



# City of London Corporation – Sheltered Housing Review 2014

Department of Community and Children's Services

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## Introduction

1. This report sets out the context and key findings of the Department of Community and Children's Services sheltered housing review.
2. The review was initiated following a report into supported living undertaken to help implement the City's Health and Wellbeing Commissioning Strategy. It was approved in December 2012. That report included a recommendation to:

*'review existing sheltered housing provision and assess potential for delivering improved support for older people more widely in the community'.*

## Aim and method of the review

3. The objectives of the review were to assess the range and quality of the City's existing sheltered housing provision, current and likely future demand and need, and to identify gaps in provision and opportunities for improvements. The review has taken into account the changing housing needs and aspirations of older people, current policy and developing practice in the delivery of social care and housing-related support. The aim of the review is to develop options for change that position the sheltered housing service more clearly within a balanced range of housing provision for older people and integrate it more effectively with adult care and support services;
4. There are six sheltered housing schemes available to City residents. Four – Isleden House, Harman Close, Mais House and City Almshouses - are owned or managed by the City. Two – Tudor Rose Court and Iveagh Court - are owned by housing associations and grant nomination rights to the City. Whilst all six schemes have been included the assessment of overall City supply only the four City managed schemes will be taken into account for the purpose of recommendations and options appraisal.
5. In addition to gathering quantitative information the review has undertaken a literature review, qualitative research, site visits to an extra-care scheme, and extensive consultation with the City's sheltered housing residents and other older City residents. Site visits were undertaken by two other major providers of housing for older people to obtain independent assessments of our sheltered schemes and ensure a balanced perspective on issues and likely future requirements for change. One of these included a detailed assessment of Mais House, our largest sheltered scheme in Sydenham Hill, Lewisham, which is a primary focus for the review. The review has been carried out internally, with support from independent external advisors as necessary, and overseen by a Project Board comprised of City elected Members and DCCS Housing Service senior managers
6. Options for appraisal for approval by Members may include service improvement, changes to service delivery models, disposal and investment and development opportunities presented by the City's asset management strategy and affordable housing development programme. An action plan will be drafted to implement agreed proposals once approved.

## Summary of key finding and issues

7. The key findings of the review are summarised below. More detail can be found in the subsequent sections.
  - 7.1. Rising numbers of older people are likely to increase pressure on service but the assessment of future needs is complex; changes in people's aspirations, delivery of care and the choice of suitable alternative provision in the market will all shape the future requirement for sheltered housing.
  - 7.2. Policy and technology are challenging traditional models of sheltered service provision and delivery such as the City's. Some authorities are re-modelling provision to provide more extra-care or mobile warden services to target resources more tightly or across different tenures.
  - 7.3. The current supply of alternative specialist housing for older people in the City consists of sheltered accommodation. The majority of schemes (4 out of 6) and all three City-owned schemes, are on out-of-City estates in neighbouring boroughs; sheltered housing within the City is provided through two housing association-owned schemes to which the City has nomination rights. There is no private retirement or extra-care provision in the City.
  - 7.4. Demand for sheltered accommodation is soft and increasingly being used to meet general needs demand; sheltered housing is less attractive to its original market of fit and active older people; perceptions of sheltered accommodation amongst non-residents are poor.
  - 7.5. Most people want to remain living in their existing homes for as long as possible, especially in the City. High levels of owner-occupation, satisfaction with their existing neighbourhood and the lack of suitable alternatives may be contributing to this, although residents appear disinterested in private retirement housing provision.
  - 7.6. The requirement for extra-care provision in the City is likely to remain low and not an efficient or sustainable option for the City.
  - 7.7. All of the City's schemes require investment to meet current standards. Two schemes – Harman Close and Mais House - are the least popular and require significant investment to refurbish or remodel them in order to make them fit for purpose on the future. Mais House is particularly problematic suffering from a poor location and very low demand.

## Context of the review

8. A number of factors are driving change in the way our local housing, health and care services work together to deliver services for older people. Together with issues related to the City's sheltered housing stock condition, these have shaped the focus of the review and will be taken into account in deciding on options for change going forward.

### Condition of City sheltered stock

9. All City of London sheltered housing stock was built more than forty years ago and is now visibly ageing. Most of the stock does not meet current standards and will require investment, remodelling or re-provision if it is to meet new and developing design standards for older people's accommodation such as that set out in the HAPPI<sup>1</sup> report, take opportunities for better care and support provided by advances in technology, and meet the aspirations of older people.

### Demographic change

10. Demographic change is driving the way we plan fund and deliver health, care and housing provision. The number of people in the UK population is forecast to increase steadily over the next three decades. By 2050, there will be 19 million people over 65, and 8 million over 85, with a significant proportion living alone. Average life expectancy now is 82.6 for women and 78.7 for men, and rising: one in three children born in 2013 will live to be over 100.
11. Life expectancy in the City is the highest in England. But greater numbers of older people living longer may not be matched by healthy life expectancy: at 65 men have a 47 per cent chance of remaining disability free, compared to 42 per cent for women. And living longer significantly increases the risk of dementia; the proportion of people with dementia doubles for every five year age group. As a result, there is likely to be growing pressure on public services, particularly social care and health services, from older people.

### Legislative and policy change

12. At a national level the government is shaping the legislative framework to integrate the delivery of health, care and housing policy outcomes and shifting funding towards housing and community-based interventions to support those agendas. Health and Wellbeing Boards are being encouraged to ensure adequate housing representation in the planning and commissioning for the wellbeing of residents. The Care Act 2014 explicitly mentions the suitability of accommodation in shaping wellbeing assessments and sets out duties to co-operate, and has indicated the significance of housing to the preventative agenda in health provision through the inclusion of disabled facilities grant in the Better Care fund.
13. Changes in policy emphasising prevention, choice and person-centred services are driving changes in the funding and delivery of care services and the patterns of provision in care and housing-related support. Policy in care for the elderly is increasingly focused on giving clients control of their own budgets to buy the care

<sup>1</sup> The high-profile **Housing our Ageing Population: Panel for Innovation (HAPPI)** was established in June 2009 to examine what is needed to ensure new build specialised housing meets the needs and aspirations of the older people of the future? <http://www.homesandcommunities.co.uk/ourwork/happi>

they need and maintaining people in their own home for as long as possible. This policy shift, away from residential care and high-cost interventions towards prevention and community-based services (such as extra-care housing for the elderly), is creating change in the way care and accommodation is provided.

#### Changing patterns of provision

14. Historic models of providing care and accommodation are being reviewed by many local authorities and housing providers. The accommodation-based model of community care in which people move along a continuum of accommodation provision as their need for care increases is being challenged. Many local authorities, driven by reduced funding settlements and the desire to 'de-institutionalise' care provision, have shifted away from residential care in favour of extra-care schemes where residents have their own tenancies and care is purchased and provided on site on a 24/7 basis. In this model the concept of the sheltered scheme warden or manager as 'good neighbour' has evolved into that of professional partner in the allocation, assessment and care delivery system.
15. The 'balanced community' model of sheltered housing in which fit and active residents support frailer ones is being challenged by some authorities, on the grounds of efficiency and use of public funds, and by residents – especially younger and more active ones many of whom do not wish to adopt the role of 'reluctant carer' for neighbours. Newer models of service delivery have sought to combine technology and staff resources in a more flexible or peripatetic way delivering targeted support in the community as and where needed.

#### Technological innovation

16. Traditional systems rely on community alarm systems that allow residents to summon help in an emergency and improve safety through smoke detectors and automatic door closers. Newer systems that detect risk in the environment (flooding or gas escape from taps left on, excess heat) and in personal circumstances (inactivity and movement detectors, fall sensors, exiting the dwelling) allow these basic functions to be integrated and extended through the use of touchscreen tablets and social media platforms which enable enhanced contact with the outside world, family, care and support.
17. These innovations do not only improve independence and choice for residents and reduce social isolation, anxiety and risks; they also provide opportunities to coordinate and reshape service delivery, reduce costs and make better use of resources, for example by reducing the need for frequent personal calls on residents by wardens or enabling preventive maintenance.

#### The City's affordable housing development programme

18. The City's housing strategy takes account of the impact of a growing older population in its priorities and commitments. The City's affordable housing development programme and five year asset management strategy provide both the opportunity and the funding to address the housing needs of the elderly in the City and its estates in other boroughs. Improvements to existing stock and the provision of new housing to lifetime standards will create more choice for older people through by enabling them remain in their existing homes for longer or to downsize releasing much-needed larger properties for families.

## The spectrum of housing for older people

19. Sheltered housing sits within a wide range of specialist housing for older people for which definitions or descriptions can be complex. Sheltered housing is often called retirement housing (or villages) when provided for market rent or sale in the private sector. Some general definitions are set out below. All housing provision for older people in the City and on the city's estates in neighbouring boroughs is sheltered accommodation. The City does not own or manage any extra-care provision. There are no private retirement villages or care homes in the City. Current policy is focused on reducing the use of care homes where possible, principally through provision of extra-care schemes.

### Designated housing for older people

20. This is housing, usually a group of flats, allocated only to older people. It may have specific design features or be in a quiet location. Support is not provided.

### Sheltered housing

21. Sheltered housing provides conditions for independent living including the support of a warden and a 24-hour alarm system for emergencies. Schemes are generally groups of self-contained flats or bungalows. Some are all under one roof (hotel-style); others may be groups of bungalows or flats. Most have with communal facilities such as a lounge, laundry and gardens. Scheme managers or wardens provide limited support, such as daily checks on residents, and community activities but not care. Resident wardens are no longer the norm in sheltered housing schemes. Most schemes will have an on-site warden during the day five days per week or a peripatetic (mobile) warden service.

### Extra care

22. Extra care housing provides for independent living in schemes comprised of self-contained homes with design features, support services and provision of on-site care. It is sometimes known as assisted living, very sheltered, close care or continuing care.

### Retirement communities

23. Retirement communities (or villages) are large scale purpose built developments. They usually provide upmarket accommodation for sale or rent with a wide range of facilities available on site including gyms, cafes, shops and facilities for the provision of care.

### Care homes

24. A care home is a residential setting where a number of older people live with and have access to on-site care services. All care homes provide personal care but some also provide nursing care. Residents do not generally have a tenancy of an individual dwelling and usually live in single rooms with access to shared communal facilities.

## Housing requirements of older people – aspirations, needs and demand

25. Demographic forecasts suggest large increases in the older population In the City. The overall population is projected to increase by 40% between 2011 and 2026, from 7,400 to 10370; the increase in the numbers of over 65s is greater at 60%: from 1,140 to 1,840. The number of these people living alone is likely to be disproportionately high in the City – average household size in the city of London is 1.64, the smallest of all English local authorities.<sup>2</sup>
26. However, other factors such as changing preferences and aspirations, the availability and provision of care, and the market will also shape the likely future requirement for specialist or sheltered housing. Age is not necessarily a firm indicator of the need for specialist or sheltered housing or care; the need and demand for different accommodation and support can be difficult to predict because people may only consider the need for change at a time of crisis. And demand for certain types of accommodation is partly supply-led: need for age-specific accommodation is relative and depends on the choice and attractiveness of other options and services in the market.

### Aspirations of older people

27. Nationally, only 5% of older people live in specialist housing. Around 90% live in mainstream housing and research suggests the vast majority want to stay living in their current home for as long as possible. In many instances this would require only small levels of assistive input, including for example the use of assistive technology. This evidence suggests a strong preference for independence and control; it may also reflect the current lack of affordable alternatives in the market or increasing high levels of owner-occupation amongst older people. In any event this trend supports current policy direction in social care and is supported by consultation we have undertaken with our own residents. This is detailed below.

### City sheltered residents

28. Many existing sheltered residents are generally happy with their accommodation. In consultation they cited safety, security, support, affordability and companionship as the main benefits. For many, the presence of a scheme manager is the key to ensuring this. However, motivation for the move to sheltered was conditional and varied with tenure.
29. Some, principally those who were already City tenants, suggested that they may have remained where they were living previously if their accommodation had been more suitable in terms of its size and accessibility - for example, smaller and with a lift or on the ground floor. Previous tenants of private rented accommodation highlighted security of tenure, affordability and a better standard of accommodation as key factors. These features are not specific to sheltered accommodation and could in most cases be provided through unsupported general needs provision. Others had moved because their families wanted them to be closer to support or because they did not want to burden their families. For these residents the support on offer was an important consideration.

<sup>2</sup> This data applies to the City population only. Similar data for the population of City housing elsewhere in London is not available



30. Many sheltered residents were critical of the space and storage standards of their accommodation. This is a common criticism of many sheltered schemes. Particular examples of these deficits in City sheltered schemes are detailed in the next section.

#### Other City residents

31. City residents not living in sheltered accommodation had less positive perceptions of it (including retirement communities or villages) and the lifestyle it offers. Many cited a number of negative factors leading them to want to remain living where they were. These included loss of independence, fear of institutionalisation, not wanting to be in a community of older people, or the size and standard of accommodation as issues.<sup>3</sup> For this group the key requirements in terms of housing needs as they grow older were less related to specialised age-specific accommodation or issues of personal support and companionship, and more focused on provision and services which would enable them to stay where they were: aids and adaptations, good mobility accessibility and handyperson services.
32. Companionship appeared to be less of an issue for this group although some Barbican residents suggested social isolation was an issue. There was some awareness of the potential of telecare to enable independent living and to help combat social isolation, especially for those living alone. This should be promoted.
33. Positive factors underpinning the desire to stay in their current accommodation included proximity to transport, services, cultural facilities and familiarity with the neighbourhood. This group of residents live predominantly in Golden Lane Estate and the Barbican. Many of those consulted expressed the intention never to leave, having actively chosen to move and live there for these reasons.
34. Sheltered housing has become less attractive to its original market of fit and active older people. Whilst the population of 65-79 older people is projected grow, many of them will be in that fit and active target group. In addition, in the City most of that growth will be in the Barbican and Golden Lane areas. Levels of owner-occupation amongst the 65-79 population is likely to be high. When older people move they tend to choose the same tenure they are currently living in. In view of these factors demand from this group for social rented sheltered housing is likely to be low.
35. These positive and negative factors will need to be taken into account in any additional provision or re-provision the City makes for older people if the City is to succeed in increasing choice for older people and encouraging downsizing and greater mobility in the local market as part of its overall housing strategy.

#### Resident profile, demand and support need

36. The profile of residents in the City's sheltered housing schemes shows a balanced client group. Demand for sheltered housing and the need for care and support in most schemes is relatively low.

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<sup>3</sup> Research also suggests that fear of change, the upheaval of moving and, for owner occupiers, asset retention, are key considerations.

37. Around 28% of residents are aged 80 or more; around 70% are aged between 60 and 80. This reflects patterns nationally although the numbers of residents under 60 (2%) is below average and has not followed increases in the national trend. Whilst the numbers of the population aged between 60 and 80 in the City are projected to grow more rapidly, the numbers of very old people ie 80+ are projected to grow only slowly (by 8% to 2020).
38. Current levels of demand for sheltered housing are steady but soft. Sheltered schemes have in the past experienced difficulty in letting empty dwellings in some of the less popular schemes. As at August 2014 all schemes are full and there are 96 people on the waiting list for sheltered accommodation. However many people refuse offers when they arise which suggests their application is a form of 'future proofing', an insurance policy for those hoping not to have to move.
39. Demand varies between schemes. There is a clear preference and high demand for 'own front-door' bungalow-type dwellings on schemes most near to the City such as those at Isleden House and City Almshouses. There is also a clear preference for one bedroom accommodation - at present more than 30% of those on the waiting list have expressed a single preference for the City Almshouses. These design features seem likely to be as much a factor in their popularity as the fact that they provide support. Demand for the most distant scheme at Mais House is very low.
40. Care and support needs at most sheltered schemes are relatively low. Overall, only 9% of residents have high support needs and more than 50% have no or low support needs. Around 10% of residents are in receipt of care, lower than national average estimates.
41. The refusal rate and low numbers of people requiring high support suggests sheltered housing is increasingly being used as general needs accommodation to meet the lack of suitable alternatives for those who might wish to move but do not need support. This picture reflects national trends in sheltered housing, especially in ageing stock. Some providers are actively questioning the efficiency of the traditional model of accommodation-based support and are remodelling outdated sheltered schemes into extra-care models of provision to help reduce reliance on costly residential care. However it is unlikely that this model of provision would be efficient or sustainable for the City.
42. The numbers of very elderly City residents is low and projected to increase only gradually. Numbers being placed into residential care are very small (3-4 per year) and are decreasing. Capacity in the City to spot-commission this provision is adequate. Increasing numbers are being enabled to remain living independently through the provision of care directly into the home and the use of personal budgets. This trend and the use of personal budgets are causing some extra-care providers to review the viability of providing large extra-care schemes with the provision of on-site 24/7 care. It should also be noted that the City has a purely landlord function in regard to its sheltered housing schemes, all of which are outside the City. The relatively low number of residents who are in receipt of care are thus funded and provided for by the host boroughs.
43. There is potential however, with advances in assistive technology and in conjunction with decisions about the level and nature of the City's future provision of housing for older people, to review the way housing-related support is provided, for example through a more peripatetic or mobile form of provision.

## Sheltered housing supply – profile and stock condition

44. The total supply of sheltered housing across all sectors comprises six schemes providing 235 units of accommodation. Of these 219 are social rented; the remainder are owner-occupied. This represents around 11% of all City social rented stock.
45. Most of the social rented sheltered provision is out of the City. Four of the schemes, providing 191 units are managed by the City and located in neighbouring boroughs. Three of these (Harman Close, Isleden House and Mais House) are owned by the City. Two of the schemes are owned by housing associations (Hanover and Guinness Trust). These provide 28 units of accommodation through nomination rights granted to the City and are located in the City. The Iveagh Court scheme owned by Guinness Trust and providing nine units of accommodation is being decommissioned. The vacancy rate across City sheltered housing is currently around 20 a year.
46. All six schemes have community alarm systems and alarm monitoring services supported by an emergency call-out service at night if needed. All have staff on-site during the day across the working week.
47. More details on the size, location and provision at these six schemes is provided at Appendix A.

### Condition and quality of provision

48. Most of the City-managed schemes provide a wide range of communal facilities. All four sheltered schemes have a garden. The three schemes owned by the City (Isleden House, Harman Close and Mais House) also provide communal lounges, laundries and kitchen areas.
49. All of the City's sheltered stock is now more than forty years old and outdated. There has been some investment and improvement over the years but none of the schemes meets current design and space standards. There are only two wheelchair accessible units and an over-provision of bed-sitter accommodation within the stock (58% of all dwellings) which is generally of a poor size, poorly configured for walking aids and unpopular with residents for whom privacy, space for guests to sleep and additional storage space are prime considerations.
50. Demand for City Almshouses and Isleden House is much higher than Harman Close and Mais House. These two latter schemes are a priority for re-investment or remodelling. The key features and issues with these schemes are summarised briefly in the following sections.

### City Almshouses and Isleden House

51. There are few pressing problems with either of these schemes. The schemes are relatively near to the City and both offer bungalow-style 'own front door' dwellings, all at ground floor level. These are considered to offer more privacy and independence and are highly popular with their residents. Space standards at both schemes are superior to schemes at Harman Close and Mais House. All dwellings at the City Almshouses provide one bedroom accommodation. Two in

three dwellings at Isleden are bedsitters but these are designed to allow easy screening and partitioning which increases privacy.

52. Dwellings at both schemes are on the ground floor and open directly onto a garden for the exclusive use of residents. Dwellings at Isleden have an additional small balcony style garden area. Isleden House has a communal lounge and a laundry. Construction of a new community facilities at the Almshouses are planned for November 2014.
53. Isleden House benefits from being part of a general needs estate in which the 'move down' from the general needs provision units to the sheltered scheme was envisaged as part of the original design. This limits the upheaval and dislocation associated with more distant relocation and provides potential for continued support and inter-generational activity within the community.
54. High demand for these schemes means that they are not a priority for investment but the City should develop an investment plan for Isleden House to ensure it complies with current design and accessibility standards.

#### Harman Close and Mais house

55. These schemes are more distant from City, although Harman Close benefits from being located on a general needs estate and is close to transport links and local services and amenities. In contrast Mais House is located on a hill and is relatively distant from services and amenities –shopping facilities are more than a mile away and reliance on public transport is necessary to access them.
56. Both schemes are 'hotel-style' schemes. This style is popular with some residents but can create an institutionalised feel with long narrow internal corridors. The shared circulation spaces and layouts no longer meet current design standards. Long narrow circulation areas and the need for residents to ensure main doors are closed when exiting and entering can make this style of scheme unsuitable for residents with dementia, mental health or substance abuse problems.
57. A large majority of the dwellings at both Harman House and Mais House are bedsitters. Kitchens and bathrooms in both schemes are small, poorly laid out and no longer meet current standards.
58. A more detailed assessment of Mais House indicated kitchens and bathrooms to be original installations, lacking modern features such as grip rails and easy storage; bathrooms do not provide level-access or walk-in bathing facilities. Windows have not been replaced and are now energy inefficient. A number of systems and installations such as the warden call, communal lighting and boiler systems are inefficient by current standards or are reaching the end of their useful life and will require replacement in the near future. External areas at Mais suffer from changes in level across the site.

## Appendix A

Scheme Name & Location	Managed by	Number of Units				No. units CoL lets	Design	Floor (inc. Grd)	Lift	Door entry	Communal areas & parking	Wheelchair accessible	Community Alarm
<b>Mais House</b> Lewisham	City of London	49	11*	1	61	61	Hotel style	4	Y	Y	Garden Lounge x3 Kitchen Laundry Parking	Common Areas  1 unit	Y
<b>Harman Close</b> Southwark	City of London	39	8	0	47	47	Hotel style	3	Y	Y	Garden Lounge x2 Laundry	Common areas	Y
<b>Isleden House</b> Islington	City of London	22	10	1	33	33	Single dwelling	Grd floor	n/a	n/a	Garden Lounge Laundry	Common Areas  1 unit	Y
<b>City of London Almshouses</b> Lambeth	City of London	0	50	0	50	50	Single dwelling	Grd floor	n/a	n/a	Garden Communal hall from Nov 2014	Communal hall 0 units	Y
<b>Tudor Rose Ct</b> City of London	Hanover HA	0	31	4	35	19	Hotel style	6	Y	n/a	Garden Lounge Kitchen Laundry	Common Areas 19 units	Y
<b>Iveagh Court</b> City of London	Guinness Trust	0	9		9	9	Single dwelling deck access		N			0	Y
Totals					235	219							

