East Riding of Yorkshire Council

Older People’s Housing Strategy

2019-2024

"Fairer Housing
Future Homes"

EAST RIDING OF YORKSHIRE COUNCIL
# Contents

1. Introduction .................................................................................................................. 2  
2. The Council's Vision ...................................................................................................... 3  
3. Demographics and Housing Market Information .......................................................... 4  
4. Housing Options .......................................................................................................... 8  
5. Housing Advice ........................................................................................................... 32  
6. Consultation to inform Older People’s Preferences ...................................................... 33  
7. Meeting Need ................................................................................................................ 37  
8. The Council’s Priorities .............................................................................................. 43  
9. Action Plan .................................................................................................................. 44  
10. Summary, Development and Monitoring of the Strategy ........................................... 48
Foreword

This new Housing Strategy for Older People explores the different housing opportunities available, from living at home with or without help, through to specialist housing with support. Many residents of the East Riding will be living healthy lives for much longer, and will therefore have the opportunity to consider their longer term housing needs before a crisis arises.

However, the Council also needs to focus on how long-term health conditions such as dementia can be managed in a range of different settings. Public funding for care services is under pressure at a time when the numbers of older people is increasing, with higher expectations about the type of housing and care services they want. Many older people will be owner occupiers with equity in their existing property, but others will have low incomes and may be living in fuel poverty. There is a particular lack of supply of retirement housing for people with modest levels of equity. Much of the existing stock is either accounted for by sheltered housing in the social housing sector, or by higher-end properties targeted at more affluent older people.

There are various technologies which can help to provide greater choice in where older people choose to live, and more flexible and community based housing provision can help. New types of provision aimed at the older population are emerging such as extra care, community living schemes, and retirement villages, which offer a range of assisted living options to support residents to live independently for longer. However, there will also be demand for services which enable the lower level needs of older people to be met in a more traditional way with visiting support provided, or at a distance using new technologies.

This strategy aims to explore these options, and promote an appropriate policy response to address the particular challenges and opportunities for older people living in East Riding of Yorkshire. Raising awareness will be a key part of this process, and should help our residents to live independently, as well as they can, in later life.
I Introduction

The UK has an ageing population and by 2030 it is expected that one third of the population will be over 60. People born in the post war ‘baby boom’ are reaching older age, and improvements in life expectancy mean that they are likely to live longer. Within this age group there is a strong preference to remain living independently.

However those who wish to move will only want to do so to a home which meets lifestyle aspirations for example homes which are attractive, spacious and easy to manage, which are located near to shops, transport and cultural amenities. The availability of homes with attractive high quality design would encourage a move, but longer term suitability and the potential for support to be required is still a consideration. There is a lack of information about housing choices.

Although life expectancy is improving, it is likely that a proportion of older people will be living with long term conditions, particularly dementia, but also conditions which affect mobility and which will require the availability of more adapted homes and the provision of significant support.

This strategy sets out the council’s approach to addressing the housing needs of older residents in East Riding. The term ‘older people’ is a very wide one, and within this broad age range, individual needs will differ widely. Generally speaking those aged 85 and over are likely to have very different needs to those in their mid 60s or those who may be still working.

A companion document sits alongside this strategy and sets out the detail behind the document: Older People’s Housing Strategy 2019-2024 Supporting Information.

Early consideration of the options available will enable people to ‘future plan’ and choose a home which meets their longer term needs, and this strategy aims to highlight the range of housing available and explore how additional homes can be provided which meet the changing requirements of an ageing population. For many people a move happens in response to a crisis – bereavement, loss of income, or health problems, but generally older people prefer to remain living where they are if at all possible, and the Council needs to ensure that appropriate advice and support is made available to them.

Supported by this strategy, and with its partners, the Council aims to increase the range and supply of suitable housing options across all tenures. However it is important to note that the terms generally used to describe older people’s housing are used very loosely; this issue will be explored later in Section 4: Housing Options. The focus of the main Strategy document is to explore the housing options available to older people, and to set out the advice and assistance which can be accessed to enable timely and informed decisions to be made. The Supporting Information document includes more detailed evidence around current supply, an assessment of the need for different types of scheme, and the planning context within which new schemes can be brought forward to meet that need.
Joint working is key to the provision of choice, and the Council will maintain and build on existing relationships with health, social care, and other partners and agencies, to provide an integrated approach to meeting the changing needs of older people. There needs to be a continued emphasis on targeting resources effectively, and working with partners to develop initiatives and housing options which meet both their requirements and aspirations.

**Scope**

Older people are not a uniform group and they have a wide range of needs. The strategy aims to inform people as young as 50 who are looking to future plan, those living a healthy, active life, right through to people who are frail or vulnerable as a result of health problems such as stroke or dementia, who may have social care needs or a combination of both.

The National Planning Policy Framework (NPPF) 2019 sets out a requirement for a housing needs assessment to be completed in order to establish how much specialist housing is required. It provides a definition of older people as:

*‘People over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing needs can encompass accessible, adaptable general needs housing through to the full range of retirement and specialised housing for those with support or care needs.’*

In June 2019 the government published guidelines for Councils in preparing planning policies on housing for older and disabled people. This strategy will inform the future review of the Local Plan and other related strategies and plans and in particular will provide strategic direction when developing new or remodelled housing for older people.

**2 The Council’s Vision**

The Council seeks to meet the varied needs of the older population by making best use of the existing housing stock, adding to the supply and range of housing suitable for older people, and influencing the wider market across all tenures.

In order to deliver this vision, three overarching priorities have been identified:

1. Improve and maximise the use of existing housing, and promote independent living;

2. Facilitate the provision of new housing in response to identified need; and

3. Provide appropriate and accessible housing advice including information about suitable housing options;

The actions required to deliver these priorities are set out in Section 8 of this document.
3 Demographics and Housing Market Information

The East Riding of Yorkshire is one of the largest local authority areas in the country, with around half of the population living in rural and sometimes isolated communities. Official published figures show that by 2030 a key demographic change to the population of the East Riding will be the increasing number and proportion of older people. The number of people aged 65 or over is projected to increase by 28% by 2029, and the overall proportion of older people in the East Riding is projected to increase from just under 25% in 2015 to just over 30% by 2029.¹

Figure 1: East Riding of Yorkshire Population, aged 65 and over, projected to 2030

<table>
<thead>
<tr>
<th>Age Group</th>
<th>2014</th>
<th>2015</th>
<th>2020</th>
<th>2025</th>
<th>2030</th>
</tr>
</thead>
<tbody>
<tr>
<td>People aged 65-69</td>
<td>26,100</td>
<td>26,600</td>
<td>23,000</td>
<td>24,700</td>
<td>27,900</td>
</tr>
<tr>
<td>People aged 70-74</td>
<td>18,700</td>
<td>19,300</td>
<td>25,300</td>
<td>22,100</td>
<td>23,900</td>
</tr>
<tr>
<td>People aged 75-79</td>
<td>15,300</td>
<td>15,600</td>
<td>17,400</td>
<td>22,900</td>
<td>20,200</td>
</tr>
<tr>
<td>People aged 80-84</td>
<td>10,700</td>
<td>11,000</td>
<td>12,800</td>
<td>14,600</td>
<td>19,400</td>
</tr>
<tr>
<td>People aged 85-89</td>
<td>6,300</td>
<td>6,500</td>
<td>8,000</td>
<td>9,600</td>
<td>11,200</td>
</tr>
<tr>
<td>People aged 90+</td>
<td>3,600</td>
<td>3,700</td>
<td>4,700</td>
<td>6,200</td>
<td>8,200</td>
</tr>
<tr>
<td>Total population 65+</td>
<td>80,700</td>
<td>82,700</td>
<td>91,200</td>
<td>100,100</td>
<td>110,800</td>
</tr>
</tbody>
</table>

ONS: SNPP 2014

Of the increased numbers of older people predicted by 2030, there will be a higher increase in the proportion of those aged 70 and above, with the greatest increase (128%) in those aged 90 and over. This is shown more clearly as a percentage change in the graph below:

East Riding of Yorkshire Council (the Council) has produced a new Strategic Housing Market Assessment 2019-2024 (SHMA), which provides the latest available evidence to help shape the future planning and housing policies of the area. The research provides an up-to-date analysis of the social economic, housing and demographic profile across East Riding and identifies the scale and mix of housing (including the range of tenures) that the local population is likely to need over the Local Plan period (to 2039). The new SHMA 2019 will ensure that the evidence base is up to date and supports the review of the Local Plan.

Using 2011 Census data which sets out the existing tenure split for over 65s in the East Riding area, Figure 3 below shows that the majority of older households in the area own their home, although a higher proportion of older people rent social homes compared to households of all ages. There are relatively few renting privately or living rent free.

**Figure 3: Tenure of Over 65s**

<table>
<thead>
<tr>
<th>Tenure Type</th>
<th>% of over 65s</th>
<th>% of all households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owned</td>
<td>80%</td>
<td>76%</td>
</tr>
<tr>
<td>Social rent</td>
<td>12%</td>
<td>9%</td>
</tr>
<tr>
<td>Private rent or live rent free</td>
<td>8%</td>
<td>15%</td>
</tr>
</tbody>
</table>
A substantial proportion of older people will have originally taken out an interest only mortgage to purchase their home as in the 1980s and 90s this was seen as an effective way to fund repayment of the loan. In many cases the expected returns on associated endowment policies have not materialised. Lenders have been pro-active in contacting borrowers to consider their options which can include conversion to a repayment mortgage, but the anticipated lump sums which were forecast to be available from endowments in addition to repaying mortgage capital, which were sometimes relied upon by mortgagees as part of financial planning for retirement, have in many cases not materialised. In such cases, it is likely that some older households will continue to pay back their mortgage for a longer period than originally envisaged – and this may have knock on effects on their future retirement plans.

The majority of older people in the East Riding live in market housing, with many under-occupying what was once the family home. Despite some having had difficulties relating to the sale of endowment mortgages, with house prices having increased substantially since their first purchase, it can be concluded that many of them will be asset rich. With older people who have already built up equity in property preferring to buy rather than rent, purpose built retirement properties (apartments occupied by older people, and sheltered housing) make up only 2% of national housing stock, with only a fifth of those (0.4% of the national stock) available to purchase. Across England, the average number of houses built to meet general housing need has decreased from 180,000 in the 1980s to 130,000 over the last 10 years. The number of homes built specifically for older people has decreased from 20,000 per year in the 1980s (11%) to 8,000 per year (6%) today.²

A large proportion of traditional specialist housing for older people only has one bedroom, whereas there is a strong preference for 2 bedrooms to provide for the option of separate bedrooms for couples, a dining room, hobby room, or for family/friends or overnight carers coming to stay. This becomes critical if the occupant develops 24 hour care needs where a care package can be supported by family and friends, and can prevent someone being admitted to residential care or hospital. Smaller homes which have the opportunity to use shared/communal spaces for socialising are only attractive to some older people, even where the quality of the communal areas is high.

For many people, a move only happens in response to a crisis, and forward planning can be hampered by the lack of availability of suitable accommodation for downsizing or rightsizing (moving to a property which is not necessarily smaller but which better meets their needs and aspirations). Options are limited, whether to rent or to buy. Given this shortage alongside the preference to stay put, older people tend to prioritise remaining in the family home with support where they can. However, an early planned move may be more likely if an attractive option was available, and this would also have the effect of freeing up homes (and potentially

²Housing LIN – Demonstrating the Health and Social Cost-Benefits of Lifestyle Housing for Older People – Oct 2017
larger properties) in the wider housing market, going some way to addressing the wider need for family housing.

In the social sector there are opportunities for transfers and home exchanges, but in the wider private market, current options aimed at older people, such as specialist retirement apartments, can be expensive, with issues around the service charge, size and number of rooms, storage facilities and outside space and parking featuring highly as a concern.

In recent years, the development nationally of more bespoke retirement living, sheltered and extra care schemes has included a mix of rented, shared ownership and owner occupied homes, which meet a range of needs aimed at promoting a balanced mix of residents. Additional housing provision with a choice of type, style and tenure, would meet the varied and increasing needs of older people in the East Riding both now and in the future. An increasing number are continuing to work after retirement age, and will therefore need to maintain easy access to community and transport links.

The range of housing options for older people is set out later in this document, and a variety of additional housing and housing related support options are also explored. In addition to meeting the needs of those leaving hospital though the provision of temporary or permanent housing with support, there is a move towards providing independent housing based solutions for those leaving registered care settings, with appropriate levels of support provided.

The 2011 Census shows that there are 63,965 people in the East Riding (19.1%) with a long term health problem or disability which limits their ability to carry out day-to-day activities. Of those, 10.5% have their day to day activities limited a little, while 8.7% have their day to day activities limited a lot. Whilst these figures apply to the population generally, the information in Figure 4 below focuses on the over 65s.

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2020</th>
<th>2025</th>
<th>2030</th>
<th>2035</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total population aged 65 and over unable to manage at least one self-care activity(^3) on their own</td>
<td>28,007</td>
<td>29,952</td>
<td>33,826</td>
<td>38,200</td>
<td>42,213</td>
</tr>
<tr>
<td>Total population aged 65 and over unable to manage at least one domestic task(^4) on their own</td>
<td>34,201</td>
<td>36,677</td>
<td>41,476</td>
<td>46,718</td>
<td>51,567</td>
</tr>
<tr>
<td>Total population aged 65 and over predicted to have a fall</td>
<td>22,577</td>
<td>23,993</td>
<td>26,593</td>
<td>30,079</td>
<td>32,931</td>
</tr>
<tr>
<td>Total population aged 65 and over predicted to be admitted to hospital as a result of falls</td>
<td>1,729</td>
<td>1,894</td>
<td>2,248</td>
<td>2,483</td>
<td>2,712</td>
</tr>
</tbody>
</table>

\(^3\) Self-care activities include: bathing/ showering, dress and undress, washing of face and hands, feeding, cutting toenails, taking medicines.

\(^4\) Domestic tasks include: household shopping, washing and drying dishes, cleaning windows inside, jobs involving climbing, using vacuum cleaner, washing clothing, opening screw tops, deal with personal affairs and practical activities.
The Centre for Ageing Better reports that research shows that simple adaptations – such as handrails for outside steps and grabrails in bathrooms – improve quality of life for 90% of people who receive them, and can reduce falls by up to 26%. Falls represent between 10% and 25% of ambulance calls to older adults, and can be the beginning of a serious decline in an older person’s health and wellbeing, often requiring a move into long term residential or nursing care.

The Better Care Fund aims to change the way that people access services through an increased use of home based and community interventions and support. It has been extended, currently to 2019-20, with additional funding provided through the Improved Better Care Fund (iBCF). This approach fits well with the aspirations of older people to remain living in their current accommodation for as long as possible where this is appropriate.

However, where this is not possible there are benefits to living within a group setting, in particular relating to loneliness and a reduction in day to day contact with friends and neighbours as health declines. People in a retirement community are more socially connected and the provision of improved housing, age friendly environments, services and communities improves health and has been found to delay the onset of cognitive decline by up to 1.75 years. There is statistical evidence that living in a care village increases life expectancy by up to 5 years.

### 4 Housing Options

It is recommended that households seek specialist advice when considering the options open to them, both to explore the types of housing suitable and available to them in the locality, and to assess their longer term needs and establish the level of support capable of being provided either at home or in specialist schemes.

In September 2017 the Local Government Association (LGA) published new analysis suggesting that nationally the number of specialist homes for older people will need to increase by 400,000 units (75%) in less than 20 years as a result of the ageing population. The LGA says that at present only 0.6% of over 65s live in specialised accommodation with a form of 24/7 on-site staff.

The National Housing Federation suggest that the value of sheltered housing and extra care housing can be found in benefits to the individual, the community and the tax payer, mostly as ‘preventative’ services (preventing the need for more costly interventions). Areas where schemes deliver value;

- provide peace of mind, safety and security for vulnerable older people;

---

5 Professor Carol Holland of the Centre for Ageing Research at Lancaster University
6 Housing LIN – Demonstrating the Health and Social Cost-Benefits of Lifestyle Housing for Older People – Oct 2017
support and maintain independence;
better individual physical and mental health;
free up family housing for the wider community;
maintain and develop links with the community;
maximise incomes of older people and reduce fuel poverty;
delay and reduce the need for primary care and social care interventions including
admission to long term care settings;
prevent hospital admissions;
enable timely discharge from hospital and prevent re-admissions to hospital;
enable rapid recovery from periods of ill-health or planned admissions; and
lower care costs. However, it is important to establish the demand for specialist accommodation as many older people would prefer to remain living in a mixed age community. According to research by the Joseph Rowntree Foundation in 2012, 93% of older people were living in mainstream housing. Of an estimated 7.5 million people in the UK who would be interested in moving home as they reach retirement and their children leave home, only 7.5% do so, and only 2.5% of those households choose retirement housing. Although specialist housing for older people is an important part of meeting housing need, it is essential to look at all forms of housing. New types of schemes which aim to meet a range of need across all ages, such as community wellbeing schemes, may go some way to meeting the demand for mixed age living.

There is clearly a market for well designed, aspirational housing which maintains independence and supports a more active lifestyle. Whether moving with or without support, older people’s housing choices are influenced by a range of issues such as;

- are there good public transport links;
- is there access to local amenities;
- would they miss friends and neighbours if they decide to move to a different area;
- the impact of leaving a supportive network of family and friends;
- if they move in with family, what would happen if the family circumstances changed;
- adapting to living in accommodation occupied exclusively by older people; and
- continued ability to do the things they enjoy such as the freedom to come and go, having a pet, or continuing with hobbies.

For those who need more help, the decision to move home may be the result of a number of issues, not least around health and mobility, and an assessment of the level of support required may limit the choices available. It may not be possible to adapt the existing home to meet specific need, or the individual may need more care and support than can be provided there. The options might be:

---

Source: The Value of Sheltered Housing. National Housing Federation (Berrington) January 2017
- moving to a more suitable home but remaining independent e.g. a smaller property, or one with no stairs or near shops, public transport or supportive relatives;
- living with family;
- moving to sheltered, retirement, assisted living or extra care housing; or
- moving to a residential care home.

Describing Older People’s Housing

The terms generally used to describe older people’s housing are used very loosely. These housing options are suitable to meet a range of support needs, but it is important to look at the care and support provided at an individual scheme rather than rely on the generic housing description: individual schemes may not exactly fit the descriptions and they may be publicised by using more than one description. Each will have been developed or may have changed over time in response to particular local needs. However, a further complication is that more than one descriptor may be used by the provider themselves. Schemes publicised currently in East Riding are described as:

- Enhanced sheltered/close care; or
- Retirement/sheltered/extra care.

More recently, newer schemes marketed to older people are more likely to be described as assisted living, community wellbeing schemes, retirement housing or age exclusive housing, whether in the public or the private sector, and are able to accommodate a range of different levels of need.

As a result of this lack of clarity people may have misconceptions in particular about sheltered, close care and extra care housing, seeing it as care home or nursing home provision which they are reluctant to consider. These misconceptions may extend to some health and social care professionals who need to understand the levels of care and support provided in specific schemes in order to make informed decisions eg about a return home from hospital.

The All Party Parliamentary Group on Housing and Care for Older People’s report, Housing Our Ageing Population 2 (HAPPI 2), provides the diagram below which gives a useful overview of the housing options available to older people. The position of sheltered and very sheltered housing, co-housing, close care, extra care, and retirement villages in the diagram, currently under specialist use class C3/C2, demonstrates the difficulty in labelling schemes.
The Housing Learning and Improvement Network (Housing LIN) have produced a paper, *Planning Use Classes and Extra Care Housing* which explores the reasons why planning applications for extra care housing may fall into either category C2 or C3. Where a development is proposed by a Registered Provider, for whom the provision of housing is their purpose (with or without funding from Homes England), the applicant will consider the scheme to be C3 (dwelling houses). However, where a private developer proposes a scheme which extends its approach to sheltered type accommodation through the provision of additional support and facilities, it will more likely to propose the scheme to be C2 (residential institution). This designation can be key to whether a scheme can progress as it may result in viability issues: if a scheme is C3 it is expected to contribute an element of affordable housing and make a financial contribution to the local authority.

The updated PPG states local planning authorities should consider the level of care and scale of communal facilities available when making a decision on whether a development is C2/C3. This approach will be incorporated in the new Local Plan.

In the meantime a simple test is that if the scheme provides individual units where the occupant has a legal right to occupy, eg as an owner or tenant, the development is likely to be C3. If the occupant has entered into an agreement to occupy a room rather than having...
the legal right to occupy an independent unit, the development is likely to be C2. The Council will consider the position regarding each planning application individually.

For the potential occupant of specialised housing for older people, careful consideration and comparison of the offers at different schemes will be necessary even where buildings may have the same general description or planning designation. The Associated Retirement Community Operators (ARCO) recently produced the table below as a guide to living options for older people:

![Figure 6 Source: https://www.arcouk.org/what-retirement-community](https://www.arcouk.org/what-retirement-community)

### Living Options for Older People

<table>
<thead>
<tr>
<th>Retirement Housing</th>
<th>Retirement Communities</th>
<th>Care Homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Also known as sheltered housing or retirement flats</td>
<td>Also known as extra care, retirement villages, housing with care, assisted living or independent living</td>
<td>Also known as Nursing Homes, Residential Homes, Old People's Home</td>
</tr>
<tr>
<td><img src="https://www.arcouk.org/what-retirement-community" alt="Self-contained homes for sale, shared-ownership or rent" /></td>
<td><img src="https://www.arcouk.org/what-retirement-community" alt="Self-contained homes for sale, shared-ownership or rent" /></td>
<td><img src="https://www.arcouk.org/what-retirement-community" alt="Communal residential living with residents occupying individual rooms, often with an en suite bathroom" /></td>
</tr>
<tr>
<td><img src="https://www.arcouk.org/what-retirement-community" alt="Part-time warden and emergency call systems" /></td>
<td><img src="https://www.arcouk.org/what-retirement-community" alt="24-hour onsite staff with optional care and domestic services available" /></td>
<td><img src="https://www.arcouk.org/what-retirement-community" alt="24-hour care and support (including meals)" /></td>
</tr>
<tr>
<td>Usually have a lounge, laundry facilities, gardens and a guest room</td>
<td>Range of facilities including a restaurant or cafe usually alongside leisure and wellness facilities such as gyms, hairdressers, activity rooms, residents’ lounges and gardens</td>
<td>Range of facilities and activities, including gardens, lounges and dining rooms</td>
</tr>
<tr>
<td>Typically 40 - 60 units</td>
<td>Typically 60 - 250 units</td>
<td>Sizes vary considerably</td>
</tr>
</tbody>
</table>

The following section of the strategy sets out more detail regarding the housing options available to older people, and will be used to inform an information package for advice and assistance.

### Buying Retirement Housing

There is a wide range of property available for older people to purchase, from smaller general needs apartments through to specialist accommodation designed for older people with personal care or health needs. Prices will vary considerably dependent on the location, facilities provided, and whether there is any support or care included. However, research undertaken by the Centre for Economics and Business Research has found that almost a third (29%) of all households aged over 55 are looking to downsize, and that this increases to almost
two thirds (63%) of those living in houses with more than two bedrooms. The most common reason for not actually moving was a lack of suitable properties (25%).

**Retirement Villages**

These offer self-contained homes in a high quality village style setting, typically with 100+ homes with facilities on site such as swimming pool, gym, golf course/bowling green, beauty salon, health club, and restaurant, and may be set up as a gated community. Generally homes in this type of setting are offered to purchase on a leasehold basis, and there are age restrictions eg over 55/60, but no other restrictions provided the home is affordable to the individual.

Schemes will offer hotel style facilities alongside a range of support on site, from little or no support right through to high level residential care, so that there is no need for a further disruptive move to another home at a point of crisis. Often there are a range of opportunities to join like-minded residents in clubs, or taking part in outings or excursions.

Nationally there has more recently been interest in new types of schemes where accommodation for older people is located in close proximity to nursery provision or other community facilities. The concept is that both the children and the older people benefit from regular visits and contact, enjoying activities together, and pilot results indicate that there are benefits to both. This also enables older people to remain more connected with the wider community.

However, even where there is not this type of complementary co-location, retirement villages offer a lifestyle choice which enables strong links to the wider community to be retained alongside the potential for a more inward focussed lifestyle as health or care needs increase. In particular this provides an appropriate offer to couples where only one of them needs specialist care and support, enabling the other partner to take part in social activities on site.

**Leasehold Sheltered apartments, Assisted Living, Community Living and Extra Care**

Much of the available housing for older people to purchase is leasehold, and this includes sheltered stock. Usually there is a minimum age for people living in sheltered or retirement housing (55 or 60), but younger individuals with support needs may be considered on a case by case basis. Ongoing management of the scheme is usually transferred to a management company, which may be either commercial or non-profit making, and the company employs a Scheme/House Manager who organises the maintenance and cleaning of all the facilities. These costs are paid for through service and support charges, and costs can vary considerably from scheme to scheme; there is also likely to be a ground rent payable and a further administration

---

*Source: Last Time Buyers. Legal and General. 2015*
fee on resale. However, schemes can vary considerably in terms of the lifestyle and activities they offer and the level of support and assistance available.

The majority of properties are sold on a long lease (typically between 125 and 999 years). Most management companies are members of The Association of Retirement Housing Managers (AHRM) and are bound by its Code of Practice.

Extra Care and Community Wellbeing schemes are managed on a similar basis but are more likely to provide facilities which are open to the general public such as restaurants and coffee shops. However, the key difference is that care is available on a flexible basis and can be accessed on site 24/7. Guidance in 2015 set out that these types of scheme generally require at least 40 units in size to be economically viable,\textsuperscript{10} but custom and practice in developing provision shows that schemes of 60+ units are usually required.

Most leasehold sheltered or retirement housing is purchased at full price on the open market, but there are a few options for purchase at sub-market rates for older people with limited income and insufficient capital to buy at market prices. Typically these are shared ownership for older people and leasehold schemes for the elderly:

**Shared ownership for Older People**

Whilst older people with housing equity may be able to downsize or rightsize\textsuperscript{11} into a purpose built property, the needs of those who are less well off and wish to move are met through the provision of rented sheltered housing provided in the social sector. Between these two scenarios there are a considerable number of households wealthy enough to own their own home but not wealthy enough to leave it.

Some Registered Providers offer the option for older people to purchase under shared ownership arrangements. This allows them to buy a proportion of the property, making it more affordable to them, although there will be additional service charges to pay which cover the management and maintenance of the scheme. Homes may be offered in apartments as part of a mixed tenure scheme, or could be bungalows. Contact can be made directly with Registered Providers to establish eligibility and local availability, and properties are advertised on the usual housing marketing sites such as Rightmove.

**Leasehold Schemes for the Elderly (LSE) and Discounted Sale**

Leasehold Schemes for the Elderly are offered by a small number of Registered Providers nationally, and have been developed since the early 1980s to offer low cost homes to older people with lower incomes and savings. The scheme allows the purchase of 70% of the equity in the home, with the remaining portion owned by the Provider. On resale, the owner

\textsuperscript{10} \url{https://www.housinglin.org.uk/_assets/Resources/Housing/Support_materials/Reports/CostModel_ECH_April15.pdf}

\textsuperscript{11} Defined as an older person’s active, positive choice to move home as a means of improving their quality of life.
achieves 70% of the revised current market value, and the Provider offers the home for purchase to another suitable household on its waiting list.

Discounted homes may be offered for sale to those who cannot access homes at full market value. Developers may be required as part of a planning permission to offer a small number of homes at a discount to meet local need. Homes change hands on the open market with the designation and % discount remaining in perpetuity.

**Part exchange**

Housing developers may offer part exchange deals on the purchase of a new property, which would facilitate downsizing or rightsizing, and may have other deals specifically aimed at older purchasers such as moving assistance schemes eg Smooth Move offered by McCarthy & Stone.

**Equity Release**

Equity release refers to a range of products that enable homeowners (usually 55+) to access the equity (cash) tied up in their home, and is usually accessed to fund large repairs or adaptations, or to boost income. This can take a number of forms: equity can be released as a lump sum or in several smaller amounts, or as a combination of both. However, this document is not intended to make any recommendations or provide detail about how these schemes work, and legal advice is strongly recommended when considering entering into any agreement.

**Specialist Finance options**

Alongside equity release, there are now Retirement Interest Only (RIO) products available with no defined term or minimum equity requirements, along with repayment and fixed-term interest-only mortgages that can be taken out up to the age of 85. This broadens the options available to those in, or about to be in, retirement. Financial advice for older borrowers will remain crucial in driving awareness of the growing range of options.12

**Renting retirement housing**

**Private rented retirement housing**

Homes may be provided by Company landlords or Trusts in a traditional sheltered scheme setting, with an on-site House/Scheme Manager. These will include service charges for communal areas, lifts, garden maintenance etc, and newer schemes may include additional facilities such as cafes and restaurants which are open to the wider community. There are age restrictions eg over 55/60, but no other restrictions provided the home is affordable to the individual.

12 The Last-Time Buyer: housing and finance for an ageing society. Professor Les Mayhew, Centre for the Study of Financial Innovation (CSFI) Feb 2019
Renting on the open market

Housing LIN\(^{13}\) reports that older people are increasingly needing or choosing to move into or remain in private rented housing. This could be for a number of reasons including:

- ‘silver splitters’ because of increasing divorce/relationship breakdown in later life;
- financial factors, including home-owners wishing to move to a more expensive area (often to be near family support);
- being unable to access social rented housing (for example because of no local connection, or too high income/savings);
- downsizing (or upsizing);
- facilitating a move by renting for a short period; and
- other changes of circumstances (for example, after Brexit, will British retirees need – or choose - to return to the UK from abroad?)

Older tenants are generally able to access the private rented sector more easily than other households as they are seen to be lower risk. However, the use of Assured Shorthold Tenancies, generally for an initial period of 6 months, means less security of tenure and a possibility of the landlord seeking to regain possession. Despite this, evidence suggests that there will be a larger proportion of older people privately renting in the future, as a result of the greater numbers of older people in the general population. The government is seeking to make private renting more accessible and the Tenant Fees Act 2019 bans most letting fees and caps tenancy deposits paid by tenants in the private sector. The ban applies to new or renewed tenancy agreements signed on or after 1\(^{st}\) June 2019.

Local Authorities and Registered Providers (Housing Associations)

Most low cost retirement housing is managed by local authorities or registered providers, and is allocated from a waiting list according to housing need. Rent charges are set at social and Affordable\(^{14}\) rent levels which are affordable to those in receipt of Housing Benefit, but these will vary according to the facilities and location of the property. Applications may be considered from owner-occupiers depending on their circumstances.

The Council’s Local Lettings Policy for Council owned Sheltered and Supported Housing 2019 requires that in order to qualify for sheltered or supported housing, applicants will generally be aged 60 or over and will need to be able to demonstrate that they would benefit from the on-site services and facilities at the scheme. More detail can be found in the next section which considers the Council’s sheltered housing review. To be eligible for Extra Care housing in the East Riding, in addition to this, applicants also need to be referred by a social care manager in order for their application to be considered.

Bungalows will usually only be offered to applicants aged 60 years and over, or to those who have poor health and/or a disability who require accommodation on one level. Where a

\(^{13}\) Housing LIN 3 Why older people need more market rent housing; new opportunities for older people, local authorities, developers, investors and providers

\(^{14}\) Affordable in this context means up to 80% market rent
property has already been adapted for a previous tenant, every effort is made to ensure that new tenants who can demonstrate a requirement for those adaptations are found.

In order to target council homes in the East Riding at those households in the greatest need who cannot access the market, there is also a financial test. Applicants with a household income of more than £40,000 gross per annum, or savings and assets (including equity in a property) of more than £150,000 or both will usually be placed in Band 8 (no housing need). However, if they can demonstrate that they have health or support needs that require them to be placed in a higher Band, this will be considered on an individual basis.

Social housing tenants have the right to request a mutual exchange with another social tenant who wishes to move (including those renting from other social providers). In addition to registering on the waiting list for a smaller home (and receiving priority for this), an older person would be able to request an exchange to a smaller home, freeing up a larger home for a family. The Council’s web based exchange provider, House Exchange, is available free of charge, giving access to details of homes across the country, and the Council can assist where applicants need assistance to use the internet. Since the scheme was launched in 2010, a total of 337 households have successfully swapped properties.

**Council owned sheltered and supported housing**

Following a review of its sheltered housing portfolio the Council decided to re-designate some of its properties for use by other households to make best use of its stock. Since February 2019 when the new designations came into effect, the Council owns and manages 567 sheltered units and 86 supported homes across the East Riding of Yorkshire. These schemes offer accommodation in a group setting for applicants who can demonstrate that they would benefit from the on-site services and facilities. Although no longer just let to people over the age of 60 the properties will predominantly be accessed by older and disabled people. It is the Council’s intention that over time wherever possible, individual homes will have adapted bathrooms and assistive technology and be accessible for people with mobility issues.

Opportunities to open up the resident’s lounge for use by the wider public are currently being explored as part of the next phase of the review. New roles have been created for staff to work closely with colleagues in Public Health to bring in groups from the community to run activities that help to reduce loneliness and isolation amongst local residents.

Feasibility reports on improvements to sheltered and supported housing schemes are being produced by the Council’s in-house building design team. These will help to inform investment decisions on the properties for which capital funding has been allocated. This investment will ensure that the properties meet the following brief:

- Generous internal space standards designed to accommodate flexible layouts with adequate storage
- Building layouts that maximise natural light and ventilation
Homes are designed to be ‘care ready’ so that new and emerging technologies, such as telecare and community equipment, can be readily installed.

Building layouts promote circulation areas as shared spaces that encourage interaction, support interdependence and avoid an ‘institutional feel’.

Multi-purpose space is available for residents to meet, with facilities designed to support an appropriate range of activities, serving as a community ‘hub’ where possible.

Homes are energy efficient and well insulated.

Buildings have adequate storage for the provision of cycles and mobility aids.

It is a condition of the property allocation that tenants of sheltered and supported housing sign up to a ‘Lifeline’ bronze package of support as a minimum (see the Section 4 housing Options; housing Support). This gives tenants and their loved ones peace of mind that help is available when needed.

The current and proposed changes to council owned sheltered housing all meet the objectives of the Strategic Plan for HRA Sheltered Housing (2016) that:

1. Accommodation meets the needs and aspirations of older people now and in the future;
2. Accommodation enables good links with health and social care agencies to promote improved wellbeing for older people;
3. Properties are allocated to those in greatest need;
4. Low demand schemes are re-categorised and new supply promoted in areas of high housing need; and
5. The range of support services offered to older people is reviewed.

**Almshouses**

These are homes managed by independent local charitable trusts set up to provide affordable housing to particular groups. The applicant will usually need to qualify in some way as regards finance or income, or previous occupation, and there may be some restrictions eg regarding the use of alcohol, which relate to the beliefs of the founders. An almshouse resident is the beneficiary of a trust rather than a tenant, so will have less security of tenure, although this is generally considered to be a long term arrangement.
Other options

Planning Policy Guidance acknowledges that ‘Many older people may not want or need specialist accommodation or care and may wish to stay or move to general housing that is already suitable, such as bungalows, or homes which can be adapted to meet a change in their needs’.\(^{15}\)

There are a large number of studies which also support this view, and this section explores different ways in which this can be achieved.

**Moving to more suitable accommodation**

Whilst the DWELL report (referred to in the section on Background and Issues) notes that research consistently shows that many people consider relocating from their family home once they reach their mid-50s, it also shows that the market does not provide homes which meet their requirements. Children may have left home, people may be changing their working patterns or be mortgage free, or have sufficient equity to move and establish an additional income with the remainder. They may wish to spend more on holidays or free up equity for other reasons such as to help younger members of the family to purchase a home. There is potential for many to move to a property which is easier to manage and maintain, with easy access to transport links, in places they would like to live, which would allow a better lifestyle.

However, whilst some may want to move to another area to be nearer to friends or family, many will have strong family and social ties to both the home and the locality. Even when they are willing to move, people generally want to stay living in the same area, and this will inevitably limit the choices available to them.

In order to stay in an existing property, some homeowners might be open to considering less mainstream options in order to stay put such as whether it is possible to install a through floor lift. If the property was found to be suitable and the option was affordable, at up to £20,000, this may be easier to achieve and more cost effective than finding another property in the immediate area which meets their needs. This may be seen as a preferable option particularly given the upheaval and costs of moving (solicitors, stamp duty, removals, and possible improvements and/or redecoration).

**Downsizing and Rightsizing**

For some people, moving to a more suitable property can be positive, with reduced expense and worry around property management and maintenance. In particular a move to be nearer to family and other social networks, to a home requiring less upkeep or maintenance, with easy access to public transport can assist in maintaining independent living for much longer. However for others it can be very difficult to leave a home where they may have lived for some years and brought up their family, whether they live in private or public sector housing. The potential upheaval of a move together with the need to reduce the amount of furniture

\(^{15}\) [https://www.gov.uk/guidance/housing-for-older-and-disabled-people Paragraph 12] Reference ID:63-012-20190626
and possessions to accommodate a smaller home may be too much to consider. This is where some of the assistance schemes available can help.

However, where health and mobility are becoming an issue, a move into more appropriate accommodation before housing needs become a crisis can prevent falls and accidents in the home and save the NHS millions in emergency treatment costs.

The East Riding SHMA 2016 found that across the East Riding 49% of older households have three bedrooms or more, which could, given the lower household sizes, be classified as under occupied. In particular, there are 4,486 older households with four or more bedrooms.

In terms of the Council’s own housing stock, in September 2019 there were 495 households over the age of 60 on the housing register who are looking for a smaller home. This number accounts for 58% of all Council tenant households over 60 who are waiting to downsize. In order to make best use of the stock and free up larger homes for families, the Council needs to encourage and assist people to downsize where this is appropriate. Current tenants are able to register for a transfer to a smaller property and are prioritised to Band 2 in order to promote this, and Housing Officers can provide advice and assistance on the options available.

Generally, older owner occupiers who wish to downsize will not be given a high priority for social housing as they are considered able to meet their own housing need (from equity), although there may be individual cases where additional circumstances may be taken into account. In order to meet the needs of those currently living in larger homes the Council will consider how planning policy can support the development of new schemes or homes for older people which meet a range of need (ie including smaller purpose built accommodation to meet such needs as part of the overall mix of houses on particular sites).

There is also scope to consider purpose built housing for older people that is not restricted to smaller units of accommodation reflecting the fact that some older people may wish to move to a new house which is not smaller than their present house, but which meets their needs and aspirations in older age. This is referred to as ‘rightsizing’ (as opposed to downsizing) and is significant in East Riding given the relatively large number of older people who are classed as being asset and or equity rich ie moving for a combination of lifestyle and practical ageing considerations.

The Removal Assistance scheme outlined later in this section may help with the practical aspects of moving home.

**Shared Lives Plus**

This is a UK network for Shared Lives and Homecare, both of which are schemes to help older people continue to live in the community with support:
**Homesharing**

This is an arrangement where two unrelated people share a home for mutual benefit. Typically, an older homeowner with a room to spare will be carefully matched with a younger person who will provide an agreed amount of support (eg a 12 hour per week commitment for tasks such as shopping, cooking, cleaning, companionship) in exchange for their accommodation. This can enable an older person to stay in their own home for longer, whilst providing affordable accommodation for a younger person or key worker. All schemes have a verification process which includes Disclosure and Barring Service checks, reference checks and interviews, and an assessment of suitability of the home and the needs of the homeowner before any introductions are made. The support will not include any elements of personal care, which could be met through a care package alongside.

Current Homesharing schemes are in larger cities near to hospitals or located where housing is not affordable for younger key workers. Experience so far has been that interested younger people are likely to be post graduate students (especially in medicine), key workers (in hospitals) or young professionals. There are currently only a few areas where the scheme is operating, but there is a UK Network for Homeshare which can provide advice; www.Homeshareuk.org was launched in November 2016. Leeds Homeshare covers an area which includes the East Riding.

**Shared Lives**

Through the Shared Lives scheme, an older person who needs support is matched with a suitable younger person who is prepared to offer that support. Either the older person moves in with the carer and lives as part of their household, or they may continue to live independently at home and visit the carer regularly either for short breaks or day support. The scheme aims to match individuals who would be able to share family and community life.

Both of these schemes are regulated, and include approval, training and matching of those taking part, see www.SharedLivesPlus.org.uk. For information about the service in East Riding see: http://www2.eastriding.gov.uk/living/care-and-support-for-adults/community-care-services-and-activities/shared-lives/

**Co-housing schemes**

Where a group of people who already know each other agree to live in a semi-shared living arrangement, providing support to each other, these are known as co-housing schemes. Usually each will have their own home but could share some facilities eg kitchen and dining arrangements, garden/allotments, or a car share. This type of scheme is more often than not made up of a group of older people who already know each other and wish to remain independent.
A recent publication *Wellbeing and age in co-housing life: Thinking with and beyond design*\(^{16}\) considers the importance of spatial design, resident control and home technologies in co-housing schemes for older people.

The Council may be able to help bring such schemes forward for development if a group has already identified themselves. Humber and Wolds Rural Action has been appointed as the community support organisation to provide practical advice and assistance to help bring forward such schemes and funding may also be available from the Council to assist. Humber and Wolds Rural Action can be contacted at info@hwrcc.org.uk.

The North Yorkshire and East Riding Community Led Housing Hub (REACH) can provide support and technical expertise to groups wishing to develop affordable homes for their communities. More information can be found at www.reachcommunityhousing.co.uk.

**Annex/granny flat**

Where family are able and willing to assist, living in close proximity can allow older people to remain independent in their own home. However there are limited numbers of suitable homes with an annexe or ‘granny flat’ on the open market.

In July 2017 the National House Building Council (NHBC) Foundation published a research report which set out a new opportunity for developers to build homes for households which contain two or more adult generations. It reports that nearly 7% of UK households are made up in this way: typically they are not large and average three people, and the average multigenerational home has three bedrooms.

Two-thirds of people surveyed as part of the report believed the solution to Britain’s ageing population (in relation to housing) would be multigenerational living. The report suggests how builders could develop layouts suitable for multigenerational living, with self-contained areas for privacy alongside shared communal space. This sector is one of the least addressed as builders continue to meet demand for housing in high growth areas, and the NHBC are encouraging developers to widen their offer. These homes could be house/bungalow combinations, or houses split into a ground floor garden flat with further (family) accommodation above. The document includes some examples of layouts which might be suitable for a range of different households.

**Provision of assistance and support to live independently**

Whilst the majority of older people prefer to remain in their own home receiving support, as life expectancy increases, the likelihood of living with longer term health problems and disabilities also increases.

Housing conditions, whether rented or owner occupied, have a significant and quantifiable effect on health. Many chronic health conditions are exacerbated by housing conditions, and

\(^{16}\) Housing LIN (no89) January 2018
these include heart disease, stroke, respiratory conditions, mental health, arthritis and rheumatism. Due to concerns about the cost of heating the whole home, many older people will only heat one room in the house. National Energy Action estimates that over £1bn is spent annually by health services on treating preventable cold related illnesses.

The risks to people living in poor quality housing increase as they get older, and over time may include trips and falls, and the effects of cold or damp related health conditions, leading to increased numbers of visits to A&E and hospital admissions. Poor thermal standards in the homes of older people are a quantifiable contributor to excess winter deaths. In the East Riding the number of excess winter deaths of over 85s during 2016-17 was 231.17

In November 2017 the Centre for Better Ageing published a report18 which found that making small changes to older people’s homes, such as installing handrails, ramps and level-access showers, alongside carrying out simple home repairs, could play a significant role in relieving pressure on the NHS and social care and reduce costs by millions of pounds each year. The report, which was based on a review by the University of the West of England also shows that minor aids and adaptations can greatly improve quality of life for people who are losing mobility. Studies show that people’s difficulties with ‘activities of daily living’ can be reduced by 75%. These include washing, bathing, going to the toilet, dressing and eating. The report also shows that home aids and adaptations can also increase people’s ability to perform everyday activities by 49%, and reduce depressive symptoms by 53%.

However a further report published in July 201819 by the Centre for Ageing Better found that older people with health conditions and mobility issues are delaying making changes to their homes, such as installing handrails and ramps, due to the offputting and stigmatising appearance of products, as well as the complexity in getting support and information. It concluded that participants with reduced mobility often made the decision to install equipment and adapt their homes too late. Positive messaging about home adaptations is recommended to help address this together with a renewed focus on design to avoid an institutional appearance which is offputting.

The Council’s Housing Assistance Policy20 sets out a range of assistance which may be available to help vulnerable older people and disabled adults to live independently, including:

**Aids and Adaptations**

Minor adaptations, including the provision of grab rails, hand rails, banister rails and bathing and toileting aids. These are provided free of charge by the occupational therapy team.

---

17 Excess Winter Deaths Mortality Index. Latest figure available from ONS July 2019
18 The role of home adaptations in improving later life
19 Homes that help: A personal and professional perspective on home adaptations
20 http://www2.eastriding.gov.uk/council/plans-and-policies/other-plans-and-policies-information/housing-strategy/housing-strategy-and-policy/
Disabled Facilities Grants (DFGs)

Major adaptations can include works to enable people to move in and out, and around their homes, access living and sleeping areas within the home, and access cooking, bathing and toilet facilities. Changes could include:

- wider doorways and installing ramps;
- improving access to rooms and facilities – eg stairlifts or a downstairs bathroom;
- providing a suitable heating system; or
- adapting heating or lighting controls to make them easier to use.

Applicants will be subject to qualifying criteria, but the purpose of a major adaptation is to restore or enable independent living. The Council has recently reviewed the waiting list for disabled adaptations and prioritised funding to reduce the length of time people wait for an adaptation to their home.

The Department of Health and Social Care commissioned an independent review of DFGs in February 2018. The review proposed that local health and housing partnership boards be set up to maximise the impact of grants for home adaptations. This would ensure that a joint approach to reducing pressures on health and social care could be developed and that the current variation across the country in how DFGs are used could be addressed.

Safe and Sound assistance

The Council will provide financial assistance to install certain home security measures in the homes of older and disabled owner-occupiers and private sector tenants (with the permission of their landlord). A similar scheme is operated for Council tenants. A range of measures are available, examples include door entry systems, security lights, smoke and carbon monoxide detectors.

Home security and Target Hardening measures

In order to address the fear of crime, or to provide additional protection to those who have been the victims of crime, the Council may provide financial assistance to install certain home security measures in the homes of older and disabled residents subject to certain conditions. The fear of crime can impact heavily on health and wellbeing, particularly for older people who may lose the confidence to continue living independently in the community. More detail can be found in the East Riding Housing Assistance Policy.

‘Target hardening’ measures may be available for residents who are vulnerable as a result of domestic burglary or those who are victims of domestic violence. These could include the provision of locks, door chains and viewers, window alarms and/or locks, letterbox protection, or if appropriate extra chains or bolts in a specific room in the house to provide a ‘safe room’ in some domestic violence cases.
**Fuel poverty**

Across the East Riding it is estimated that approximately 12,527 households\(^2\) (8.5\%) are living in fuel poverty and it is likely that many of these will comprise older people living in homes which are hard to heat, or which require additional insulation and/or a new central heating boiler. Energy Efficiency and heating improvements, including loft and cavity wall insulation and the provision of a new gas boiler may be installed free of charge for standard sized properties subject to a free survey to ensure the property is suitable. Applicants must be an owner-occupier in receipt of specific benefits as detailed under the Energy Company Obligation or eligible to Flexible Eligibility as determined by the Council’s Statement of Intent.

Residents who are on a qualifying benefit or who are Low Income High Costs (LIHC) may be eligible for a voucher which will partly or completely cover the cost of a new gas connection in properties close to the existing gas network. More detailed information can be provided by the Council’s Energy Efficiency Team who can be contacted either by making an online service request or by calling 01482 396301.

The Energy Saving Trust is contracted by the Department of Business, Energy and Industrial Strategy to run a telephone advice service (the Energy Saving Advice Service) offering impartial energy saving advice to householders in England and Wales. They can be contacted on 01244 940130. This is soon to be replaced with a new digital energy efficiency advice service, with alternative ways to access information for those who are not able to use the digital platform.

There is financial help available for older people. The Warm Home Discount provides low income and vulnerable households, many of whom are pensioners, with a £140 rebate off their winter energy bill. This is in addition to the Winter Fuel Payment, which provides all pensioners with a payment of £100-£300 each winter to help with the costs of keeping warm.

**Renewable Technology**

Where people live in areas not connected to the gas network, electric or oil heating costs may be considerable. The provision of alternative forms of heating will not only reduce outgoings, but will provide an improved level of comfort for the homeowner (including older people). Subject to detailed eligibility criteria, assistance may be available to cover the cost of installation of renewable heating in the form of air source heat pumps.

---

\(^2\) East Riding Data Observatory 2017: [http://dataobs.eastriding.gov.uk/dataviews/tabular?viewId=482&geoid=163&subsetId=](http://dataobs.eastriding.gov.uk/dataviews/tabular?viewId=482&geoid=163&subsetId=) These are the latest figures available and identify the numbers of households in fuel poverty based on the definition used at the time of compilation i.e. for a household to be classed as being in fuel poverty, it will be spending in excess of 10\% of its income to maintain a comfortable temperature in the home (21oc in the main living areas and 18oc in all other areas). The new definition of fuel poverty and which will therefore be used to produce future statistics is: “A household is considered to be fuel poor if:

- They have required fuel costs that are above average (the national median level) AND
- Were they to spend that amount, they would be left with a residual income below the official poverty line”
Removal Assistance scheme

This scheme is available to older people and their carers/families to help with a move to more appropriate housing. The service assisted 48 households in 2018/19 through a combination of financial assistance and practical help and support in their home.

For Council tenants who are under-occupying and wish to move to a smaller home, advice and support is provided to assist a move to more suitable accommodation, with financial assistance available up to £2,000. To qualify, tenants must be in receipt of a means tested benefit, and not be in breach of tenancy conditions.

It is also available to certain private tenants and homeowners who need to move to a Council owned property due to physical disabilities where the current home is unsuitable for adaptation. Again, support and advice would be provided, and the maximum financial assistance available is £2,000. Non-financial assistance could include;

- a home visit to discuss circumstances and options;
- being accompanied to view alternative properties;
- help to obtain packing and removal quotes;
- taking meter readings, advising utility companies and arranging for disconnection and reconnection of electricity, gas etc;
- arranging disconnection and connection of telephones and internet;
- arranging for medical equipment to be moved;
- arranging for carpets to be lifted and refitted; and
- referrals to other supporting agencies.

To qualify, the applicant needs to meet the criteria set out in the East Riding Housing Assistance Policy. See http://www2.eastriding.gov.uk/housing/council-tenants/moving-home/transfers-for-council-tenants/#help-to-move

Live at Home Scheme, Hull and District

This scheme helps older people to maintain their independence living at home and live more fulfilled lives. Through befriending, lunch clubs, assisted shopping, activity and friendship sessions, outings, escorts to appointments and more, the scheme will also help to tackle loneliness and enable people to remain active members of their local communities.

For more see https://www.mha.org.uk/live-home/live-home-near-me/hull-district/#your_home

Home Repairs

Age UK’s website has a useful directory of local traders for older people who are looking for someone to carry out smaller repairs, and this includes general handypersons and gardeners. Search on https://www.ageuk.org.uk/services/in-your-area/handyperson-services/. Age UK can also provide advice and assistance around repairs and maintenance companies.
Care and Repair England has a suite of six Self Help Guides which are tailored to provide information about the housing implications of specific long term health conditions: respiratory, macular and heart disease, dementia, stroke and arthritis. It advises on what can be done to make the home more manageable for those living with these conditions, and also describes a range of alternative housing options which may be suitable.


**Unpaid Carers**

The importance of informal assistance and caring arrangements in helping individuals to remain living independently at home cannot be underestimated; unpaid carers are members of our community who care for a relative, spouse, partner, child or friend with health issues, in an unpaid capacity to allow independent living to continue.

This may involve helping them with washing, dressing, eating, shopping, taking them to appointments and providing social contact. At May 2019 there were 3,000\(^ {22}\) registered informal unpaid carers in the East Riding, and an estimated 37,500 hidden informal unpaid carers\(^ {23}\).

Statistic show that three in five people will become carers at some point in their lives. Unpaid carers save the UK economy an estimated £132b per year, an average of £19,336 per carer.

Carers often have to remain in housing that does not meet their needs, their situation deteriorates as the condition of the individual they are caring for worsens and planning for the future is impossible with next to no available housing within the private sector that meets their requirements.

Adaptations to their current properties are often cost prohibitive and new build properties will usually provide more wide ranging solutions where specialist provision is required. However, although there may be a requirement for housing developers to deliver a proportion of social housing within their developments, additional needs, for example, for wider doorways or walk in showers are not usually considered. It should be noted that carers wish to remain part of the community, and generally are not looking for specialist sheltered accommodation or assisted living. Research has shown that the provision of a suitably designed or adapted home can be a cost-effective approach to meeting specialist need. In addition, many carers live in large, family homes which, if made available as a result of a move to a more suitable property, would help, in part, to ease the housing shortage.

The potential for the development of suitable new build homes which are flexible and adaptable to meet current and future need is explored further in Section 6 - Meeting Need. Opportunities to incorporate such standards to meet the identified needs of older people and

---

\(^{22}\) This number has remained unchanged since February 2018; whilst the level of referrals is growing there is a natural process of carers being removed from the register due to their caring duties ceasing

\(^{23}\) Information taken from the census
those with specific housing requirements will be considered in the next version of the Local Plan.

The Care Act 2014 is quite specific in setting out the Council’s wider duty in respect of the provision of suitable housing accommodation to promote an individual’s well-being, and this Strategy seeks to provide a framework which will enable this to be achieved.

The Carers Advisory Group is an independent, voluntary advisory body that works closely with and is supported by East Riding Council in developing initiatives to support and raise awareness of unpaid carers; in addition, they work closely with the CCG and other Health bodies and professionals.

Further information about the support available for Unpaid Carers can be found at: http://www2.eastriding.gov.uk/living/care-and-support-for-adults/social-care-services/adult-social-care-and-support/

**Demand for Specialist homes**

Given the ageing population and higher levels of disability and health problems amongst older people there is likely to be an increased requirement for specialist housing options in the future. However, it is difficult to accurately predict the level of support which may be required for older people with specific needs eg dementia, mental health issues, physical disability, and frailty, although some general assumptions can be made about the population based on probability. In particular, individuals with learning disabilities are seen as ‘doubly disadvantaged’; with many now living into older age, tending to develop long term conditions earlier than the general population.

The particular housing needs of specific groups including people living with dementia, or those experiencing mental health issues or physical disability, will be explored in the Council’s emerging Housing Strategy for Vulnerable People.

Within the Council, close working across service areas, and in particular with Adult Services, will inform the need for specialist schemes, and this will allow tailored housing and supported living schemes and options to be developed either in-house or with partners. In addition to appropriate housing, low level support is key to maintaining people successfully at home without the need for social care intervention, as is the ability to stay linked with local communities, which can delay or prevent people becoming lonely or isolated. These are key triggers for a deterioration in both health and wellbeing, and having housing with appropriate low level support is crucial to maintaining people at home for as long as possible.

**Dementia-friendly housing charter**

In 2017 the Alzheimer’s Society published a dementia-friendly housing charter which seeks to make the housing sector aware of the challenges of living with dementia so that it can improve home environments for people with the condition. This is aimed at the full range of
professionals working in the housing sector, from planners and architects to landlords and
developers, housing managers and handypersons, and their website provides more detail:
https://www.alzheimers.org.uk/info/20079/dementia_friendly_communities/1021/dementia-
friendly_housing_charter

**Dementia Care** is a registered charity based in Newcastle which promotes a model of
dementia care where four or five people live together within a ‘family’ atmosphere, supported
by highly trained and dedicated staff in a safe and secure environment. They are supported to
remain independent for as long as possible, retaining the ability to dress, wash, cook, do
housework, remain mobile and socially interact, which helps to slow down the progress of
their dementia. This type of arrangement may be particularly suitable for those with learning
disabilities who may have lived in a communal scheme before.

Some extra care, assisted living, community wellbeing schemes and retirement villages have
been developed or refurbished with the specific needs of older people with dementia in mind.
With the numbers predicted to increase, the Council is keen to explore the development of
schemes which can complement more traditional residential care provision, offering additional
opportunities for continued independence. It is predicted that in the East Riding between
2020-2030 there will be a 23% increase in diagnosis of dementia to 9,112 cases.²⁴

**Hospital discharge**

Age UKs Briefing²⁵ states that (at a national level):

> Between August 2010 and July 2016 the number of days delay in being discharged from hospital
> because of waits for home care had increased by 181.7 per cent, from 12,777 delayed days to 35,994. Waits for residential care placements increased 40 per cent, from 13,459 to 18,973

In the East Riding, the Council is addressing the need for bedspaces to facilitate hospital
discharge and prevent admissions with the aim of promoting and maximising independence.
There are a number of ways that these are currently provided:

- Active recovery beds are available in a number of locations across the East
  Riding. These beds support hospital discharge and prevent admission, with the
  aim of promoting and maximising independence. The individual has to be
  medically stable. There are currently 4 beds available in 2 self contained flats at
  Rita Hunt Court Extra Care scheme in Beverley;

- Pocklington hub beds are located in Woldhaven, Pocklington and support
  discharge/prevent admission (health led and supported by an multi disciplinary
  team made up of doctors, nurses, a social worker, care assistants and therapists).
  These are accessed through a Pocklington GP Health Lead with support from a
  Social Worker and Social Care staff; and

---

²⁴ Source: Joint Health and Wellbeing Strategy 2016-2019
²⁵ Health and Care of Older People in England 2017
Positive steps beds are care home beds which are used to improve patient flow through the hospital when people are deemed medically optimised for discharge, but there is a delay in facilitating discharge home (awaiting a care package) or to a care home of choice. There are currently 17 beds available across a number of care homes, and ideally these should be used for a maximum of two weeks. Access to these beds is through the Hospital Social Work Team Manager/ Senior Social Worker.

However, wherever possible, the aim is to assist and enable individuals to return home with support. This has been shown to aid more rapid recovery particularly as it allows contact with normal social networks to be maintained. The provision or increase of telecare and telehealth interventions (which are discussed later in this document) is crucial to ensure that any potential risks are mitigated.

Residential Care Homes

Where it is no longer possible to live independently with support, there are a range of residential care homes available in the East Riding. These can provide person centred care, meeting individual needs whilst maintaining independence and privacy. In particular, care homes are more able to meet the needs of those living with dementia through the use of dementia friendly design, particularly where wandering is an issue.

Rooms and communal areas are fitted with a call system ensuring that help is at hand 24-hours a day, and specially equipped bathrooms, wheelchair access and lifts make day-to-day life more accessible. The preference for self contained bedrooms with en-suite facilities has been addressed in most homes, and telephone and television points for digital and satellite TV can be provided in each room in newer schemes. Residents are encouraged to socialise in shared spaces, and these may include the provision of a library, hair salon, and outdoor seating areas, some providing a guest room to enable visitors to stay overnight. Newer schemes, such as Parklands Care Home which recently opened in Beverley include additional facilities such as a range of shops, restaurants, cafes, roof gardens, bowling, and premium suites for couples.

This Housing Strategy for Older People simply references the further option of moving to a care home. Residents of all the other options outlined in this section will have legal rights to occupy which are underpinned by housing law, whereas in contrast residents of care homes do not have these rights. More information on the Council’s approach to the market for adult social care and support is available in East Riding’s Adult Social Care Market Position Statement 2017/18.26

Housing related support: Lifeline, Telecare and Telehealth

The Council has set out in its Joint Telecare and Telehealth Strategy how it aims to use these technologies to improve the management of the needs of older people and those with long term conditions. Tailored housing related support can enable older people to continue to live

---

26 Most up to date version at 29/7/19
independently, and can include telephone contact, regular home visits, providing assistance with letters or benefits claims, and making appropriate referrals to other agencies. The use of technology is becoming increasingly important in the way that support services are delivered, and advancements in Telehealth (see below) will provide opportunities to use resources more effectively.

The Council provides a ‘Lifeline’ community alarm service for older and vulnerable people (irrespective of tenure) which helps people to continue living in their own home by providing a pendant which gives immediate access to help and assistance if required through a 24 hour monitoring centre. The service is available at a range of levels, and can be adjusted as needs change. The Council currently (at September 2019) supports over 9,000 lifelines for elderly and vulnerable residents across the East Riding, and will continue to advertise this both online and through the provision of leaflets in the localities.

With partners, the Council also promotes the role of **Telecare and Telehealth** assistive technologies, which use a range of sensors to enable people to remain living in their own home:

**Telecare** can be used to
- detect falls;
- alert a carer of incontinence;
- alert a carer if the cared for person gets out of bed in the night or leaves home unexpectedly;
- indicate an extreme of temperature, eg if a room is too hot;
- alert that a sink or bath is overflowing;
- maintain an open line to a call centre in an emergency;
- request a visit from response or backup services, eg from a carer; and
- call the emergency services if necessary.

**Telehealth** is the use of equipment which can remotely monitor for example blood pressure, oxygen levels, weight and glucose levels. It can reduce avoidable hospital admissions or enable earlier discharge from hospital, and is particularly helpful for people with chronic and long-term conditions. It encourages individuals to be more pro-active about their health, as they can monitor their own data. Information is transmitted to a medical centre where it is interpreted by a health worker, and action can be taken swiftly if the information indicates that there may be a problem.

However, where needs increase or there is a requirement for personal care, advice and assistance should be sought from Adult Services.

Information relating to Need and Demand for older people’s housing is set out in the Supporting Information to this strategy.
5 Housing Advice

The Council provides a range of services which promote independence for older people, and advise them about future housing options, whether they wish to stay put or consider a move to a more suitable home. The trigger may relate to issues around the existing property; housing related support, adaptations and home maintenance options or around health or financial concerns. Advice is available on budgeting, benefit and money advice, Discretionary Housing Payments, healthy living, and signposting to other agencies as necessary.

In many cases, changing health and mobility needs mean that a home can become unsuitable, or assistance may be needed with personal care or with various tasks in the home. The provision of tailored support can enable older people to continue living independently in their own home for as long as they are able to do so.

If a move is the preferred option, the Council will be able to advise on homes available, whether in the social or the private sector, including the availability of private rented homes and of schemes such as Shared Ownership or Build to Rent. Guidance can also be provided on the likely waiting times for specialist supported housing or residential care homes.

Older people and their families face considerable problems accessing information on housing and care options. There is now a significant amount of information online, but the issues can be complex. Not only are there a wide range of options, including a variety of pricing and service charges, but individual personal and financial circumstances need to be considered including pensions, equity release and paying for care. A large proportion of over 75s do not use the internet and would be accessing more traditional information sources.

The Council will ensure that information and signposting is available in a range of formats to encourage older people, their families and carers to consider their future housing need. It also aims to be consistent, regardless of which department or agency is contacted.

Issues may be:

- Is the existing home suitable both now and in the long term;
- Can it be extended or adapted, and are there resources available for this; and
- What other options might be available and suitable.

Other agencies providing advice are:

**Age UK** - [https://www.ageuk.org.uk/globalassets/age-uk/documents/factsheets/fs64_specialist_housing_for_older_people_fcs.pdf](https://www.ageuk.org.uk/globalassets/age-uk/documents/factsheets/fs64_specialist_housing_for_older_people_fcs.pdf)

**Elderly Accommodation Counsel (EAC)** - [http://www.eac.org.uk/](http://www.eac.org.uk/)

**FirstStop Advice** - [www.firststopcareadvice.org.uk](http://www.firststopcareadvice.org.uk).
What do Older People Want?

Recent national consultation\(^\text{27}\) around the housing preferences of the over 70s (albeit with a small group of 200 individuals) found that almost 85% of respondents’ preference is to make adaptations to their current home in order to stay there longer. Self sufficiency and maintaining independence for as long as possible were top priorities. However, for those considering moving into a retirement home/community, compassionate care and access to outside space were among the key considerations along with access to wifi/broadband. Figure 7 below shows the relative importance of other issues considered:

Figure 7

Retirement Homeseach recently carried out an internet based survey\(^\text{28}\) of 1,000 over 50s to establish how likely they would be to move into a retirement community and what factors

\(^{27}\) Carried out by Silk Road Marketing and published by Housing LIN January 2018

\(^{28}\) Retirement Homeseach Quarterly Review Quarter 3, 2017
were most and least likely to influence their decision to buy. 19% of those responding said they were likely or very likely to move into a retirement community, and the findings showed:

- 93% rated ‘character of the surrounding environment’ as very or fairly important;
- and
- 93% rated ‘being near to medical services’ as very or fairly important and 80% rated ‘being near to care and support services’ as very or fairly important.

Other issues which were highlighted as important were security, being near to retail facilities, and being near to family. Less important were living amongst diverse people, and being near to leisure facilities.

Just 3% of the respondents were already living in a retirement community. In terms of the home itself, a number of key requirements are emerging from recent research into what older people need and desire from their home environment. Some specialist providers have started to focus on the provision of homes for older people which include plenty of natural light, which in addition to providing a general sense of wellbeing, will address some of the more specific requirements for later life in particular for those living with dementia.

Policy ENV1 of the Local Plan Strategy Document supports development where it achieves a high quality of place, including inclusive design which meets the needs of potential users. Inclusive/future proofed design can help older and disabled people live more independently and reduce health and social care costs. Examples include two bedroomed dormer bungalows and small courtyard schemes with low walls offering a ‘neighbour friendly’ design. Traditional bungalows have a role to play but are not the only form of housing suitable for older people and can be perceived as ‘land hungry’.

Recent research published by the NHBC\(^\text{29}\) (concentrating on new-build purchases) looked at the reasons why over-55s move and what types of homes they buy. A number of issues were highlighted as particularly important, including reduced maintenance and low running costs. It found that:

*Although many households downsized (39%), many either same-sized (33%) or upsized (28%) in terms of the number of bedrooms in the new home.*

*Overwhelmingly, home buyers aged 55 and over bought houses (80%), while fewer than one in five (17%) bought an apartment and only 3% bought a bungalow. The pattern of purchase, however, was quite complex, with 14% of movers from houses choosing apartments, 75% of movers from bungalows choosing houses and 66% of movers from apartments choosing houses.*

*Overall, a large proportion of households (40%) in this study moved either down or up to a four-bedroom home, making this the most common home size purchased by the over-55s. The study demonstrates that the over-55s should not be stereotyped as people who are winding down to retirement and universally inclined towards the idea of downsizing or moving to specialist housing.*

\(^{29}\) Moving insights from the over 55s. What homes do they buy?
Many are active people, who are prepared to use their wealth to pay to move to a larger home that meets their aspirations for space and flexibility.

However, for some, downsizing is a logical choice. It is suggested that more could be done, in terms of design, to make downsizing a choice of preference for those people who are interested in taking this step.

Only 20% of the over 55s in the study moved within their immediate locality...around 50% moved more than 12 miles and 40% more than 22 miles from their previous home.

It is important that the housing offer for older people across the East Riding meets changing needs and aspirations, and consultation and awareness raising will help to inform demand for different types of accommodation. The Council will explore how it can promote the development of new schemes including new types of products aimed at older people in a range of tenures.

Housing LIN reports that over the past 10 years, national surveys have revealed a marked increase in the number of older private tenant households (aged 65 and over). This included research by Countrywide lettings network, which found that in 2017 retired people accounted for 8% of private sector tenants nationally, compared with 5.2% in 2007, with higher proportions of retired tenants in areas with low rents. In the East Riding, the Census 2011 similarly found that 8% of over 65s lived in the private rented sector. The University of York Centre for Housing Policy estimated that up to a third of 60 year olds will be renting by 2040, and many will never have been home owners.¹⁰

With an expanding market, there is potential for the development of rented schemes for older people under Build to Rent, and this could sit alongside options such as Try before you Buy. However many older people would prefer a longer tenancy of over 3 years.

This national picture is a useful starting point but in order to identify the need and demand for the various housing options available to older people in specific localities across the East Riding, further work is required.

Local Consultation

Formal consultation on this strategy was carried out between 5th June and 21st August 2018 and included a workshop at East Riding of Yorkshire’s Rural Housing Seminar, a range of awareness sessions held across the East Riding, and links to the draft on the council’s website.

In consulting this strategy the Council ran a number of events across the East Riding which gave the opportunity for residents to discuss issues around older people’s housing, and the outcomes are set out in the Supporting Information document for the strategy. The Council has also worked closely with Hull City Council, who have also been exploring the

¹⁰ https://www.york.ac.uk/chp/news/2015/chp-news-uk-housing-review/
development of an Older People's Housing Strategy. As part of this work they developed a consultation questionnaire which was designed to find out more about older people’s aspirations and current and future housing need. Once their consultation has taken place this evidence will be considered in any future review of need and demand alongside more local East Riding evidence.

As a pilot, in 2018 the Council consulted local estate agents in the Driffield and Wolds Local Plan sub area to explore demand for different types of accommodation including that from older people, although this may be limited by both its availability and customer perceptions of what is available locally. A further consultation with estate agents across a wider area may be considered during 2019/20 to inform our approach.

The Ministry of Housing, Communities and Local Government (MHCLG) Select Committee, which was considering the housing needs of older people, reported in February 2018, making a number of recommendations. These include extending advice services, widening the coverage of Home Improvement Agencies nationally, helping older people to identify trusted repair companies, providing practical help to move, and amending planning policy to allow more new schemes suitable for older people to come forward. The Council will consider how each of these recommendations can be met in the local area to improve and extend its offer.

However, in order to build up a robust picture of the need across the East Riding of Yorkshire for the various types of housing provision for older people, it is important to raise awareness of the options currently available, and those that may be available in the future. A greater understanding of what’s available, from additional support and monitoring at home through to intensive care and support in a specialist scheme, will help people to future plan for later life. This strategy goes some way towards providing this information in the section on Housing Options, but the Council will need to build on this further, ensuring through planning policy that where identified housing need can be demonstrated, suitable homes can be developed which meet the needs of older people.
7 Meeting Need

The Council has recently produced a new Strategic Housing Market Assessment (SHMA) (2019) which sets out the level of need for a range of different forms of housing to meet the needs of older people. The SHMA highlights that the increase in the number of older households in the East Riding over the next twenty years will result in a change in the requirements of the housing stock; more homes will be needed that are suitable for older people to live in. This could be specialist housing similar to today's models, different forms of specialist housing, or mainstream general needs dwellings that are built to accessible and adaptable housing standards. However, cost and viability implications will need to be considered. In particular;

- Modelling of demographic change and moving patterns identify a requirement for an estimated additional 295 ‘mainstream’ dwellings per annum which are built to accessible and adaptable standards for the growing older population. Such housing could be part of the general mix of homes but built to different standards reflecting the needs of older people (e.g. accessibility standards). This type of housing could be attractive to retired older people looking to ‘down size’ but perhaps not wanting to live in specialist retirement housing (and in doing so could free up larger family housing).

- Within the overall need for housing there will potentially be a need to provide some specialist (supported) housing. This is particularly in response to an ageing population and the higher levels of disability experienced by older people. Modelling using PPG recommended toolkits suggests the need for an additional 240 such units of accommodation for older people. This is a combined figure for both market and affordable housing.

- As well as the need for specialist housing for older people the analysis considers Registered Care needs. Demographic modelling highlights a potential need for an additional 140 registered care bedspaces per annum for older people (aged 75 and over). As these would be in use class C2, they would be in addition to the estimates of housing need from demographic modelling. It may be the case that an increased focus on housing suitable for older people and specialist housing schemes will mean that this number would not be required. There will however need to be a recognition that there may be some additional need for particular groups such as those requiring specialist nursing or for people with dementia.

The figures referred to above are based on available evidence and should be regarded as a strating point in meeting identified needs. Actual targets will be established in the new Local Plan having regard to for example overall development viability and the need to meet wider plan objectives.

Work will continue to highlight the choices available to older people which were set out in this document in Section 4 – Housing Options, and explore their preferences. Alongside needs assessments, this will inform the Council’s approach to new types of provision which might come forward (in terms of the building type and/or support which might be available).
As previously stated, for some, moving home may be a better long term option as opposed to staying put in the existing (original or adapted) property, particularly to newer homes which are designed to meet older people’s needs and which will be warmer and cheaper to heat. With low numbers of new build homes currently being developed with older people in mind, choice may be limited due to the importance of specific requirements around location, accessibility and circulation space, light and storage. However, it is envisaged that once need can be demonstrated additional homes will come forward. Where this is a preference, there are few properties designed for multi generational families, and flats and smaller houses may not provide the living arrangements and levels of natural light which older people are looking for. Whilst there are currently incentives for first time buyers to access the new-build market, there is currently no such help for older people.

**Additional Stock/New Build**

Through the planning process, the Council needs to ensure that suitable housing comes forward to meet the identified needs of specific groups, including older people. This Strategy, and the Council’s SHMA are key to determining the needs of older people and will inform the review of the Local Plan.

More than half of older person households aged 85 and over have someone in the home with a serious illness or disability, which means they are more likely to need step-free, accessible homes with features such as wide doors and hand rails.

In June 2016, the report, *Housing our Ageing Population: Positive Ideas (HAPPI 3) - Making retirement living a positive choice* suggested that the Government should turn its attention to the potential of providing housing suitable for the elderly instead of concentrating on first time buyers (and renters). Additional stock which meets the needs of older people may be brought forward through bespoke schemes, as part of S106 planning contributions from developers as part of larger market schemes, or by way of adapted or converted properties.

Local Plan Policy H1 will be reviewed in light of the evidence highlighted above to ensure that the needs of older people are more effectively met. This includes the provision of specialist accommodation, and on non-allocated sites this will be supported within the development limits of settlements where the proposal is of an appropriate scale in relation to the settlement. In order to meet a range of need, this additional stock could provide a wide mix of homes, from level access and accessible properties specifically designed for older people through to standard homes which are sufficiently flexible to meet the needs of older households in the long term.

Consideration should be given, subject to a need being identified, to the provision of a limited number of homes which meet the requirements of multi generational families. This approach to family living is explored in the NHBC’s document mentioned earlier, *Multigenerational living - An opportunity for UK house builders?* A key finding was that most multi generational households are relatively small and that they could be accommodated successfully in quite average-sized homes with little or no modification. The report sets out
design features that can allow even complex households to live together comfortably, and
suggests that new house builders could offer a range of layouts to suit varying need. This
emerging offer could contribute to the range of options which are open to older people.

The **Lifetime Homes standard**\(^{31}\) was developed to ensure that homes are accessible,
adaptable and inclusive, incorporating 16 design criteria for new homes at minimal cost. These
tend to be used by social housing providers and have not been widely taken up in market
housing. The ability for local authorities to apply the Lifetime Homes Standard was withdrawn
following Ministerial Statement in 2015\(^{32}\), and the Government now requires that
developments need only comply with Part M4(1) of the Building Regulations, or more
stringent Nationally Described Space and Access Standards where there is an evidenced local
need to do so.

The NPPF identifies that authorities can introduce internal space, accessibility and adaptability
standards if there is evidence to demonstrate they would address an identified need. Evidence
is being collated, through a review of the Local Plan, to support the introduction of these
standards in line with the Government’s advice. The impact on the viability of new housing
development will also need to be considered. The introduction of standards would help
ensure that new homes are capable of meeting the needs of those requiring new housing and
older people who may want to remain in their own home with as much independence as
possible.

**Part M of the Building Regulations** goes some way to making homes more accessible and
the provisions are set out under 3 categories;

1. visitable dwellings;
2. accessible and adaptable dwellings; and
3. wheelchair standard dwellings.

There is a mandatory requirement for all new homes to be built to Category M4(1) – visitable
dwellings, which provides that reasonable provision should be made for people to –

a) gain access to; and
b) use, the dwelling and its facilities

However ‘whilst Category 1 offers some basic accessibility features (ie door widths and
corridors of a size suitable for a range of people including wheelchair users), it fails to
guarantee the true visitability and adaptability that many households will need over their
lifetimes, for example, level access into the dwelling is not always provided’\(^{33}\).

The higher Category 2 standard is similar to the Lifetime Homes Standard. It is flexible and
adaptable offering enhanced access features and benefits to all households over their lifetime.

---

\(^{31}\) [http://www.lifetimehomes.org.uk/pages/revised-design-criteria.html](http://www.lifetimehomes.org.uk/pages/revised-design-criteria.html)

\(^{32}\) [https://www.gov.uk/guidance/housing-optionaltechnical-standards](https://www.gov.uk/guidance/housing-optionaltechnical-standards)

\(^{33}\) Habinteg – A forecast for Accessible Homes June 2019
and over the lifetime of the home, such as stronger bathroom walls for the addition of grab rails, and stairs that can easily accommodate a stairlift.

Category 3 should meet the needs of a household that includes a wheelchair user. Within this standard are two sub-categories;

- **M4(3)a**: wheelchair adaptable. These will meet spatial and layout requirements but may not have been fully fitted and finished to accommodate immediate use by a wheelchair user; and
- **M4(3)b**: wheelchair accessible. These are fully ready for occupation by a wheelchair user.

The government is currently considering whether to designate Category 2, for accessible and adaptable dwellings, as the mandatory requirement in the future.

In 2009, the **Housing our Ageing Population Panel for Innovation (HAPPI) principles** set out 10 design criteria, some of which have particular relevance to the development of homes for older people eg good light, ventilation, room to move around, adaptability and shared facilities and hubs. The recommendations are still relevant.34

In response to the growing numbers of older people living healthily who would be prepared to downsize should a suitable home come available, a focus on the development of new homes which would be attractive to them may encourage them to move. This would also potentially free up larger homes in the wider market and stimulate the economy.

A further report entitled Rural Housing for an Ageing Population: Preserving Independence, or HAPPI4,35 made a number of additional recommendations which are tailored to rural communities and which would enable schemes for older people to come forward. It calls for the creation of well designed homes and community ‘hubs’ to bring people of all ages together, and the allocation of specific sites in the Local Plan to meet the needs of those older people already living in rural areas. Improved broadband connectivity and the use of new technology alongside upgraded or adapted homes is also important.

The **Designing with Downsizers Oct 2016, DWELL & University of Sheffield** report responds to the growing numbers whose future housing aspirations are not being met by either specialist retirement developments or mass-market housing products. It found strong demand for better quality and more accessible homes located in ‘normal’ streets and neighbourhoods, where older people can continue to participate in mixed-age communities. Whilst work with a range of stakeholders found that there is no ideal downsizer home, a number of common themes emerged:

---

34 https://www.housinglin.org.uk/Topics/browse/Design-building/HAPPI/
35 published in April 2018.
https://www.housinglin.org.uk/_assets/Resources/Housing/Support_materials/Other_reports_and_guidance/APP_HAPPI_4_Housing_Care_Report_web.pdf
Demand for accessible single storey or 2 storey homes, and a continuing appetite for bungalows;
Willingness to consider apartments provided they are secure, in a good location, and potential for extra facilities eg allotments and shared space to host social events;
Demand for fewer (bed)rooms but more space and adaptability to accommodate separate living, visiting friends, family and grandchildren;
Provision of manageable outdoor space for gardening and relaxation, such as courtyard gardens, roof terraces or generous balconies;
The need for dedicated resident and visitor car parking provision in all by the most centrally located sites; and
Above all, a home that continues to allow people to pursue the pleasures of life today, while feeling secure that their home can adapt to their future needs.

In particular the document examines possible layouts which include

courtyard bungalow, which provide an efficient footprint by planning homes back to back and side to side, creating small sheltered and sociable spaces between; and

house and bungalow combinations to provide independent/attached accommodation for elderly relatives.

Research by Birmingham City Council including consultation with older people found that in most cases, need could be met through the provision of 2 bedroom dormer style bungalows, each with a ground floor bedroom and shower room, a lounge and kitchen and also a second bedroom and bathroom upstairs. This would then allow for a carer or family member to move in to provide support if necessary at a later date.36

However, unless there is such a steer from central government to require developers to meet the needs of older people, or older people themselves become more aware of design and the market demands these type of units, there will always be challenges to delivery. In the current policy context it may be more realistic to focus on deliver through the Council’s Housing Revenue Account and our Registered Provider partners to deliver these more specialist homes.

Over the past few years there have been some barriers to the development of supported housing schemes following the government’s consultation in 2016/17 around how these might be funded in the future, together with concerns around the availability of benefits for occupants to meet the full costs of housing. However, in August 2018 the government confirmed that Housing Benefit is to be maintained for all supported housing. Along with

36 Local Government Association, Housing our Ageing Population report 2017
guidance on rent setting through to 2025 it is expected that this will give the sector the confidence to invest in new supported schemes.

Work will continue with Registered Provider (Housing Association) partners and with colleagues in Adult Services to bring forward new affordable schemes to meet the housing needs of older people, and the Council itself will also contribute directly to the development of new affordable homes which are designed to meet the their needs. The Housing Revenue Account Business Plan 2015-2045 sets out an intention to invest in new housing in order to achieve the objective of delivering new affordable housing in areas of need. In order to fund this, surplus income is transferred to an investment reserve to deliver an ongoing programme of investment in new build and remodelled housing for general needs, supported and older persons housing.

Across all tenures, close working with Adult Services will ensure that wherever possible, older people and those with specialist need are able to continue to live in the wider community.

**Residential Care Homes**

The Council plans to develop a Strategic Estates and Commissioning Care Home Strategy which will focus on current provision in the East Riding, both in Council and private ownership. The impact of alternative types of more mainstream provision such as mixed tenure extra care, assisted living, community wellbeing schemes and retirement villages, where intensive care and support can be provided outside of the traditional settings, will need to be taken into account whilst building resilience and capacity into the market. Delivery models will be reviewed and opportunities to work with private sector providers will be explored.
8 The Council’s Priorities

In order to deliver the Council’s vision for an improved housing offer for the older population, three overarching priorities have been identified:

Priority 1. Improve and maximise the use of existing housing, and promote independent living;

- Ensure that opportunities provided by assistive technology are promoted to enable and prolong independent living;
- Encourage the use of services to maintain independence;
- Promote and facilitate improvements to housing whatever tenure;
- Encourage more older council tenants to downsize and free up larger homes;
- Ensure that older people have access to practical support to move across all tenures;
- Explore how adapted and accessible properties can be identified to individuals across all tenures; and
- Explore whether the Homeshare scheme might be suitable for the East Riding.

Priority 2. Facilitate the provision of new housing in response to identified need;

- Increase the number and variety of homes suitable for older people to meet identified need;
- Ensure that the location and types of new homes are informed by older people’s preferences; and
- Promote and encourage the development of specialist housing in the private sector, through Council direct delivery and with partners to meet identified need

Priority 3. Provide appropriate and accessible housing advice including information about suitable housing options;

- Raise awareness of:
  - advice and assistance services provided by the Council, partner agencies and local stakeholders including Firststop, and
  - the range of housing options and support
- how to identify trusted repair companies
- Provide information to enable older people to plan for the future;
- Engage with colleagues in health and social care to raise awareness of the types of housing with support available including Lifeline and Teleheath/Telecare

More detailed actions relating to these priorities are set out in the Action Plan below.

Details of the Funding/Resources available to deliver this strategy are set out in the Supporting Information.
### 9: Action Plan

<table>
<thead>
<tr>
<th>Priority 1. Improve and maximise the use of existing housing, and promote independent living</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Action</strong></td>
</tr>
<tr>
<td>Ensure that opportunities provided by assistive technology are promoted to enable and prolong independent living</td>
</tr>
<tr>
<td>Publish information in YourEastRiding on the use of Telecare/Telehealth</td>
</tr>
<tr>
<td>Encourage the use of services to maintain independence</td>
</tr>
<tr>
<td>Publish information in YourEastRiding about how the Lifeline can promote independence</td>
</tr>
<tr>
<td>Frontline staff to be trained in health and safeguarding issues affecting older people eg falls prevention, detecting signs of dementia</td>
</tr>
<tr>
<td>Promote and facilitate improvements to housing whatever tenure</td>
</tr>
<tr>
<td>Encourage more older council tenants to downsize and free up larger homes</td>
</tr>
<tr>
<td>Ensure that older people have access to practical support to move across all tenures</td>
</tr>
<tr>
<td>Explore how adapted and accessible properties can be identified to individuals across all tenures</td>
</tr>
</tbody>
</table>

[Type here]

- HSD - Housing Strategy and Development
- BM - Business Management
- AS - Adult Services
- FP - Forward Planning
- HS - Housing Services
- PH - Public Health
<table>
<thead>
<tr>
<th>Action</th>
<th>Timescales</th>
<th>Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Explore whether the Homeshare scheme might be suitable for the East Riding</td>
<td>June 2021</td>
<td>HSD</td>
</tr>
<tr>
<td>Establish whether there is sufficient suitable demand for the scheme</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Priority 2. Facilitate the provision of new housing in response to identified need**

<table>
<thead>
<tr>
<th>Action</th>
<th>Timescales</th>
<th>Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase the number and variety of homes suitable for older people to meet identified need</td>
<td>Ongoing</td>
<td>HSD</td>
</tr>
<tr>
<td>Maintain information on future need/demand for older people’s housing including at local level</td>
<td>Ongoing</td>
<td>HSD</td>
</tr>
<tr>
<td>Support the development of homes for older people in suitable locations including emerging retirement village, assisted living, community wellbeing and extra care schemes</td>
<td>Ongoing</td>
<td>HSD/FP</td>
</tr>
<tr>
<td>Influence planning policy to require the provision of homes (both market and affordable) suitable for older people</td>
<td>Ongoing</td>
<td>HSD</td>
</tr>
<tr>
<td>Consider how bespoke age friendly and accessible designs might be promoted to future proof homes</td>
<td>April 2022</td>
<td>HSD</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Action</th>
<th>Timescales</th>
<th>Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ensure that the location and types of new homes are informed by older people’s preferences</td>
<td>Ongoing</td>
<td>HSD/AS</td>
</tr>
<tr>
<td>Access and consult Older People’s groups/Forum</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Explore demand for other housing options including Shared Ownership and Home Sharing / Publish results</td>
<td>June 2021</td>
<td>HSD</td>
</tr>
<tr>
<td>Seek to introduce internal space, accessibility and adaptability standards through the review of the East Riding Local Plan</td>
<td>May 2022</td>
<td>HSD/FP</td>
</tr>
<tr>
<td>Continue to seek smaller homes and homes with a bedroom downstairs as part of the mix of general market housing</td>
<td>Ongoing</td>
<td>HSD</td>
</tr>
</tbody>
</table>
### Priority 3. Provide appropriate and accessible housing advice including information about suitable housing options

<table>
<thead>
<tr>
<th>Action</th>
<th>Timescales</th>
<th>Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Promote and encourage the development of specialist housing in the private sector, through Council direct delivery and with partners to meet identified need</td>
<td>Ongoing</td>
<td>HSD/FP/Developers/Registered Providers</td>
</tr>
<tr>
<td>Explore need and opportunities with colleagues from Adult Services</td>
<td>Autumn 2020</td>
<td>HSD/AS</td>
</tr>
<tr>
<td>Promote opportunities for new accommodation with care to meet need of those living with dementia</td>
<td>Ongoing</td>
<td>HSD/AS/BM</td>
</tr>
<tr>
<td>Raise awareness of: advice and assistance services provided by the Council, partner agencies and local stakeholders including Firststop, and the range of housing options and support how to identify trusted repair companies</td>
<td>June 2020</td>
<td>HSD/HS</td>
</tr>
<tr>
<td>Compile a feature for Your East Riding - Housing Advice for older people, who can help?</td>
<td>June 2020</td>
<td>HSD/HS</td>
</tr>
<tr>
<td>Produce a guide on Housing Options and support for older people including aids and adaptations</td>
<td>Sept 2020</td>
<td>HSD/HS</td>
</tr>
<tr>
<td>Raise awareness of Age UK Handyperson Service</td>
<td>June 2020</td>
<td>HSD/HS</td>
</tr>
<tr>
<td>Provide information to enable older people to plan for the future</td>
<td>Summer 2020</td>
<td>HSD</td>
</tr>
<tr>
<td>Consider establishing an older people’s housing panel to consult on policy changes, proposed schemes etc</td>
<td>Summer 2020</td>
<td>HSD</td>
</tr>
<tr>
<td>Promote the health and cost benefits of energy efficient homes, and advise re the effects of fuel poverty</td>
<td>Nov 2020</td>
<td>HS/HSD</td>
</tr>
<tr>
<td>Engage with colleagues in health and social care to raise awareness of the types of housing with</td>
<td>Nov 2020</td>
<td>HSD/PH/HS</td>
</tr>
<tr>
<td>Ensure that frontline staff have appropriate information and know where to signpost</td>
<td>Nov 2020</td>
<td>HSD/PH/HS</td>
</tr>
</tbody>
</table>

[Type here]

HSD- Housing Strategy and Development
BM- Business Management
AS- Adult Services
FP – Forward Planning
HS – Housing Services
PH – Public Health
<table>
<thead>
<tr>
<th>Action</th>
<th>Timescales</th>
<th>Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>support available including Lifeline and Telehealth/Telecare</td>
<td>Nov 2020</td>
<td>HSD/PH/HS</td>
</tr>
<tr>
<td>Joint poster campaign for GP surgeries and other service areas</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Summary, Development and Monitoring of the Strategy

This strategy aims to increase the housing options available to older residents and those planning for older age by building on the housing and support services the Council and other providers already have in place. In addition to improving the suitability of current stock, this will include the provision of suitable and attractive new homes in locations where older people want to live, with the technology available to support them to do so.

Raising awareness will be a key part of this process, and should help our residents to live independently, as well as they can in later life. The Council will continue to work towards its vision that there will be a range of opportunities available to older people, both at the point of need and to allow them to plan for the future.

This is one of a range of strategies and policies produced by the Council and its partners, which address the needs of older people including those with disabilities. It has been developed as a supporting document to the Council’s overarching Housing Strategy 2017-2021, and sits alongside the Housing Strategy for Vulnerable People 2012 which is planned for review.

The Older People’s Housing Strategy will be subject to review every 5 years, with annual monitoring and review of the action plan.

[Type here]

HSD- Housing Strategy and Development
BM- Business Management
AS- Adult Services
FP – Forward Planning
HS – Housing Services
PH – Public Health