoid poverty.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

- 6.36. Overall, 40% were actively seeking accommodation but there were enormous local variations. The others were on 'in case we need to move in the future'. There are variations between the districts: no-one in North East Derbyshire wanted an offer now, in Bolsover 50% needing housing now with Batterslaw at 40%, and Chesterfield 30%
- 6.37. There was almost universal lack of interest in flats rather than 2 bedroom bungalows, except in Chesterfield where 40% would consider that option. Comments varied from "I've never liked the idea of living in a flat", "I want my privacy", "I want to keep having a garden", "too noisy, even old people can be very noisy, blaring televisions if deaf", "I would be scared of who my neighbours would be, even if they were old".
- 6.38. 65% wanted to stay in the same area they were in for expected reasons; they had lived there a long time and liked it, were born and bred there, or had family and friends there. For those that wanted to move area, the reasons were to get closer to the centre of town and shops or to move closer to family for health reasons. But again, there were local variations: In Batterslaw had 80% wanting to stay in the same area; North East Derbyshire 70%, Chesterfield and Bolsover both 50%
- 6.39. We asked people what services they knew about and where they would go to get information :
- *Sheltered Housing*
75% had heard of sheltered. Although very few respondents wanted or needed sheltered now, there was a significant interest in it as a future option in all the districts. One respondent said that they thought that they would not be able to take a pet and that was an issue for them.
 - *Retirement Housing and Equity Release*
Whilst there was relatively high knowledge of private retirement housing villages and equity release from home owners there was no interest in taking up these options. People felt that Retirement Villages would be too expensive in the long run, that they were better off where they were, the villages were not in the right place or people wanted to stay in the community, not live in a gated community. Regarding equity release, people felt it would affect their benefits and they were too old to be carrying out this complex activity.
 - *Telecare & Community Alarms*
Most positive responses were from North East Derbyshire and Chesterfield, virtually none from Bolsover. This and other feedback we have received is that there is a need to get more information to older people about what is available to them although of course many respondents do not need it yet.
 - *HIA*
As this question was only asked to home owners, generally, a third to a half of home owners knew about the HIA.
 - *Getting information*
A significant number across the districts did not know where they would go to get information if they needed it. People could give more than one answer, the

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

most common was the council @ 48%, friends 28%, Social Services 18% and family 8%

Getting support now and in the Future

- Across the Districts most people who had support now (23%) got it from Social Services and would expect to in the future (28%). The second most popular option was getting support from family, now (15%) and in future (28%).

Finances

- Of those who answered the question, 77% felt they had enough to live on, most of the rest felt they had plenty.

Feedback from group discussions and interviews with people not on the waiting list

6.40. There were a number of common themes from the various approaches.

Staying put

6.41. From the interviews and focus groups it is clear that people who are not experiencing difficulties are very reluctant to think ahead. Most want to stay where they are and will only consider moving if they 'have to'. The lack of interest in moving was mirrored by a high satisfaction with their present housing and the area they lived in. Many had lived in their accommodation between 20 – 45 years. Several felt they would stay where they were until they died, come what may.

6.42. However, people who stay put often want a range of services to help them manage. Help with the garden is a very high priority identified both through the surveys and through interviews and groups. Many people also want help with getting jobs round the house done; they want help in finding trustworthy contractors and many would also like a handy man service for the little jobs that make a big difference. Some owner occupiers expressed resentment that they were unable to get help that they thought was available to tenants, such as grass cutting, and also felt that it was unfair that they had to pay for everything. This was particularly the case in Bolsover. Costs of between £6 and £14 per hour were quoted for gardening help.

6.43. Moving home was identified as stressful and difficult, with comments such as 'I wouldn't know how to go about it' (85 year old owner occupier).

Accommodation preferences

6.44. Two bedroom accommodation is preferred so that family can come stay or in case a carer is needed. People also commented that after living in a house they could not get their possessions into one bedroom sized accommodation. People who had lived in flats previously saw it as a backwards step. Those who live in flats are more likely to consider this again. A block of flats set aside for older people is considered more acceptable than a ground floor flat in a general needs block. Although some others did comment that they preferred a mixed community.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

- 6.45. One interviewee had moved into a one bedroom flat but wanted to move to two bedroom accommodation because his health was failing and he had nowhere for family members to come and stay when he needed some care.
- 6.46. People are clearly influenced in their choices by what they have seen or experienced. Those who have visited friends in sheltered housing and enjoyed the experience are much more likely to consider it as an option, although it is still viewed as an 'if we have to' option. It is generally considered a housing choice for frail people. Although many responded that would never consider such a move, others felt that they should be pragmatic and not rule it out.
- 6.47. One interviewee who was living in flat complained that the housing association had changed its policy and was now housing vulnerable single people in what had been an area designated for older people and this was causing problems.
- 6.48. Many people want to stay in the same area which they often define as the parish. The reasons given are to maintain links with the community, family and friends.

Access to information

- 6.49. Most people interviewed felt that information was difficult to get hold of and knowledge of services was very variable. Many people had very little idea of what help might be available to them but this was often because they did not have any unmet needs and were not looking for help. Interviewees were often reluctant to think about the future and this means that many people are likely to find that they are unprepared when they start to find it difficult to manage or have a sudden change of circumstances.
- 6.50. The majority said that they would contact the council if they needed help and people who attend groups and centres said they found them useful sources of information. For example, people interviewed at the Retford Resource Centre said that both staff and other service users were a good source of information. Attendees at the Bolsover 50+ forum also said that they found it useful for information. Both County Council websites have long lists of retirement organisations of different sizes and these should be a good resource for disseminating information. However interviewees from Chesterfield organisations other than the 50+ forums had very low levels of knowledge about services. This suggests that these organisations are not currently targeted for dissemination of information.

Affordability

- 6.51. Owner occupiers expressed concerns about the cost of services such as gardening and cleaning and others were concerned about the cost and difficulty of getting property maintenance done. A small number of people said that they could not afford to buy a suitable property but were not successful in getting anything from the council. However, most owner occupiers who would consider a move would prefer to buy.
- 6.52. Transport was identified as a problem by people who don't have a car, especially the cost of taxis for those who cannot use public transport.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

Key points - section 6

- Most older people want to stay in their own home for as long as possible
- People who move do so when they start to have difficulties managing their home because of mobility problems or health issues
- Most people would prefer a two bedroom bungalow
- Many people are pragmatic and recognise that sheltered housing may be an appropriate choice at some stage but only when it becomes necessary
- The most common support needed is help with garden maintenance
- Many people are unaware of the existing services such as the HIA/DFGs and telecare
- Although many owner occupiers prefer to stay in the same tenure there are significant numbers who apply for social housing. Some do so because it is their preference, others because they cannot find a private sector solution
- There are significant numbers older owner occupiers who have very low incomes
- Good access to services diminishes once people are unable to drive
- Although the sheltered housing provides good access to services, many in the designated bungalows and flats report poor access to services particularly GP services

7. Issues

- 7.1. The key facing all four authorities are:
- Large increases in the number of older people, particularly the older age groups who are more likely to be frail;
 - Increased demand for a range of suitable housing but a mismatch of supply between the social and private sectors with an oversupply in the social housing sector and under supply in the private sector
 - Support services that are currently concentrated in the social housing sector;
 - Poverty in both the social and private sectors;
 - Increasing numbers of older people who find it difficult to access essential shops and services;
 - A shortage of affordable practical help such as gardening and handy man;
 - A lack of easily accessible information on the options available and therefore limited knowledge amongst older people.

Increasing numbers of older and frail people and the demand for housing

- 7.2. The data on population projections indicate very large increases in the proportion of older and very old people across the sub-region.
- 7.3. There will clearly be an increase in people who have difficulty walking, managing stairs and carrying out household tasks and who need either adaptations to their home or to move to something more suitable and who also need support services to help them to manage their home. There is also likely to be increasing numbers who are not able to drive and who are at risk of being unable to easily access essential services. If the waiting list is representative of the wider population about 50% of the over 70s will not be driving.
- 7.4. There will be an additional increase in the numbers of very frail people needing more specialised housing and intensive support and care and further group who develop dementia.
- 7.5. It is not easy to translate these figures into demand for specific types of housing and support. The popularity of housing has an impact on decision making; if the preferred type of housing is unavailable then many are likely to opt to stay in their property unless they really cannot cope. But the ability to cope will in turn be affected by the availability of support services. In an area with good support services (including help with garden and home maintenance); good delivery of adaptations and effective transport for those without a car, but where there is a low supply of popular smaller housing there will be much less movement than an area with poor support services but a lot of popular property.
- 7.6. There will however be a core demand from people who need higher level support and care and for whom it is not possible to provide the level of care needed where they currently live. The very high increase in the population aged 85 and over is significant here.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

- 7.7. Meeting the needs of these groups of people will require joint working between housing authorities, and social care and health authorities. Until recently there was very little provision between sheltered housing, aimed in the main at the 'independent' elderly and care homes and nursing homes for those who are dependent or need medical care. Extra care sheltered housing is being developed to fill this gap, providing self contained housing but with 24/7 care available and additional services such as a restaurant.
- 7.8. Individual budgets will also have an effect as those in receipt will be empowered to purchase support from a provider and this may not be the support that is currently on offer and it may not be from existing providers.

Supply of suitable housing

Current supply

- 7.9. The supply of specialised housing for older people, such as sheltered housing and extra care, is almost exclusively in the social housing sector, where there are also high numbers of designated bungalows. Some of this is very popular but some is old fashioned. It is very clear that long term the demand will be for 2 bedroom rather than 1 bed accommodation and that specialised housing will need to be suitable for people with mobility problems. Some existing accommodation will not be suitable in the long term because it is small or does not provide level access. There is very little by way of extra care sheltered housing. Bassetlaw has 2 schemes, social rent only, and a scheme is in the pipeline in North East Derbyshire which will be mixed tenure – social rent, shared ownership and leasehold.
- 7.10. All four authorities covered by this exercise have low levels of specialist housing. The recommended target in Derbyshire is 50 units per 1,000 people over 65 (Housing and Related Support Strategy for Older People in Derbyshire), a Department of the Environment Report, McCafferty, P, 1994, *Living Independently: a study of the housing needs of elderly and disabled people*, HMSO, suggested 44 units per 1,000.
- 7.11. Table 7 shows the current shortfall and numbers needed in the future. All four authorities have supply well short of the target level.
- 7.12. Derbyshire County Council has a target of 40 units of extra care sheltered housing in each district (Derbyshire Extra Care Housing Strategy) and Nottinghamshire County Council has a target of an extra care scheme in each district (Review of the Strategic Direction of Council Residential Care Homes for Older People and for Extra Care Services).
- 7.13. In Chesterfield the Housing Strategy has identified an over supply of older people's housing in the social housing sector. Chesterfield has the highest supply of specialist housing with 36 units per 1,000 people over 65, but almost all of this is in the social housing sector which caters for only 35% of the population.
- 7.14. As well as specialised housing, the Strategic Housing Market Assessment indicated a shortage of one and two bed properties. However, this was based on strict allocation of bedroom categories according to household size and

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

authorities will need to take account of older people's preferences for two bedroom accommodation. Older people who want to move into smaller accommodation and who have no support needs will need access to a supply of suitable housing.

Property type

- 7.15. There is a very strong preference for bungalows, however, bungalows are an expensive form of housing and will not meet the needs of poorer owner occupiers who will not be able to afford one. Social housing grant from the Housing Corporation is always in short supply and it will not be cost effective for social housing to deliver bungalows in the future. This means that more flats will be needed. There are some older people who are happy to choose a flat but they are a minority. In order to tempt the more reluctant to move into a flat they would need to meet people's aspirations well: 2 bedrooms, near to services and shops, and in a quiet area.

Owner occupiers

- 7.16. The majority of older people are owner occupiers, in all four districts the figure is between 60 and 65%. Some owner occupiers are willing, and indeed expect, to move into the social housing sector to find suitable housing but many others want to stay in their current tenure. It will be important to increase the range options for older owner occupiers to include accessible housing and retirement/sheltered schemes with a range of tenures. These should include shared ownership and leasehold schemes.

Affordability

- 7.17. Whilst many owner occupiers will be able to afford to buy suitable accommodation, some houses have low prices that are below the price of a bungalow or new build flat. The average price of a terraced house in the area is very close to that of the average price of a flat with new flats costing more, at around £120,000 (BBC UK house prices website). Houses at the lower end of the price range are as low as £60,000 in some areas. A new extra care scheme in Glossop is advertised at an indicative figure of £115,000. Older people living in low priced terraced housing and with low incomes will be unable to afford to buy or will find that they are unable to improve their financial position by releasing some equity. Low cost home ownership options will be essential if poorer owner occupiers are to be enabled to find private sector solutions.
- 7.18. The surveys indicated that there are many households with a very low income. For them the charges in private sector sheltered housing and extra care housing will be prohibitive. Schemes in the private sector advertise services charges of £100 per week or more.

Social housing

- 7.19. There will be an increased demand for older people's housing in the social rented sector both from existing tenants and from owner occupiers who prefer to rent. Authorities may need to review their approach to owner occupiers if the demand for social housing stock makes it difficult to release under occupied family homes. However, any change in approach will need to take account of households in cheaper housing with low incomes.

Housing Needs Study of Older Persons on the Northern Housing Market Area within the Northern Sub Region of the East Midlands

Final report

- 7.20. Social housing tenants are not different in wanting to stay in their own home for as long as possible as they get older, provided they can manage. On the one hand local authorities will want to enable older people to exercise this choice, but on the other hand, where family homes in the social housing stock are in short supply, they would also like to encourage under occupying households to move into something smaller.
- 7.21. Realistically it will be difficult to successfully encourage people to move if they like their home and they are not experiencing any difficulties with their housing. Once people start to experience difficulties they will be much more likely to move into accommodation that is attractive and deals with the difficulties that they have. If what is on offer is not attractive they will try to manage for as long as possible. Attractive accommodation will have 2 bedrooms, have easy access to services, be in an area that they consider attractive which usually means not far away. Additionally, bungalows are much more popular than flats. If an authority wishes to entice people into flats then new developments will need to be highly desirable in terms of space, location and well marketed, giving people an opportunity to view properties and appreciate the benefits
- 7.22. Providing practical assistance and a financial incentive will also help as many people expressed concern about the upheaval of moving.

Location

- 7.23. People generally want to stay where they currently live. It will be easier to meet a range of needs in larger settlements where demand will be greater. Extra care schemes require a certain size in order to work financially and this is reflected in the current developments. It will be important to look at spoke and hub type arrangements to deliver more intensive services into smaller communities from schemes in larger settlements. However, delivering a 24/7 presence in small schemes in small settlements will be very difficult.

Adaptations

- 7.24. There will be an increasing demand for adaptations for people with mobility problems. The government have already signalled an increase in funding for DFGs. Local authorities will need to consider where the role of adaptations fits in terms of their overall strategies. Will increasing accessibility and funding for adaptations prove more cost effective than trying to create more suitable housing? Should there be a drive to encourage people to adapt their homes rather than move and what would this mean in terms of funding for DFGs?
- 7.25. There is well developed HIA in north Derbyshire; Bassetlaw is currently exploring setting up an HIA with partners in Nottinghamshire. The North Derbyshire HIA works hard to publicise its services but awareness is still patchy and this will no doubt have depressed demand.
- 7.26. In order to minimise the demand for adaptations in the future new properties should be built to lifetime standards.

Provision of support services

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

- 7.27. All the district councils provide warden services and community alarms. However, with the exception of Chesterfield, these are targeted at social housing tenants, with the exception of some mobile warden services linked to dispersed alarms. All the districts apart from Chesterfield provide and charge for these services regardless of need across all their older people's stock. However, the data shows that the majority of people do not need these services very often, if at all. Conversely, there are people on the waiting lists who want this type of support but are unable to access it unless they are successful in their application to move to accommodation with designated warden services. It is not their needs that are determining whether they can access support but where they live. There are others who remain in the private sector who have no access at all to any support service other than an alarm.
- 7.28. The majority of older people will continue to live in the private sector and it would make sense to provide support services across all tenures, based on need. This is in line with the direction of both Supporting People teams who currently fund these services.
- 7.29. There is no consistent access to other types of support but there is a very clear need for both gardening and handyman services. Difficulties with gardening were mentioned very frequently.
- 7.30. Older people also want to be able to find reliable and trustworthy tradesmen and may need additional support

Information

- 7.31. People are not sufficiently aware of where to get information and advice. Whilst in some cases this is because they do not currently have any need for support, or the support that they do need is provided by family, others badly needed help and had no idea where to find it. Many would contact the council as a first resort but with no designated advice service at the council the range of advice is likely to be limited.
- 7.32. People on the waiting list who had therefore indicated some sort of housing need did not indicate that they were well informed of the available options.

Key points – section 6

The key facing all four authorities are:

- Large increases in the number of older people, particularly the older age groups who are more likely to be frail;
- Increased demand for a range of suitable housing but a mismatch of supply between the social and private sectors with an oversupply in the social housing sector and under supply in the private sector
- Support services that are currently concentrated in the social housing sector;
- Poverty in both the social and private sectors;
- Increasing numbers of older people who find it difficult to access essential shops and services;
- A shortage of affordable practical help such as gardening and handy man;
- A lack of easily accessible information on the options available and therefore limited knowledge amongst older people.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

8. Good practice elsewhere

Providing Information

- 8.1. The Government's new strategy 'Lifetime Homes, Lifetime Neighbourhood' identifies that there is a critical need for more and better information about the range of housing choices available to older people. Care and Repairs England have run eight pilot housing options schemes for older people. The schemes provided older people with information and a advice such as
- Sheltered housing or care homes
 - Retirement housing to rent or buy
 - Shared housing ownership/leasehold options
 - Better adapted or located home in ordinary stock.
- 8.2. The services provided home visits and offered help with housing application forms, financial issues and help to move home such as dealing with estate agents and helping with removals.
- 8.3. One of these pilots was in Derbyshire Dales which has since become the sole funder of the service. In addition to housing advice, the service provides welfare rights and benefit advice in order to maximise entitlement to benefits. In 2005/6 clients received £155,000 in extra benefits and in 2006/7 an extra £167,000. A recent survey of clients reported that 61% said they had extra money as a result of contact with this service.

Extra care

- 8.4. The Care Services Improvement Partnership published an Extra Care Housing Toolkit which provides a good guide to the Extra Care Housing and describes a range of models, including a core and cluster model suitable for smaller settlements. Two examples of a core and cluster model are given.

Harp House in Barking has been developed in partnership with the London Borough of Barking and Dagenham and Hanover Housing. It is a core and cluster scheme with the core being extra care and the cluster being a number of nearby sheltered schemes and older people's properties. The sheltered tenants and older people can make use of facilities within the scheme and care is delivered out of the core scheme into individual's homes if required.

Cumbria County Council has developed a virtual care village model of extra care. This is in response to the problem of developing appropriate models of ECH in rural Cumbria and in organising the care services to support tenants and older people living in the surrounding community. The authority has used telecare to link and deliver remodelled services. Banlier Court is a remodelled development with 24 flats and bungalows

Equity release

- 8.5. Equity release could be useful tool for helping home owners release capital funds for property improvements. However, many older people are reluctant to consider it and are unsure of where to get good advice and a trustworthy

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

organisation. Sheffield City council is a local authority that has developed its own scheme to help low income owner occupiers.

Sheffield Council Home Appreciation Loans

We provide Home Appreciation Loans to assist owner-occupiers to be able to carry out work required on their homes. This loan can enable you to enjoy a decent home.

The Home Appreciation Loan is a secured loan that allows you to release equity from your home to make repairs/improvements to your property. The loan does not become repayable until you transfer ownership of your house e.g. if you sell your house.

- Any homeowner who is vulnerable i.e. elderly, on low income, in poor health and unable to access commercial loans.
- Anyone over the age of 18, no other age restrictions apply.
- Anyone who owns their home & lives in the property.
- You must have available equity in your property to be able to apply.

- Essential work where your health & safety is at risk e.g. faulty electrical wiring or leaking roof.
- Work that can bring your house up to a decent standard e.g. fitting a new modern bathroom or kitchen.
- To help you pay for your contribution towards a Disabled Facilities Grant or where costs exceed the maximum limit.

- The Council will help you determine what work can be included within the loan, and assist you with the application process.
- The amount you borrow is calculated as a percentage of your property value at the time the loan is taken out.
- The total borrowing, including any outstanding mortgages and other secured loans, must not normally exceed 70%* of the unimproved value of your home.
- The maximum value of a Home Appreciation Loan is normally to be no more than 50% of the property value.
- A valuation of your property is arranged through an independent valuer to establish the current market value of your property.
- The minimum loan amount that can be borrowed is normally £2,000 and the maximum loan is normally £30,000.
- There are no monthly repayments.
- There is no set repayment term.
- The loan is secured as a legal charge against your property.
- The loan is repayable when you transfer ownership of your property, when you move into long-term care or sheltered accommodation, or when you die.

Floating Support

- 8.6. Many housing authorities and RSLs are now using floating support to deliver warden services in sheltered housing to enable a much more needs led service and free up resources to meet need in the private sector. Ashfield Homes is an ALMO that now delivers its support services in sheltered housing through banded levels of floating support. It reports high levels of satisfaction with the service.

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

- 8.7. Durham Supporting People team has been funded by the CLG as part of the SP Value Improvement Projects to move to similar floating support services across all tenures in the county.

9. Conclusions and recommendations

- 9.1. Over the next 10 years the population growth of older people will create a significant problem with increasing numbers of people needing either support to manage independent living, or alternative housing, or both support and housing.
- 9.2. These recommendations are targeted at people aged 65 and over. In the main, physical limitations start to set in as people reach the early seventies and this is when housing need starts to manifest itself. Including people aged 65 allows for some forward planning in advance of the onset of difficulties.
- 9.3. All four authorities have below the recommended level of specialist housing provision for older people at the current population and the shortfall will grow dramatically unless provision is increased, particularly in the private sector as the majority of older people are owner occupiers.
- 9.4. There will also be a corresponding increase in demand for adaptations and disabled facilities grants. However, since the current awareness of the available options is patchy, current demand is likely to be under represented and adequately meeting demand in the future will require a more proportional increase.
- 9.5. The authorities need to take a range of steps in order to meet the future needs of older people. Because the population of older people in each district is large and people generally want to stay in the same location, most solutions will be delivered by districts individually or in conjunction with the county council. Joint solutions may be appropriate for the commissioning of services such as community alarms but it unlikely to be a requirement in terms of viability of a service. The North Derbyshire HIA service is an example of joint working which the authorities may wish to replicate.
- 9.6. The district councils will not be able to deliver the recommendations on their own. As section 3 set out, services for older people are delivered by a range of statutory and voluntary sector organisations including primary care trusts and social care authorities. Delivering on the recommendations below will require input from county councils, PCTs and the voluntary sector and some funding comes directly from central government as in the case of disabled facilities grants.
- 9.7. There three key objectives
 - Ensuring that there is a supply of suitable accommodation for older people across all tenures that meets their needs both in terms of the type of accommodation but also access to services
 - Delivering a range of support services to enable older people to live at home for as long as possible
 - Ensuring that older people have easy access to good quality information on all the relevant subjects.

Housing Needs Study of Older Persons on the Northern Housing Market Area within the Northern Sub Region of the East Midlands

Final report

Ensuring a supply of suitable accommodation

- 9.8. This will require development of a range of accommodation across all tenures and in a variety of locations.
- Authorities should aim to increase the provision of specialist older people's housing to meet the Derbyshire recommended target of 50 units per 1,000 people aged 65 and over.
 - This will include:
 - supporting the development of retirement or sheltered housing for leasehold and shared ownership;
 - developing extra care housing on a mixed tenure basis;
 - developing a strategy for sheltered housing and other older people's accommodation in the social rented sector assessing how much of the stock will be suitable for long term and identifying properties that cannot be remodelled to meet long term needs in terms of space and accessibility; and
 - making moving as easy as possible is important. This could include a support service to help people with the practicalities of moving, including buying and selling.
 - Authorities should also consider requiring the use of lifetime homes standards in new developments to minimise the need for adaptations in new housing stock.

Support and advice services

- 9.9. The current pattern of services is heavily biased towards social housing tenants with the exception of DFGS. Although there are services such as handy man available in the private sector, knowledge is very low and many do not access the service. Local authorities need to work with the county council toward a comprehensive range of services across all tenures by:
- developing widely available low cost handyman and garden maintenance services;
 - developing strategies such as trusted trader schemes to help older people find reliable tradesmen and contractors;
 - reconfiguring warden services to deliver needs led support across all tenures;
 - promoting the use of community alarms in the private sector;
 - increasing expenditure on DFGs to meet increasing demand for adaptations; this is already planned by central government; and
 - providing access to equity release schemes such as the Sheffield scheme so that income poor owner occupiers may release capital funds for home improvements.

Information provision

- 9.10. Comprehensive and easily accessible information is vital to ensure that older people are equipped to make the right choices and access the right services. The local authorities should:
- develop a comprehensive information service for older people covering a range of issue including housing and support that is widely advertised easily accessible

**Housing Needs Study of Older Persons on the Northern Housing Market Area
within the Northern Sub Region of the East Midlands**

Final report

- provide older applicants for housing with a comprehensive information pack at the point of application
- outreaching into the range of older people's organisations and groups to ensure that information is as widely disseminated as possible
- ensuring that information reaches BME communities

9.11. Local authorities will also want to consider how providers respond to under occupation in social housing stock. If releasing family homes is a priority, under occupying households will need to be tempted into smaller accommodation. In order for this to be effective there need to be attractive housing options, a financial incentive and assistance in organising the move. It is important to recognise that older people who are happy with their housing and who not experiencing any difficulties are unlikely to move.

9.12. In addition authorities need to consider whether the current practice of enabling substantial numbers of owner occupiers to move into the social rented sector is sustainable in the long term. As demand increases with the rising numbers of older people it will be harder to meet need from the private sector, particularly if authorities are prioritising under occupying social housing tenants. However, it is clear that there are significant numbers of owner occupiers with very low incomes and some whose property is of such low value that they will be unable to find a private sector solution unaided.