1. Executive Summary

This is the second version of the Council’s Older People’s Housing Strategy, replacing the previous version prepared in 2009. There have been a number of changes both locally and nationally since then, with a growing recognition of the need for local housing authorities to improve their understanding and plan for an ageing population. This is reflected in the National Planning Policy Framework which requires local authorities to “Plan for a mix of housing based upon current and future demographic trends, market trends and the needs of different groups in the community” with specific reference to ‘older people’ (National Planning Policy Framework – para 50). One of the main purposes of this strategy is to present the evidence for housing for older people in the District with particular reference to the Local Development Plan’s policies for Housing (H1, H2 and H3) and wider strategic policies S1, S2 and S3.

Local communities have sought to meet the housing needs of older, vulnerable people since time immemorial but the increasing proportion of the population of older people is creating challenges greater than previous generations have experienced. The House of Lords Select Committee reported in March 2013 that:

“The Government and our society are woefully underprepared. Longer lives can be a great benefit, but here has been a collective failure to address the implications and without urgent action this great boon could turn into a series of miserable crises.” ¹

At a local level, the Council’s Strategic Housing Market Assessments of 2008 emphasised the need to develop a strategic response to the housing needs of older people. In 2013 the updated Assessment reiterated and further emphasised this recommendation, reflecting the concern of the House of Lords committee above, adding:

“These recommendations still stand but critically need now to be addressed comprehensively …It is important to recognise that the most significant level of growth is about to take place over the next 5 years”  Maldon Strategic Housing Market Assessment Update, David Couttie Associates, June 2013.

Housing strategies for older people differ from other types in that housing need is rarely triggered by the lack of accommodation but by changes to health and welfare which makes the current home less suitable, in exceptional cases even dangerous. Consequently understanding housing need for older people is inextricably linked to understanding the prevalence of various health and welfare issues such as lack of mobility, dementia, depression and other illnesses, the impact this has on the suitability of existing housing and the supply of suitable alternate options.

¹ Ready for Ageing? House of Lords Select Committee on Public Service and Demographic Change, March 2013.
1.1 Developing the Strategy

Late in 2011, to coincide with the Government’s national Housing Strategy, the Housing Learning and Improvement Network (Housing LIN) and the Association of Directors of Adult Social Services (ADASS) published comprehensive guidance for assessing and planning for the housing needs of older people including a Strategic Housing for Older People (SHOP) toolkit and this guidance has been used as a template for the development of this new version of the Council’s Older People’s Housing Strategy. The Council’s Strategic Housing Service has also consulted with organisations individually and through local events. Local knowledge has been applied as the guidance suggests and these sources include:

- Strategic Housing Market Assessment for Maldon District Council 2013
- Anglia Ruskin University study of Housing for Older People in the Maldon District 2010
- Essex County Council Market Position Statement for Vulnerable Adults 2012
- Maldon District Private Sector Stock Condition Survey 2010
- Maldon District Council Older People’s Housing consultation events 2011 – 2013

1.2 What is the Future Housing Need for Older People?

The District’s population of older people (65 years and above) is projected to rise by nearly 8,000 over the next 15 years and this will naturally have some impact on housing, health and welfare. In addition, the Strategic Housing Market Assessment’s Housing Needs Survey in 2013 identified nearly another 600 older people who may be considering moving to the District in the next three years to be closer to family, this could equate to an additional 3,000 over the same time period. The majority of these inward migrating households are likely to require homes on the open market but it is predicted that nearly 100 over this three year period will require sheltered housing (housing with some support) and 60 will require extra care (supported housing for those who are more vulnerable).

Of older people currently living in the District, about 2,500 are considering down-sizing to a smaller property according to the most recent Housing Needs Survey. Down-sizing has the additional benefit of increasing the local supply of homes for sale or rent, which in turn helps to meet some of the local demand for more homes. About 30% are likely to consider sheltered or similar homes which are affordable to rent which would be a demand of 750 homes.

“If, for example, 20 per cent of older households who currently under-occupy were to move to new, more suitable, attractive, purpose-built accommodation, around 840,000 family-sized homes would be released, including 760,000 in the owner-occupied sector. This approach would potentially be at a lower cost than building the equivalent number of new family homes and would create family
housing more quickly – it has taken eleven years for 828,000 new homes with three or more bedrooms to be built.” SHELTER Policy Report (A Better Fit)²

There are about 1,000 properties occupied by vulnerable households which fail the Decent Homes standard, in most cases because of poor levels of thermal comfort or due to the risks of trips and falls. It may be difficult to identify all of those at risk but we know which type of properties are most likely to present these risks and in some cases moving to a better home may be a better option.

1.3 How many homes are needed?

The majority of the supply of housing will always come from turnover of the existing stock. There were 1,488 homes specifically for older people in the District identified by Anglia Ruskin University in 2009/10. The majority of these are provided by Registered Providers (Housing Associations) of which the average annual supply through re-lets is about 100 homes. Since the time of this survey there has not been a significant change in the number of properties but in 2012 the support that had been a condition of the tenancies of approximately 450 social rented sheltered homes was removed and replaced with a floating support service for older people irrespective of whether they rent, own or live with family. This is a more flexible service but does mean that there has been a significant reduction in the number of sheltered homes, i.e. those that provide support as well as accommodation.

Using the SHOP toolkit mentioned above we can establish a baseline comparing current supply and the overall population of the District with a suggested range and quantity of housing options that is theoretically required as a national average. Bearing in mind that the District’s population is ‘older’ than many other areas, this is likely to be an under-representation of current need.

Taking into account a range of factors, this strategy has identified both numbers and an order of priority for developing plans to enable new homes over the next 15 years:

First Priority – 150 extra-care homes

Second Priority – 200 sheltered homes / homes that provide low level support

Third Priority – 200 ‘retirement homes’ for affordable rent

Fourth Priority – 300+ open market homes designated for older people.

The numbers are approximate and will need to be reviewed as part of updating the strategy in the future.

The most apparent deficit is the lack of ‘extra care’ housing in the District; similar to sheltered housing, extra care housing provides a higher level of support, often twenty-four hours a day, seven days a week. These schemes are intended to provide supported housing to some of the more elderly

and vulnerable older people. There are no longer any extra care schemes in the District. There is a predicted need for about 150 extra care properties.

The District has a comparatively lower number of ‘sheltered homes’, by which we mean properties that are similar in design to retirement homes but have support provided, usually as a condition of the tenancy, during normal working hours. The support is low-level but gives peace of mind to residents and another point of contact for family and other agencies which provide support. There is an estimated need for an additional 150 to 200 such homes by the end of this decade. There is currently an adequate number of ‘retirement housing’ that is affordable for rent but we have to be realistic as to how sustainable this will be for some existing tenants as they age, and the rising demand from those who could also benefit from moving to this type of housing in the future?

Nursing and residential homes have not been included as a housing option or within the scope of this strategy as they are usually required for treatment as well as housing and this is reflected by them being categorised under Planning Class C2 (institutions, hospitals, colleges, etc) whereas housing is Planning Class C3. Extra care housing can improve health and well-being, reduce the risk of mortality and admission to hospital and residential care. 3

One of the most common themes that emerged as a result of developing this strategy is the lack of knowledge and understanding many people have about the housing options for older people; this lack of knowledge very often applies to family, friends, doctors, nurses and other agencies who provide help and support. Because of this demand is often lower than actual need. Providing better information and improving understanding about these housing options is therefore just as important as the actual supply; too often people have remarked, sometimes after struggling to manage in their previous homes that they wish they had moved sooner. As difficult as it may be to begin discussions about moving, it is hard to defend not actively promoting these options when we know what a difference it can make.

1.4 Tenure

Identifying the most appropriate tenure for future housing is a complex issue that is often overlooked, even beyond the point when development begins. The majority of older people are home owners and it is easy to assume that this will be the preferred tenure for this group if moving to another home. This has been considered as part of identifying the type of homes that would best meet local need.

In practice the housing market has been very slow to respond to this perceived demand and it remains a niche housing option. Many of the most vulnerable home owners are ‘asset rich but cash poor’ and therefore need to complete the sale of their existing home to be certain of moving. The comparatively higher cost of retirement housing, with limited choice and the need to sell the current home make this an option which is less convenient and explains why the market has been

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3 Housing for People with Additional Needs Strategy, Essex County Council 2013-2016, Adults, Health and Community Wellbeing Strategic Planning and Commissioning
slow to respond despite the potential growth in need. As an alternate option, renting can be easier to access (with the option of selling after rather than before moving), creates greater financial independence and does not incur responsibility or costs associated with the maintenance of the property.

On reflection, it is not surprising therefore that although about 90% of the District’s older population are home-owners, nearly 50% of those considering moving would like to rent rather than buy. For this reason, the strategy will seek to encourage a higher proportion of new homes for older people to be rented, with ownership being a tenure that may help improve the viability of new development rather than necessarily meeting the strategic housing need of the District’s older people.

1.5 Location and Design

We know from surveys, local studies and consultation on the type of homes older people aspire to as well as need. New homes need to be larger and built to a higher standard than many of those previously developed. This will mean that homes cost more to build and this commitment will need to be supported through additional investment or other ways of ensuring development is financially viable. Detailed information on design will be provided within a Supplementary Planning Document which supports the aims of this strategy.

Consistent with both local views and emerging good practice, new homes which are part of the surrounding development are often seen as being better than those which are more isolated and seek to overcome this by incorporating facilities on-site. Access to local amenities and the surrounding local community helps people remain connected to the area where they have lived and in areas where there is large scale development, homes for older people should be as integral as any other type of housing.

Building homes to a higher standard of design but affordable enough to be attractive to meet the aspirations as well as the needs of older people is a challenge. The benefits are so great that we believe these should not be compromised so viability needs to be understood and capital and revenue funding secured through various sources.

1.5 Remaining at Home

Providing new homes for older people must become a priority for development but we can not overlook the fact that most people will want to remain in their existing homes. We know that some older people are living in homes that need to be improved or adapted. On average the cost of improving the thermal comfort of a property or providing suitable adaptations is in the range of £1,500 to £3,000. The estimated cost of improving those homes that currently fail the Decent Homes standard or need adaptations over the next three years is estimated to be in the region of £1,870,000.
Improvements and adaptations to property also need to take account of social and welfare issues; independence has no value if an outcome is increased risk of isolation. The strategy encourages closer working between agencies, both voluntary and statutory, to help identify those most at risk, comprehensively assess their needs as well as problems with the property, and provide a holistic response to all these requirements.

The need for good quality information and advice about housing options as mentioned above, whether to help those who want to remain in their current home or plan a move, is a prevailing issue identified in numerous surveys and reviews. The strategy encourages better communication between agencies so that those who are helped to remain living independently in their own homes have all their needs considered and planned for. Those providing support need to understand that a decision to remain living independently should be considered within the context of what other options are available and how well these are understood, and subject to review.

**1.6 Strategic Working**

The growing impact of an ageing population is coinciding with a time of transformation of public services. These challenges also present opportunities to review and redevelop the way that services are planned and delivered. The creation of Clinical Commissioning Groups (CCGs) creates a local framework for commissioning; the integration of health with social care reduces the complexities of separate services providing health and care services. Supported housing services have been closely linked with social care in the past and should therefore be part of these new arrangements but there will inevitably be a need to explain and promote some of these services to partners so that they are recognised and their contribution to health and welfare is understood.

We know that significant improvements can be made to people’s lives through closer working between housing and health, and significant savings can be made as a result of this. In 2014 and 2015 the Council must strengthen these links to create the best possible strategic framework but this must also reflect in the way that we work at an operational level too. Smarter commissioning of services and a better provision of housing will only be effective if all those involved with these services understand how their roles are linked together to provide a more integrate range of services for older people.

Providing a better range of housing and housing options for older people to make the best use of local resources will only make an impact if they are targeted at those who will most benefit. To create this golden thread from strategic planning to outcomes, the Council will use this strategy to inform the future development of its housing service down to individual actions for staff and continue to develop the Older People’s Housing Forum so that all partners within housing as well as health are supporting this strategy.
2. Introduction

“Social care and its funding are already in crisis and this will become worse as demand markedly increases. The split between healthcare and social care is unsustainable and will remain so unless the two are integrated. Sufficient provision of suitable housing, often linked with support, will be essential to sustain independent living by older people ...”

“...Central and local government, housing associations and house-builders need urgently to plan how to ensure that the housing needs of the older population are better addressed and to give as much priority to promoting an adequate market and social housing for older people as is given to housing for younger people” Ready for Ageing 2013⁴.

2.1 What is Meant by ‘Older People’?

As age related issues often come at a time of life rather than a specific age, defining ‘older’ as a definite age is not always helpful. Age is a protected characteristic but despite this, even the Equality and Human Rights Commission recognise how difficult it is to define purely with regard to a specific age:

“There is no consistency among studies as to what demographic group constitutes ‘older people’. The term is used for age groups starting as low as 50 years. However, the most frequently used definition is people aged 65 years and over”⁵

The Council’s housing allocation policy allows applicants over the age of 55 years to apply for housing specifically for older people, although we are aware that some housing associations may have age limits above or below this. The National Planning Policy Framework (NPPF) defines older people as:

“People over retirement age, including the active, newly retired through to the very frail elderly, whose housing needs can encompass accessible, adaptable general needs housing for those looking to downsize from family housing and the full range of retirement and specialised housing for those with support or care needs.”⁶

No specific age is given in this definition but it implies those over the age of 65. It also relates this to all types of housing and doesn’t confine it to just more specialist provision.

⁴ Ready for Ageing Report, House of Lords Select Committee on Public Service and Demographic Change, March 2013.
⁵ Inquiry into the Protection and Promotion of Human Rights of Older People Receiving Care and Support, EHRC November 2012
⁶ National Planning Policy Framework, Annex Two: page 54
For the purpose of this strategy and to be consistent with the National Planning Policy Framework, ‘older people’ will generally refer to people over the age of 65 but may in some cases refer to services which are available for people who are in their fifties.

3. Purpose of the Strategy

3.1 Strategic Aims

The ultimate aim of this strategy is to improve the quality of life for older people in the District through addressing key aspects of strategic housing, in particular the use and condition of existing housing, the provision of housing related support and the future supply of new homes. Unlike younger age groups, the housing needs of older people do not usually begin with the basic need for accommodation; ageing can make a home that was once suitable less suitable and in some cases a risk to health. ‘Housing need’ in this case is therefore closely linked with health and welfare issues and the extent to which these can be managed within the current home. Understanding the prevalence of conditions such as mobility, social isolation and dementia in the local population is therefore an important aspect of this strategy.

We know from surveys that some people prefer to anticipate this and make plans to move to more suitable housing but these choices, which can indicate future demand, are often influenced by what is currently available in the areas where they want to live. The current range of housing options for older people is varied, catering for five or more decades, 50 to 100 years in age, making it confusing for many to understand what is or could be available. Explaining these options and how they may link to needs and aspirations of older people locally is an important element of this strategy but local understanding and planning to meet local demand is more complex than just keeping pace with population growth:

“In the case of older people and demand for housing and care, it is the sheer size of demographic growth that commentators seize upon as equating with need, making the simple but erroneous judgement that growth will automatically be reflected in equivalent dependency... Therefore, predicting future demand for particular types of housing is as much an art as it is a science ....Give people few options and they are likely to remain in their traditional family homes with a high degree of discomfort. Show attractive and affordable alternatives that match people’s desires and they are much more likely to opt for change.”

From joint working, research and consultation, the Council’s Strategic Housing Service has worked closely with a number of organisations in developing this strategy, and the following sums up a general consensus of what is seen as common priorities:

**Improving existing homes** – older people may find it harder to retain their independence within their home. Providing adaptations, visiting support and security through a community alarm can

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7 Strategic Housing for Older People (SHOP): Planning, designing and delivering housing that older people want, Housing LIN and ADASS, Dec 2012
reduce discomfort and the risk of harm. Some of those at greatest risk are living in privately owned or rented homes and there is therefore a link to be made with the Council’s approach to dealing with the private housing sector which is another part of our comprehensive housing strategy.

**Improving the supply of new homes** – enabling the development of new homes that meet the needs and demands of older people is an obvious goal but identifying and describing what this actually means in practice is one of the greatest challenges in developing this strategy. Design, location and tenure have to be considered within the context of what is financially viable and these criteria need to be reflected within the Council’s policies for Planning as well as Housing. Opportunities for the development of new homes is finite so best use has to be made of every opportunity that the Council has to influence and enable development. Location is just as important as design, and although the majority of older people in the District are home-owners the preferred choice of tenure is not as obvious as some may assume. At a time when the demand for housing is so great, understanding how supply and movement within housing for older people helps improve the overall supply of housing in the District and working to achieve this is another example of how this strategy links to the Council’s broader housing strategy.

**Promoting independence and welfare** – this is something everyone would want to maintain but we need to make sure that there are adequate checks and balances so that independence remains linked to welfare; checks to make sure that independence does not inadvertently lead to isolation, and a balanced approach so that resources can meet future levels of need. Independence in the home presupposes that the existing home is the right home. Planning to help people live independently in their own home should not overlook the longer term issues and the possibility that a move to another property could actually increase one’s ability to remain independent. Help and advice about alternate housing options as well as help to remain in the current home should become a fundamental part of all services that seek to provide help for older people to retain their independence.

### 3.2 Developing the Strategy

There are no directives or rules requiring local housing authorities to develop housing strategies for older people but such is the growth of the older population in the District that it is inevitable housing issues for older people will become a growing issue locally during the timescale of the Council’s Local Development Plan. The most comprehensive guidance for developing an older people’s housing strategy is that provided by the Housing Learning and Improvement Network (Housing LIN) and the Association of Directors of Adult Social Services (ADASS) which includes the Strategic Housing for Older People (SHOP) toolkit. The remainder of this document is based upon the guidance form the Housing LIN.

The toolkit helps identify aspects of housing that may be strategic priorities for an area by identifying the existing supply and matching this with a suggested provision for a population of a similar size.
This is very broad but helpful in identifying the key issues. We have then refined this, by using local evidence such as information from surveys (quantitative and qualitative) and consultation with local organisations such as supported housing providers.

An outcome of this has been a better understanding of the number and design of new homes required to meet the ageing population of the District, more detail will be provided in a Supplementary Planning Document which will support this strategy. We have also been able to identify how joint working between partners could be improved for the benefit of older people, and this is reflected in the action plan of the strategy.

4. The Strategic Framework

4.1 National

Over the last year there have been a number of significant strategic announcements that will have some impact on the future of this strategy:

June 2012 - Health and Social Care Act 2012

The introduction of this Act was announced with the statement that:

“Simply doing the same things in the same way will no longer be affordable in future.”

Clinical Commissioning Groups were created to commission services for their locality, creating a closer link between practitioners, patients and the local community. Key aims of the Act were to give a greater voice and choice for patients. It also introduced a new focus for public health – Public Health England – to bring forward improvements in public health and improve links between health and social care.

July 2012 - Caring for Our Future, White Paper published by Department of Health

Proposed changes to systems for care and support, funding to local authorities for providing information and advice and proposing new duties for local authorities to ensure social care and housing departments work together. To support these aims there was a proposal to provide £200m to help housing providers build new homes to meet these needs, and transfer of funding from health to social car to help improve joint working between health and social care

October 2012 - Housing Learning and Improvement Network (Housing LIN) resource packs launched ‘Hospital to Home’ and ‘Strategic Housing for Older People’.

The aim of the packs was to help those working in Health, Social Care and Housing to improve their understanding of each others roles and the opportunities for improving services for older people, especially through making better use of housing and housing related support. The guidance from these packs has been used as guidance for the development of this strategy.
February 2013 - Government Policy Statement on Care and Support Funding Reform

The Statement takes account of proposals from the Dilnot Commission, most of which will not be implemented until 2017, setting a cap for contributions towards funding for residential care and increasing the means-tested threshold from £23,250 to £123,000. Other care and support costs to be set at a fair and reasonable level rather than the actual cost.

February 2013 - Care Quality Commission (CQC) National Review of Homecare Services

Concluded that although nearly 75% of services inspected met all five key standards, there are other services that lack consistency in continuity of staff, missed appointments, involvement and communication with clients and poor understanding of safeguarding and whistle-blowing.

March 2013 - House of Lords Select Committee Report – Ready for Ageing?

Proposals include better joint working between Housing, Health and Social Care, better planning for homes to meet the needs of older people.

April 2013 Spending Review

Announcement that funding will be pooled to help integrate health and social care to jointly commission programmes for older people.

4.2 Local

Summer 2010

Anglia Ruskin University undertake a survey into the supply and demand for housing for older people in the District. Most of the findings are consistent with the national study carried out by Housing LIN the following year (see above).

Summer 2011 – Knightswood Court

Following a review of extra-care provision in Essex, decision is made by Essex County Council that this scheme in Southminster should no longer be designated as an extra-care scheme. The Council had recently supported the development of Helen Court, an extra-care scheme developed by Hannover Housing Association in Witham with nomination rights for local people but no longer extra care provision within the District.

Autumn 2011 – Moat Homes Limited withdraw offering support in sheltered housing
The District’s largest social landlord, Moat Homes Ltd., decide that it is no longer viable for them to continue to provide a support service to residents of their sheltered housing. This results in the majority of what was sheltered (supported) housing now becoming just housing restricted to those over the age of 55.

Spring 2012 – One Support Expand Floating Support

Essex County Council commission One Support to provide floating support as an alternate service, transferring staff and customers from Moat, providing a more flexible model for support which can now include home-owners and older people who are living with friends or renting privately.

Summer 2012 – Older People’s Housing Event

Maldon District Council hold event to promote housing options for older people, encouraging closer working between partners and better awareness of local services.

Autumn 2012 – St Giles Redevelopment

Colne Housing Society and Maldon District Council secure funding from Homes and Communities Agency to develop two new homes as pilot scheme to offer homes to older people who want to downsize from larger social rented properties.

Spring 2013 – Consultation on future strategy

Consultation events held with housing providers and voluntary organizations on future housing and support requirements for older people in the District.

September 2013

First meeting of the District’s Health, Housing and Wellbeing group comprising representatives from Housing, Environmental Health, CCG, and local voluntary organisations.
5. Types of Housing and Support

“Over the last 20 years, the range of specialised or supported housing has expanded from ‘sheltered housing’; it now includes ‘very sheltered’, ‘assisted living’, ‘retirement homes’, ‘retirement villages’, ‘extra-care’, ‘close-care’, ‘continuing care’, and more besides… Newer typologies – often ‘complexes’ designed to serve a range of care needs – often feel institutional. Residential and nursing care home types have also compounded and now include specialist facilities for dementia, palliative care, and the shorter-term functionality of respite and intermediate care. The impression is one of almost bewildering choice. But when push comes to shove – especially in a crisis – there is no choice at all.” - HAPPI Report⁸

5.1 Types of Housing

The complex array of housing types already available for older people creates confusion as well as choice, making it difficult for people to understand what their options may be. Understanding the range of housing options, how they are funded, how they are accessed or allocated and the type of services they offer is the first step to understanding what future housing requirements should be. As mentioned in the quote above, despite this array of options, older people and their families may still find that when most needed, the type of housing or support they require may not be available in their area, or is inaccessible because there are no vacancies when needed. The table below is a basic outline of the most common types of housing specifically for older people.

Table One: Housing Types and Costs

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Indicative Cost</th>
<th>Services Provided</th>
<th>Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sheltered (social rent)</td>
<td>£80 pw + £15 pw support charge</td>
<td>On-site warden service (office hours)</td>
<td>As for social housing but with age limit, e.g. over 55, local connection.</td>
</tr>
<tr>
<td>Sheltered (affordable rent)</td>
<td>£100pw + £15 pw support charge</td>
<td>As above</td>
<td>As above</td>
</tr>
<tr>
<td>Social rent retirement</td>
<td>£80 pw</td>
<td>No on-site support but may provide care-alarm</td>
<td>As above</td>
</tr>
<tr>
<td>Affordable Rent retirement</td>
<td>£100 pw</td>
<td>As above</td>
<td>As above</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Almshouse (rented)</strong></th>
<th>£70 pw</th>
<th>As above</th>
<th>Nominations from the local housing authority or manage their own waiting list. May have specific requirements linked to their charitable status.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retirement Leasehold</strong></td>
<td>£250,000 + service charge</td>
<td>Low level / concierge service – similar to social rent retirement.</td>
<td>None other than sufficient financial means</td>
</tr>
<tr>
<td><strong>Fixed equity retirement</strong></td>
<td>£150,000</td>
<td>Can vary from 24hr on site to none.</td>
<td>Intermediate option, between social rent sheltered and open-market retirement leasehold.</td>
</tr>
<tr>
<td><strong>Enhanced sheltered</strong></td>
<td>£100pw to £200,000 for leasehold</td>
<td>Some on-site support, similar to sheltered but has mix tenure, some rented and some for purchase</td>
<td>Rented units may be nominated by local authority. Privately owned units may be none other than financial means.</td>
</tr>
<tr>
<td><strong>Extra-care / Frail-elderly</strong></td>
<td>£150 pw</td>
<td>On-site support, usually 24 hrs, homes usually designed for full wheelchair use / Lifetime Homes</td>
<td>Usually nominations by local housing authority, in some cases nominated or endorsed by social care.</td>
</tr>
<tr>
<td><strong>Extra-care ready</strong></td>
<td>£125pw</td>
<td>Physical design is same as extra care but with lower level of on-site support, intention being that this can be commissioned as required on an individual basis.</td>
<td>As with extra-care above.</td>
</tr>
<tr>
<td><strong>Residential Home</strong></td>
<td>£400 pw</td>
<td>Room with communal facilities, on-site support 24hrs.</td>
<td>Waiting list held by each scheme, may exclude those with very high needs or dementia. Some places may be accessed through social care.</td>
</tr>
</tbody>
</table>
**Nursing Home**  | £500pw  | Similar in design to residential home but with more specialist nursing / healthcare assistance  | As above.
--- | --- | --- | ---

**Close-care**  | Varied  | Independent, self-contained accommodation but linked to residential or nursing home  | As above.

Residential Homes and Nursing Homes are usually classified under the Planning Classification Use as Class C2 which includes other institutions such as hospitals. This reflects the fact that services for care and treatment are integral rather than incidental to the provision of accommodation and places them outside of what would usually be considered as a ‘housing option’. Ostensibly, it is the provision of care rather than accommodation which is their main purpose and for these reasons they are not considered as a housing option relevant to this strategy.

The other options described in the table above range from homes that are merely restricted to people over a certain age, to accommodation that is intended to provide services complementary to nursing and residential homes.

### 5.2 Types of Support

General needs housing will continue to be the main type of accommodation that older people occupy and one of the aims of this strategy is to encourage a greater proportion of new, general needs homes, both private and social, to be built to standards that make them more suitable to the needs of older people. But design alone will not always be enough to help maintain independence; housing related support services such as those provided by floating support, home improvement agencies and even day-centres are also important, providing important, wide-ranging services.

These services need to also be covered by this strategy as complementary to the types of housing for older people as they can help reduce housing need that may otherwise be triggered by events such as illness and disability. To some extent, the greater the supply of these support services, the greater the capacity to support older people in their current homes. Where demand for these services exceeds capacity, the demand for supported housing will increase as well as the impact on the statutory services which provide health and social care.
<table>
<thead>
<tr>
<th>Type of support</th>
<th>Services provided</th>
<th>Local provision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home care</td>
<td>Help with domestic tasks within people’s own homes</td>
<td>Over 200 people are funded by Essex County Council to receive home care in the District. There is no way of knowing how many privately commission this type of support.</td>
</tr>
<tr>
<td>Floating Support</td>
<td>Help with range of issues such as budgeting, accessing services, etc. for a fixed period of time. Does not provide personal care or home care services. Also provides telephone service, calling to check people are well on daily or weekly basis.</td>
<td>Capacity to support over 100 older people with higher support needs and 200 more with lower needs, living in most types of tenure including living with family or friends. Local provider is One Support. Mainly funded by Essex County Council, growing proportion of self-funding.</td>
</tr>
<tr>
<td>Home Improvement Agency</td>
<td>Practical help with maintaining or adapting properties including sheltered housing. Also provides handy-man service and gardening service.</td>
<td>Local scheme provided by Swan Housing Association. Funded by ECC Social Care with charitable donations and contributions from clients.</td>
</tr>
<tr>
<td>Disabled Facilities Grants and other funding for private sector renewal</td>
<td>Financial support and help contracting services to provide adaptations and repairs to homes, including sheltered properties.</td>
<td>Provided by Maldon District Council, minor adaptations service also provided by Essex County Council and Home Improvement Agency.</td>
</tr>
<tr>
<td>Community Alarm Service</td>
<td>Care-line service, alarm sent to control centre who can alert others in case of accident or emergency</td>
<td>Self-funded with some contribution from ECC. Approximately 600 individuals currently supported.</td>
</tr>
</tbody>
</table>
5.3 Summary of Housing Types and Support

- The complex range of choice creates a barrier for residents and agencies in understanding what local housing options are, for the purpose of the strategy we shall seek to simplify this to:

‘Retirement housing’ – homes which may be designed for older people and restrict by age who can live their but do not provide specialist support, and

‘Sheltered or supported housing’ – homes which may be very similar in design to retirement housing but also include some on-site support to help with day to day tasks but not personal care.

- Retirement and nursing homes provide an important role but are usually run as commercial business which makes it difficult to commission new developments strategically, or regulate in terms of meeting local need. For this reason they are not considered as part of the housing supply or covered by this strategy although their contribution is important to the most vulnerable older people.

- Funding and capacity of local support services is limited and as part of this strategy we therefore need to ensure that those most in need are aware of these services which in turn are supported by a reasonable selection of housing options to assist when it no longer becomes reasonable for someone to remain living alone.

- Those providing support also need to be aware of local housing options so that they are better able to explain and promote these to those they are supporting, helping people to make choices sooner rather than later so that they have more control and choice over their future homes.

- Improving the links between commissioners and planners of services, housing providers and support providers could result in a higher number of older people making planned moves, improving their longer term prospects for independence, reducing the risk of chronic and acute health problems and demand on other services.

- A number of different agencies and organisations have been involved with the commissioning of housing and support for older people, there is no overall co-ordination at present between the provision of existing services and commissioning of new or additional services, whether this is housing, support or supported housing.

6. Forecasting Demand

6.1 Population Forecast

The starting point for considering demand is the predicted population scenario for the District which shows the likely change to the proportion of older people in the future. The table below shows the predicted population changes broken down into age groups to 2035. This shows the local population
growth is predicted to be predominately within the group of older people prompting the obvious questions as to the impact that this may have on housing and other related services in the District. As already mentioned, we can not make assumptions that the majority of new homes should therefore be for older people. As most are likely to remain in their homes, there will be a demand for housing from younger households and supply of new homes will have to respond to their needs as well as to those of older people who do want to move.

Table Three: Population Forecast 2011 – 2035

<table>
<thead>
<tr>
<th>Age</th>
<th>2011</th>
<th>2016</th>
<th>2021</th>
<th>2026</th>
<th>2031</th>
<th>2035</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-19</td>
<td>14,300</td>
<td>14,300</td>
<td>14,500</td>
<td>14,800</td>
<td>14,800</td>
<td>14,700</td>
<td>+2.8%</td>
</tr>
<tr>
<td>20-29</td>
<td>5,700</td>
<td>5,800</td>
<td>5,600</td>
<td>5,400</td>
<td>5,700</td>
<td>6,000</td>
<td>+5.3%</td>
</tr>
<tr>
<td>30-44</td>
<td>11,400</td>
<td>10,300</td>
<td>10,600</td>
<td>11,300</td>
<td>11,400</td>
<td>11,100</td>
<td>-2.6%</td>
</tr>
<tr>
<td>45-64</td>
<td>19,000</td>
<td>19,300</td>
<td>19,600</td>
<td>19,300</td>
<td>18,800</td>
<td>18,800</td>
<td>-1.0%</td>
</tr>
<tr>
<td>65+</td>
<td>12,600</td>
<td>15,500</td>
<td>17,300</td>
<td>19,200</td>
<td>21,500</td>
<td>23,300</td>
<td>+84.9%</td>
</tr>
<tr>
<td>Total</td>
<td>63,100</td>
<td>65,200</td>
<td>67,500</td>
<td>70,000</td>
<td>72,200</td>
<td>73,900</td>
<td>+17.1%</td>
</tr>
</tbody>
</table>

Source: 2010 based ONS Sub-National Population Projections (SNPP)

Table Four: Population Forecast for Older People 2011 - 2035

<table>
<thead>
<tr>
<th>Age</th>
<th>2011</th>
<th>2016</th>
<th>2021</th>
<th>2026</th>
<th>2031</th>
<th>2035</th>
<th>Change</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>65 – 69</td>
<td>4,200</td>
<td>4,900</td>
<td>4,200</td>
<td>4,700</td>
<td>5,400</td>
<td>5,600</td>
<td>+1,400</td>
<td>+33.3</td>
</tr>
<tr>
<td>70 – 74</td>
<td>3,000</td>
<td>4,000</td>
<td>4,700</td>
<td>4,000</td>
<td>4,600</td>
<td>5,100</td>
<td>+2,100</td>
<td>+70.0</td>
</tr>
<tr>
<td>75 – 79</td>
<td>2,300</td>
<td>2,700</td>
<td>3,600</td>
<td>4,300</td>
<td>3,700</td>
<td>4,100</td>
<td>+1,800</td>
<td>+78.3</td>
</tr>
<tr>
<td>80 – 84</td>
<td>1,600</td>
<td>2,000</td>
<td>2,300</td>
<td>3,100</td>
<td>3,700</td>
<td>3,300</td>
<td>+1,700</td>
<td>+106.3</td>
</tr>
<tr>
<td>85+</td>
<td>1,500</td>
<td>1,900</td>
<td>2,500</td>
<td>3,100</td>
<td>4,100</td>
<td>5,200</td>
<td>+3,700</td>
<td>+246.7</td>
</tr>
<tr>
<td>Total</td>
<td>12,600</td>
<td>15,500</td>
<td>17,300</td>
<td>19,200</td>
<td>21,500</td>
<td>23,300</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: 2010 based ONS Sub-National Population Projections (SNPP)

Currently, those over the age of 85 are considered to be the most vulnerable and therefore most likely to need either supported housing or nursing home. At its most simplistic we could assume that this form of housing will need to at least double by 2035 to meet this population growth – assuming that current provision is adequate. This does not however take account of possible continued improvements in health and care, which could reduce the level of dependency for those in this
group over the next twenty years to a level where less intensive supported housing may be adequate; will the type of housing that is suitable for those age 60 to 70 today be adequate for those age 85+ by 2035?

6.2 Indicative Need

The Projecting Older People Population Information System (POPPI) uses these basic demographic projections to try and predict the future levels of demand for conditions that are more prevalent amongst older people such as dementia, limited mobility and the need for help in the home. This helps take us a step closer to understanding the type of services and housing that may be required as our existing population ages.

Table Five: Need for Care and Support for Older People in the Maldon District

<table>
<thead>
<tr>
<th>Care Need</th>
<th>2012</th>
<th>2020</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic Tasks</td>
<td>5,234</td>
<td>6,937</td>
<td>1,703</td>
</tr>
<tr>
<td>Self-care</td>
<td>4,311</td>
<td>5,671</td>
<td>1,360</td>
</tr>
<tr>
<td>Depression</td>
<td>1,151</td>
<td>1,452</td>
<td>301</td>
</tr>
<tr>
<td>Dementia</td>
<td>895</td>
<td>1,205</td>
<td>310</td>
</tr>
<tr>
<td>Falls</td>
<td>3,477</td>
<td>4,527</td>
<td>1,050</td>
</tr>
<tr>
<td>Mobility</td>
<td>2,335</td>
<td>3,119</td>
<td>784</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>17,403</strong></td>
<td><strong>22,911</strong></td>
<td><strong>5,508</strong></td>
</tr>
</tbody>
</table>

Source: POPPI Data 2012

The Wanless Review\(^9\) provides an indication of people’s choices for housing when they need additional care and support. This helps understand how these future increases in the numbers of older people may impact on both the demand for housing and the provision of other housing-related support such as those provided by floating support and home improvement agencies. Note that some may require or consider more than one option.

\(^9\) Wanless D (2006) Securing Good Care for Older People: Taking a long-term view, King’s Fund
Table Six: Options Considered by Older People Requiring Care and Support

<table>
<thead>
<tr>
<th>Preference for those needing care</th>
<th>%</th>
<th>Number based on Additional need for care and support (5,500)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stay in own home with care and support from family and friends</td>
<td>62</td>
<td>3,410</td>
</tr>
<tr>
<td>Stay in own home with care and support from trained care workers</td>
<td>56</td>
<td>3,080</td>
</tr>
<tr>
<td>Move to smaller home of my own</td>
<td>35</td>
<td>1,925</td>
</tr>
<tr>
<td>Move to sheltered housing with some support</td>
<td>27</td>
<td>1,485</td>
</tr>
<tr>
<td>Move to sheltered housing with additional services (extra care)</td>
<td>25</td>
<td>1,375</td>
</tr>
<tr>
<td>Move to residential home</td>
<td>21</td>
<td>1,155</td>
</tr>
<tr>
<td>Move to live with family</td>
<td>14</td>
<td>770</td>
</tr>
<tr>
<td>None of the above</td>
<td>1</td>
<td>55</td>
</tr>
<tr>
<td>Don’t know</td>
<td>2</td>
<td>110</td>
</tr>
</tbody>
</table>

It is clear that the preferred choice is to remain in the existing home, placing a significant increase in the demand for services such as home-care and floating support. About 30% consider moving to sheltered housing and this is consistent with other studies including that carried out by Anglia Ruskin University for the Maldon District Council in 2010. This is a much higher proportion than the number of people seeking social housing in general and may explain in part data that shows that owner occupation is much lower in the 85+ age group (66% in the District) than in the 65-74 age group (84%).

### 6.3 Locally Identified Need and Demand

In addition to the projections outlined above, there are local sources of housing need which help put some of the projections above into context, including surveys and studies commissioned by the Council. We should make clear the very common issue about the lack of knowledge people have of housing options for older people and therefore the importance of improving awareness and supporting partners to promote their services. So often, cases are identified where the need is evident but there has not been a ‘demand’ for the service, whether this is housing or support, because of a lack of knowledge; this applies to agencies as well as to the public in general.
Information from Registered Providers of social housing in the District and the Strategic Housing Market Assessment (DCA 2013) indicate that there are about 400 households in general needs housing where the youngest tenant is over 65 and they are in under-occupation, i.e. have at least one additional bedroom. Of this group, there are about 100 where the resident is over 85 and living alone. Many of these tenants will be adequately housed and even those who are facing difficulties may not be willing to consider moving. There will however be others within this group who would welcome advice, help and support with moving to a home that is better suited to their needs. If we assume that half those over 85 and a third younger than (as often indicated in studies) would be interested in moving, this would be about 140 households, whose moving would also make available affordable family homes for those who are either over-crowded or waiting for homes on the housing register.

The Council’s most recent survey of the condition of privately owned and rented homes in the District showed that there are about 1,000 vulnerable households, many of which will be older people, who are living in properties which fail the Decent Homes standard. In most cases this is because the properties are not adequately heated or insulated, increasing the risk of illness and poor health. Many of these homes also have Category 1 hazards, i.e. problems with the property that may cause injury, the most common of which is risk of trips and falls. Although many of these problems can be rectified, the cost on average would be about £1,500 which may be more than some households can afford and moving to a home in better condition may in some cases be a better option.

The Council’s housing register (waiting- list) Gateway to Homechoice has 398 (June 2013) applicants over 55 registered for housing. What we do not know from this is the number of older people who may be seeking to apply for social housing (housing association properties) whether with or without support who are currently living from outside of the District, i.e. they are registered with other districts such as Braintree or Colchester but may in the future successfully apply for a home in the Maldon district.

Housing registers (waiting lists) can give an indication as to demand but are very inaccurate for assessing housing need for a number of reasons, in particular the fact that many people, even those in urgent housing need, are often unaware of their options or how to access different types of housing. A far more accurate and recognized way to assess housing need and demand is through a Strategic Housing Market Assessment (SHMA) and a Housing Needs Survey. The Council’s most recent SHMA and accompanying needs survey was undertaken in the summer of 2013.

Strategic Housing Market Assessment

The most recent Strategic Housing Market Assessment (SHMA 2013) takes into account much of the secondary data referred to in this strategy but is also informed by a Housing Needs Survey of over 1,000 residents of the District, providing unique information on people’s housing needs and demands. From the needs survey, there are an estimated 594 households of older people who are considering moving into the District to be closer to family who already live here. We do not know

how many will actually make this move as some may also have family in other areas. The table below shows the numbers and likely choice of housing for older people considering moving to the District within the next three years.

**Table Eight: Housing Preference of Inward Migrating Older Relatives**

<table>
<thead>
<tr>
<th>Type of Housing</th>
<th>% Choosing this option</th>
<th>Implied total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Association (sheltered)</td>
<td>10.7</td>
<td>66</td>
</tr>
<tr>
<td>Housing Association (general needs)</td>
<td>4.8</td>
<td>30</td>
</tr>
<tr>
<td>Living with family (may require extension / adaptation to family home)</td>
<td>20.0</td>
<td>123</td>
</tr>
<tr>
<td>Residential / Nursing Home</td>
<td>2.8</td>
<td>17</td>
</tr>
<tr>
<td>Extra-care</td>
<td>10.3</td>
<td>63</td>
</tr>
<tr>
<td>Privately owned sheltered / retirement home</td>
<td>16.9</td>
<td>104</td>
</tr>
<tr>
<td>Private housing</td>
<td>63.6</td>
<td>391</td>
</tr>
<tr>
<td>Private Retirement Village</td>
<td>8.8</td>
<td>54</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>848</strong></td>
</tr>
</tbody>
</table>

*Source: DCA Maldon 2013 Housing Needs Survey*

Over 150 would be interested in accommodation provided by a housing association (63 for extra-care and 96 either sheltered or general needs). 104 would be interested in privately-owned retirement housing. The majority (391) say that their relatives would be looking for ‘private housing’ but we do not know any detail about this choice so we have to assume that the majority would be a combination of conventional open-market properties as well as some types that are more associated with older people’s housing choices such as bungalows.

The same survey also identified the housing needs of older people currently living within the District, of which 724 said that they are planning to move within the next five years, this is about 145 households a year. The preferred choice of housing for this group varies in some ways compared with those older people who are migrating into the area and the results of these local households are shown in the table below.
<table>
<thead>
<tr>
<th>Property Type</th>
<th>%</th>
<th>Implied Nos.</th>
<th>Annual Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bungalow</td>
<td>62</td>
<td>448</td>
<td>90</td>
</tr>
<tr>
<td>Sheltered / Supported</td>
<td>23</td>
<td>166</td>
<td>33</td>
</tr>
<tr>
<td>Detached</td>
<td>12</td>
<td>88</td>
<td>18</td>
</tr>
<tr>
<td>Terraced</td>
<td>3</td>
<td>22</td>
<td>4</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>100</strong></td>
<td><strong>724</strong></td>
<td><strong>145</strong></td>
</tr>
</tbody>
</table>

Source: DCA Maldon 2013 Housing Needs Survey

In looking at the choice of tenure for this future accommodation, this was roughly equally split between private and social which may be surprising given that the majority of older people who are resident in the District are living in the privately owned housing sector; 78% are owner-occupiers and 17% are currently renting from either a housing association or private landlord.

Most would prefer to move to a two-bedroom home (52%), the second most popular preference being for one-bedroom (27%). Irrespective of tenure, most older people who are considering moving have only a small to modest level of savings, the majority having savings of less than £20,000. Although some may have more savings, almost all would need to release equity by selling their existing home in order to move; this is a significant barrier that limits consideration of alternate options for older people if looking to remain as home-owners. Limited savings over a longer period may also limit options for funding support for those who want to remain in their current homes as well.

### 6.4 Summary of Local Need

- The number of people over the age of 65 living in the District is predicted to double over the next 20 years, the greatest proportionate increase and second greatest age group being people over the age of 85 which will inevitably have some impact on their housing needs.

- There may be hundreds of older people currently living in privately owned properties in the district that fail the Decent Homes standards. Allowing for some who will be able to rectify these problems there remains a significant number, possibly two hundred or more, who may want and need to move.

- By 2020 there are predicted to be another 5,500 older people who will need some form of support or assistance to remain independent. Domiciliary and personal care are the main needs and help to manage the risk of falls being the most common requirements. Most (approximately 70%) will want to remain in their existing homes but about 30% (over 1,000) will want to move to a home that is better suited to their needs and may also offer support by 2020.
• There may be 140 older people who are currently living in larger affordable homes and would like to move to a retirement or sheltered property, creating homes for local families who are in need of affordable housing.

• There are over 800 older people considering moving to the District to be nearer to family, most may buy a home on the open market, about 100 are considering some type of private retirement housing and over 150 are considering either sheltered or housing association retirement housing.

• Over 700 older people currently living in the District plan to move in the next five years, roughly 150 per annum. Most would prefer a bungalow and a quarter would like sheltered housing. Although the majority are home-owners, nearly all would need to sell their current home in order to fund an alternate home, providing more affordable options could reduce the pressure to sell and also provide greater funding to meet other costs associated with retaining their independence.

• The need for homes that are rented is likely to be greater than the proportion based upon the current tenure of those considering moving, as many may be unable to release adequate equity to meet their needs for housing and support.

7. Current Housing Supply

In 2010, as part of the previous Older Peoples’ Housing Strategy, Anglia Ruskin University carried out several surveys including the provision of specialist housing for older people. Since the time of this survey there have been some changes in particular:

• The loss of extra-care provision by a local housing association (converted to retirement housing)
• The withdrawal of support as a condition of the tenancy from approximately 600 properties, which in effect converted them from ‘sheltered’ to ‘retirement’ accommodation, and
• The closure of a residential home reducing the number of places in the District.

The majority of private and social properties are one-bedroom, estimated to be about 80%, although a slightly higher proportion of leasehold properties are two-bedroom which is a preference rather than a need of many older people who are considering a move. Most sheltered and private leasehold homes are located in or close to the main settlement areas of Maldon, Heybridge, Burnham-on-Crouch and Southminster. Housing association retirement housing is distributed more broadly throughout the District as are residential and nursing homes, including in some rural locations.
Table Seven: Existing Housing Provision for Older People

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Flats / Apartments</th>
<th>Bungalows</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Association and Almshouse (Retirement)</td>
<td>363</td>
<td>248</td>
<td>611</td>
</tr>
<tr>
<td>Housing Association and Almshouse (Sheltered / Supported)</td>
<td>137</td>
<td>18</td>
<td>155</td>
</tr>
<tr>
<td>Private Leasehold / Owned</td>
<td>301</td>
<td>-</td>
<td>301</td>
</tr>
<tr>
<td>Nursing Home</td>
<td>78</td>
<td>-</td>
<td>78</td>
</tr>
<tr>
<td>Residential Home</td>
<td>343</td>
<td>-</td>
<td>343</td>
</tr>
<tr>
<td>Totals</td>
<td>1,222</td>
<td>266</td>
<td>1,488</td>
</tr>
</tbody>
</table>

Source: Anglia Ruskin University Survey 2010

Despite the high level of home-ownership in the District, there is a comparatively low proportion of private leasehold housing for older people, with a higher amount of residential and nursing home places, despite these being for older people with higher needs for care and support.

In 2012, Moat Homes Limited, the largest housing association in the District, restructured its sheltered housing service, separating the support service from the housing management. This support service was then transferred to One Support which now operates this as a floating support service to older people living in all forms of housing in the District. This expands the capacity to provide support to older people living independently but reduces the level of sheltered housing.

Unlike the assessment for the need for affordable housing, there is no recommended or preferred system for calculating the need and demand of housing for older people; considering the demographic changes and information from the SHMA is a logical approach and one that is suggested by the Strategic Housing for Older People’s guidance (see above) which also provides a suggested estimate of different types of housing based on nationwide models. Although there are always local variations in both populations and supply which will affect demand and need, this is a helpful starting point and benchmark for considering areas where there may be significant deviation locally from the suggested profile.
<table>
<thead>
<tr>
<th>Type of Housing</th>
<th>Suggested current provision for District (based on 2011 population)</th>
<th>Existing Provision</th>
<th>Existing shortfall</th>
<th>Shortfall to 2031</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conventional sheltered housing for rent</td>
<td>324</td>
<td>155</td>
<td>169</td>
<td>535</td>
</tr>
<tr>
<td>Leasehold / rented retirement housing</td>
<td>648</td>
<td>912</td>
<td>(264)</td>
<td>468</td>
</tr>
<tr>
<td>Extra-care housing for rent</td>
<td>81</td>
<td>Nil</td>
<td>81</td>
<td>172</td>
</tr>
<tr>
<td>Extra-care housing for sale</td>
<td>162</td>
<td>Nil</td>
<td>162</td>
<td>345</td>
</tr>
<tr>
<td>Housing provision for dementia</td>
<td>32</td>
<td>24</td>
<td>8</td>
<td>69</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,247</strong></td>
<td><strong>1,091</strong></td>
<td><strong>156</strong></td>
<td><strong>1,853</strong></td>
</tr>
</tbody>
</table>

Housing supply comes from not the number of homes but the frequency with which they become available, whether for sale or rent. The greatest supply of housing will therefore always be from the recycling of existing homes rather than the supply of new homes, although where there is a problem with existing supply, the need to address the balance through new supply becomes more critical to meeting need.

The table above takes account of this and is based upon assumptions of turnover of the various types of housing each year; extra-care housing for example is likely to have a higher rate of turnover and therefore supply than other types of sheltered or retirement housing.

The actual supply of sheltered and retirement homes for older people in the District is difficult to quantify exactly as an annual figure but the number available for allocation through the Council’s housing register, Gateway to Homechoice, i.e. sheltered and retirement housing for rent is less than one hundred homes a year. As life expectancy increases and without alternate options such as extra-care housing, this actual ‘supply’ is likely to reduce as the proportion of older people increase.

7.1 Summary of Existing Supply Compared with Need

- There are a significant number of older people who may want to move from larger general needs social housing into affordable homes that are better suited for their needs, a reasonable assumption would be about 140 households. Responding to this demand would also help provide through turnover of existing stock enough affordable homes to meet several years demand for general needs housing and could save in the region of £700,000 by reducing the need to adapt homes (average cost £5,000).

- There are 398 older people registered for housing with the Council, some of these will be in under-occupied accommodation (as explained above) or in other groups mentioned. Some
may be adequately housed but would like to transfer to another part of the District or to a
different type of property, e.g. from a flat to a bungalow.

• 594 Older people may want to move to the District to be nearer to family in the next three
years, assuming half this number pursue this option, 48 will require a housing association
property, about 30 would want extra-care and 50 would want a privately owned retirement
home. Of nearly 400 who are expected to live in the private sector, some may also consider
retirement housing, which using the same assumptions would equate to about another 50
making a possible total of 100 privately owned retirement homes, or an annual demand for
33 homes. The current supply is estimated to be less than half this number.

• Another 166 people currently living in the District would like to move into sheltered housing
in the District making a total of 214 over the next five years (43 per annum – more than
twice the estimated current supply) and nearly 450 would like to move to a bungalow (either
one or two bedroom) of which it would be reasonable to assume about a third (150) would
prefer an affordable rented home rather than outright ownership. There is a very small
number of affordable retirement homes that are not allocated within a week of being
advertised however there is a small number (about 40) that are no longer suitable because
of design or location and will need to be replaced within the next five years. The suggested
total including these replacement homes is therefore 190.

• The need for smaller accommodation for older people (one or two bedroom) that are
provided at an affordable rent over the next five years could therefore be in the region of
580.

• There is also a demand for more privately owned retirement housing, also mainly one or two
bedroom, of about 400 homes over the next five years. Many within this group may choose
non-specialist housing but the SHMA indicates the need for at least 100 homes specifically
designed for older people.

• Recognising the difficulties in forecasting housing need and demand, we can broadly
summarise the need for housing for older people in the District as follows over the next five
years, allowing for an average of 70 homes a year for older people that are re-let by housing
associations and allocated by the Council, the additional net requirements are:

  o Sheltered housing (provided by housing association) 211 additional homes
  o Retirement housing (provided by housing association) 235 additional homes
  o Retirement housing (provided for private ownership) 325 additional homes
  o Extra-care housing (provided by housing association) 138 additional homes

• Total additional new homes required 2013-2018 = 909

11 Takes into account additional supply generated as a result of increase in extra care units.

12 Takes into account estimated 45 existing units that will also need to be replaced and provision required to
meet projected need by 2031.
7.2 Analysis and Priority of Future Supply

We have refined the predicted demographic forecasts of population growth of over 6,000 people over the age of 65 in the District over the next 15 years, through an assessment of the increase in demand for care and support who may need new homes (nearly 2,000) to a housing-based assessment that results in a possible net increase of 909 additional homes.

The sequencing of this supply of new homes is important to understand because housing need is a dynamic situation which responds to supply as well as need. Priorities are suggested below, taking into account how one aspect can help improve supply in another, helping to make best overall use of housing stock whilst also meeting need and being pragmatic as to what is most likely to be achievable.

First priority: extra-care housing as this can meet the needs of the most vulnerable and also help improve the overall supply of other types of housing such as sheltered and retirement housing as older people move on from these properties.

Second priority: retirement housing for rent; although supply may be adequate at the moment some of the existing stock will soon need to be replaced, this is the most flexible model of housing to meet the needs of older people and can be converted to sheltered housing with support where funding is available, or as an alternate floating support can be provided to those who need more support.

Third priority: sheltered housing, by setting extra care housing as a priority it is hoped that supply of existing supported housing may be improved in the short to medium term. Uncertainty about revenue funding also makes planning future development of this type of housing more complex and when resolved it may be possible to adapt plans for new retirement housing to meet this need.

Fourth priority: retirement housing for ownership; the apparent deficit in the supply of this type of home has to be tempered by the pragmatic issues associated with encouraging developers to provide these homes, the barriers that many older people would face in arranging to sell their current home and buy on the open market, and the fact that this is an option more favoured by those seeking to move into the District compared with older people who are living locally.

Setting this prioritisation should not be seen as suggesting that any type of housing is more or less important or necessary than any other but it does enable to Council to focus its limited resources on options that will hopefully act as a catalyst to meeting wider strategic housing issues. As each priority becomes established and delivery is in place, attention can then move to the next.

Extra Care Housing

There is no doubt that extra-care housing is the one option that is lacking in the District and should be considered as a priority. Ignoring for a moment the question of tenure, the number of extra-care homes required to meet current need is between 138 and 243. Essex County Council’s Market
Position Statement for Adult Social Care (2012) suggests a requirement for 133 extra-care homes for the District to meet current need.

With a growing number of older people, the need for extra-care housing is predicted to rise accordingly over the next twenty years, exceeding the current number of conventional sheltered housing. In the past, a common route into extra-care housing was through sheltered or retirement housing, which meant that many would have moved from generic housing, into sheltered housing and then on to extra-care housing. In considering the future development of homes, it seems sensible to explore the potential to include the extra-care homes alongside conventional housing, negating the need for people to have to move from one location to another as they become more vulnerable. This could create opportunities to meet both the first and second priorities on the same developments.

**Conventional sheltered housing for rent**

Both the SHMA and comparison with national profiles indicate that there is currently a shortfall in the local provision for sheltered housing for rent of between 169 to 211 homes. It may be that at the moment this shortfall is being addressed by a combination of social rented retirement homes being available and floating support but the latter is limited to a client base of no more than 300 and we may be getting close to the point where growing demand will exceed the capacity of this alternate option.

In terms of design, there may be very little difference between sheltered and retirement housing; enabling the development of new retirement homes could offer opportunities for these to be converted to more supported sheltered housing either during the development phase or after completion, as and when revenue funding becomes secured. Encouraging the development of homes alongside extra-care housing (as suggested above) could improve flexibility over the level of support that could be provided.

**Privately Owned Retirement Housing**

There are estimated to be about 300 or more privately owned or leased homes for older people in the District, which is less than half the number suggested by the SHOP toolkit above. The most recent SHMA also suggests that there may be an annual demand from about 100 existing older residents of the District for this type of housing and a similar level of demand from those who are considering moving into the District over the next three years.

We have to recognise however that as privately owned homes, the Council has less influence over the development of new properties and it is more accurate to refer to this ‘demand’ as an expressed interest. Although theoretically a demand may exist, in practice this is part of the housing market which whilst growing remains significantly disproportionally smaller than initial thinking may suggest.
We have to bear in mind at this point that the need for privately owned retirement leasehold homes is based upon identified need rather than actual demand, i.e. the number of older people who may want to move and have the financial capability to afford a home on the open market. This usually will mean however that they have to sell their home in order to finance this move, this will take time and the stress and uncertainty can be a disincentive. The need to have a sale agreed in order to meet the cost of buying a new retirement home adds time to the sales period for the developers of retirement leasehold properties, in some cases it can take several years to sell some new homes. This in turn adds to the cost of the development and is reflected in the price of the properties compared to other properties of a similar size that are for sale on the wider housing market.

Rented homes may not be seen as being as desirable or secure but they are usually more accessible (requiring for example just one month’s payment in advance) and have less complex arrangements for the maintenance and repairs. There can be problems with allocation policies offering affordable homes to those who even though they may have a low income, still have significant wealth tied up in the equity of their existing home but this could be overcome by charging a market rather than an affordable rent? This would also recognize the significant demand for rented sheltered housing from those who are home-owners, about 30% nationally of all those moving into sheltered housing.\(^\text{13}\)

If we therefore reduced the suggested requirement by 30%, the revised amount of sheltered leasehold homes required to meet current need would be closer to 450 homes, rising to about 900 by 2031. Conversely the optimum provision of rented sheltered housing (although not necessarily affordable) would rise by about 200 to meet current need and to just over 1,000 by 2031.

### 7.3 Summary of Need and Supply of Homes

- Most of the projected growth of the District’s population over the next 15 years will be older people; the future supply of homes needs to reflect this. Enabling older people to move to homes better suited to their requirements creates the greatest overall range of outcomes, improving their quality of life as well as the overall supply of housing.

- The main source of supply of homes for older people in the District in the short to medium term will continue to be the existing stock, promoting locally the accommodation that is already available will help raise awareness and make best use of existing resources. Schemes which meet local housing requirements should be supported and promoted; realistic and timely decisions also need to be made about those properties which are less suitable, so that future supply can help offset any changes in the existing supply of homes.

- The priority for new development is for extra-care housing, or homes that can help meet the housing requirements of some of the most frail and vulnerable older people in the District.

\(^\text{13}\) New Policy Institute, *Market Assessment of Housing Options for Older People*, 2012
This could also help improve to some extent the supply of other housing, as people move on from existing sheltered and retirement housing. The current need is about 150 homes.

- Although there is an adequate supply of affordable housing for older people to rent, demand will continue to increase and this needs to be reflected in the future supply. In some cases the preference will be for rented housing with support but funding for this remains complex and uncertain. Enabling the development of homes for rent will create opportunities to consider sheltered as well as retirement housing. Where possible, including the development of some of these new homes alongside the development of new extra care homes would create housing which in the future could meet the whole range of requirements in a single location, reducing the need to move later in life. Over the next 15 years there is an estimated need for an additional 170 – 210 sheltered homes and a similar number of retirement homes – all for rent.

- There is a perception that the demand for open market homes for older people should be greater than it actually is, both at a local and national level; the open housing market has shown that it is not very responsive to the more acute housing requirements of older people and it would not be reasonable to expect this to change. We therefore have to accept that the best opportunities for meeting the housing needs of older people locally will be through the more affordable housing sector.

8. Design of New Homes

There are some obvious design features that need to be included for homes intended for older people, especially for extra-care schemes. The Council intends to provide a Supplementary Planning Document to give more detail to potential developers and providers of housing for older people but a summary of some of the key aspects is given below:

**Density** – smaller homes tend to be built to higher density levels but older people may prefer lower density and although require homes with a lower number of bedrooms, the properties should be larger than general needs homes of similar bedroom size in order to accommodate property that is likely to have come from larger homes and also to help those with limited mobility.

**Insulation and thermal comfort** – energy costs are becoming a significant part of household costs especially for those on fixed or low incomes. Anxiety about this can increase the risk of inadequate heating and in turn health problems. Good design can mean that homes are warmer and cheaper to heat.

**Home for Life** – Moving later in life can be especially difficult and it is understandable that people want to believe that one advantage of down-sizing would be that they would never have to move again; ideally through good design, internally and also overall scheme design, new homes could be made suitable for all stages, preventing the need to move on to residential care, especially if there is
provision of on-site support. Lifetime Homes standard is essential in ensuring homes are suitable for everyone, whatever their future needs.

**Social** – while communal facilities are often under-used, good design in the layout of homes can help encourage social contact with neighbours, reducing isolation and improving the overall quality of life. Organised social events (though done with good intentions) can create an institutional feel and most friendships are developed through informal contact. Concentrating on designs that encourage informal and unplanned social interaction is harder but does result in a stronger, natural sense of community rather than a contrived and controlled environment.

**Security** – it is easy to make individual homes secure but if isolated people may still feel vulnerable. Good design can help people feel more comfortable outside of their homes, promoting independence and a sense of being part of the community.

**Location** – being close to shops, transport, family and friends seems obvious but is more important to many than being in a location that is quiet and picturesque. If people want to stay within their local community then a larger number of smaller developments may be better than just one or two much larger schemes.

**Care and support** – for many this is about having peace of mind, knowing there is someone available should there be any problems rather than someone who can provide specialist care. Some may not require any help and want to be left to live independently in their own home but with the knowledge that if they do ever fall ill or need more care, there is someone who can help them access these services rather than provide them.

These criteria presents a challenge to the financial viability of new developments, designing homes to meet these requirements will increase costs and reduce the potential income from a site compared with alternate options (which may be one reason why the open market has been so slow to respond to the impact of an ageing population?). The Council’s policies and practices will need to balance these design requirements with the financial viability of future developments. Early engagement with developers and other partners will be crucial in achieving these outcomes.

There have been a number of studies to identify the features that older people find most attractive when considering moving. The list below is from a survey conducted by YouGov in 2012 and reflects a similar survey carried out by Anglia Ruskin University for the Council in 2010.
### Table Eleven: Most Important Features for Sheltered Housing

<table>
<thead>
<tr>
<th>Features most important when considering moving</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Being close to shops, services and transport links</td>
<td>68</td>
</tr>
<tr>
<td>Somewhere safe and secure</td>
<td>56</td>
</tr>
<tr>
<td>Close to family and friends</td>
<td>46</td>
</tr>
<tr>
<td>Friendly neighbourhood with people to socialize with</td>
<td>30</td>
</tr>
<tr>
<td>Staying within my current neighbourhood</td>
<td>28</td>
</tr>
<tr>
<td>Somewhere quiet and picturesque</td>
<td>24</td>
</tr>
<tr>
<td>Cheaper housing costs</td>
<td>14</td>
</tr>
<tr>
<td>Somewhere with on-site facilities, social events, healthcare, etc.</td>
<td>10</td>
</tr>
</tbody>
</table>


#### 8.1 Summary of Design for Future Homes

- The main settlement areas of Maldon, Heybridge, Burnham-on-Crouch and Southminster are the most obvious locations that would meet both the wishes of those who want to remain close to their local community, family and friends, and also near to amenities and transport links.

- If designed to meet the needs for those who are more frail and vulnerable, it may be possible to also link with existing schemes in those areas who may find that they are less able to provide support to their oldest residents, so newly developed schemes could become local hubs to pre-existing sheltered housing in some areas, helping improve the overall use of supported housing whilst also reducing the need for people to leave their local area to move to residential care.

- Enabling the development of three or four extra-care schemes would suggest that each has the capacity to accommodate between 30 to 40 units; this is at the lower end of what may be a financially viable scheme, especially in terms of providing on-site support but including an additional number of homes for those with lower support needs, for example bungalows surrounding apartments, could help improve the viability of construction and ongoing support.

- The optimum provision, to meet the need identified above in this strategy, could therefore be:
Three to four developments of extra care housing within the main settlement areas of Maldon, Heybridge, Burnham-on-Crouch and possibly Southminster, each with 30 to 40 units.

Each scheme could also have an additional number of retirement or supported/sheltered homes to improve the financial viability of each development and create more sustainable model of housing for the future. This could provide about a third of the rented sheltered and retirement housing also needed for the District.

- More detailed guidance can be provided in a Supplementary Planning Document.

9. Housing Related Support

Housing related support are those services which help people retain their independence and thereby remain living comfortably in their current home. In many ways these services help meet the inherent desire that many people have to remain in their home rather than move. Studies have shown that even when there are obvious problems with living in a property, such as being unable to use the stairs or garden, people will often chose to cope as best they can rather than move\textsuperscript{14}.

9.1 Analysis of Existing Provision of Housing Related Support

The following services are examples of housing related support which can help people retain their independence, meet their aspirations to remain in their home, reduce risks such as trips, falls and other injuries, and also reduce the need for more expensive options such as new supported housing, residential homes and hospital admissions. A description of these has already been provided previously and it is important to understand the extent to which these services may be able to meet the growing needs of an ageing population.

Home care

In 2012 there were 172 older people receiving domiciliary care and 59 receiving day care\textsuperscript{15}.

POPPI\textsuperscript{16} data suggests that there are currently 5,234 people over the 65 in the District who are unable to manage at least one domestic task and that this will rise to 6,937 by 2010. This is much

\textsuperscript{14} Croucher, K, Housing Choices and Aspirations of Older People Research from the New Horizons Programme, Communities and Local Government (DCLG) 2008

\textsuperscript{15} Essex County Council Adult Social Care Market Position Statement 2012

\textsuperscript{16} Projecting Older People Information System, www.poppi.org.uk
greater than the numbers currently being supported and even if we take into account just those who are over 85 (1,242) there is still a wide gap between those who may need help and the number actually being supported, which we may also assume will only increase as the older population increases.

**Floating support**

One Support currently provides a floating support service to approximately 300 older people in the District. The range of help and support provided is quite broad and could be especially important in helping older people access local services that they may not be aware of such as social events to help those at risk of isolation and information about housing options.

By 2014 POPPI data suggests that there will be nearly 5,000 older people living alone in the District, 2,829 of whom will be over the age of 75, rising to 3,467 by 2020. Many may be interested in finding out about their housing options:

“Currently, many older people want to stay in their existing home because they have no information about other options and more would want independent living with flexible support if they knew it existed.” Sutherland, J., Viewpoint on Downsizing, Housing LIN 2010.

Floating support is not intended to be a service that is open-ended, its primary purpose is to identify and respond to the most urgent and acute problems, such as the risk of harm or homelessness. More chronic or enduring problems will remain the responsibility of the client or another agency to whom they are referred, this way the service is able to retain the capacity to deal with the most urgent cases. Providing help and advice about housing options is a way of helping older people retain their independence and reduce the demand on other services in the future.

**Telecare / community alarms**

There are about 600 older people currently receiving a community alarm service in the District which is part funded by Essex County Council. There are likely to be others who pay for a similar service from other providers. In cases of emergency it is usually the ambulance service or paramedics who attend but others such as housing association support workers may also provide a response in less urgent cases. Similar technology now offers potential to monitor less urgent situations such as day to day health (blood pressure, body temperature, mobility) which could be linked to services that can prevent more serious risks. In some parts of the country, these services are being linked to health care, reducing the need for people to be admitted to hospital or discharged sooner back into their homes.
Disabled Facilities Grants (DFGs)

Maldon District Council has a duty to help fund and provide adaptations to the homes of people who are assessed as being in need due to physical disability. In most cases this is for older people, providing adaptations such as stair-lifts, level-access bathrooms and in some cases extensions to their homes. Although varying from year to year, the Council provides assistance to between 40 to 60 households a year, with others being helped through alternate options such as being supported to move to other properties that are already adapted and better suited to their needs.

POPPI data suggests that there are 2,335 older people in the District who are unable to manage at least one mobility activity on their own, such as leaving the home, using the stairs, bathroom or toilet. This is predicted to rise to over 3,000 by 2020. This is clearly much greater than the number that are referred to the Council for assessment for a DFG, or the amount that the Council has available to fund this level of work.

Home Improvement Agency

Swan Housing Association provide a home improvement agency service throughout the District, helping people to make their homes safer, more comfortable and secure. Examples of improvements may be making homes warmer and less expensive to heat, providing minor adaptations such as grab-rails and ramps to reduce the risk of trips and falls, and helping to improve security by fitting locks and helping to maintain gardens. Home Improvement Agencies can also help supporting the Council in providing adaptations through their Disabled Facilities Grants, and often also provide a ‘handy man’ service to help with small repairs. There is no information available on the number of older people currently being supported by the Home Improvement Agency in the District, a reasonable assumption could be that it is similar to the number assisted with Disabled Facilities Grants, i.e. between 50 to 100 a year.

There is no way of knowing how many people receive a combination of these services, at its highest level the total may be over 1,000 older people being assisted at any one time although it is more likely that this is somewhat lower, for example some of those receiving home-care will also have a community alarm and possibly adaptations funding by a DFG. Five to six hundred would therefore be a more realistic assumption.

9.2 Links to Health and Wellbeing

As with housing, the provision of housing related support can play a vital role in reducing risk of harm for many older people and improving their quality of life and wellbeing; it is also clear from the development of this strategy that despite a range of housing options and support services, there is a need for better understanding of the need and supply of housing and support by commissioners as
well as potential service users, their families and others such as voluntary organisations who also offer support. This is not just a local issue:

“We have heard that there is little understanding of the dependencies between health, social care housing and other services, especially in relation to the effectiveness of housing in preventing, delaying, reducing or diverting demand on more costly health and social care services. For example, the NHS spends £600m treating people every year because of Category 1 (the most severe) hazards in poor housing, the vast majority being associated with falls.” Department of Health, Integration – A Report from the NHS Future Forum, 2012.

3,477 older people over the age of 65 living in the District are predicted to have a fall in their home in 2014, this is predicted to rise to 4,248 in 2020. About 20% of those will be over 85 years old with greater risk of harm. Possibly, with the exception of the care-line service, all other types of housing related support are already providing a service to a minority of the people who are likely to be in need of that type of support. To some extent this will be due to people not being aware of the range of services that are available but we also have to be aware of the limited resources each of these services have and the limited ability for most to expand to meet this growing need.

The most pragmatic approach therefore has to be ensuring that these services are working as effectively as possible to complement each other, identifying and referring the most vulnerable as quickly as possible, achieving best value for money and performance, and make best use of other local services especially the voluntary sector to help improve the capacity of these existing services.

Improving co-ordination and local promotion of services would also improve future commissioning and development, as each becomes more aware of the links between other local services and the synergy that could be developed between housing related support and alternate housing options. There are already examples of this happening, such as joint work between floating support, local housing associations and the Council to support people to move into homes better suited to their needs rather than just adapt their existing property. Expanding and developing these examples of joint working has to be a priority for the future and something that can be supported through this strategy, creating a framework that could also support the future agenda of the local Clinical Commissioning Group (CCG).

9.3 Future Commissioning

2013/14 and 2014/15 will see funding and commissioning for care services move towards a more integrated system that combines health and social care funding streams, based upon stronger local commissioning frameworks such as mid Essex which will cover the Maldon District. These arrangements are still being finalised and although there will be challenges, opportunities may also arise to make improvements in planning and delivering services.

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17 Projecting Older People Information System, www.poppi.org.uk
The current cost of hospital care could be reduced by preventing admissions, for example by reducing the risk of trips and falls. Better promotion and understanding of housing options for older people could also reduce risk of other less obvious problems such as social isolation which can contribute to a number of problems which also have an impact on health and social care. Rehabilitation can also be improved, for example using supported or extra care housing to assist in earlier discharge from hospital so that people can return sooner to somewhere closer to home, family and friends. It may even be possible in the future to provide hospital services within the community in the future if the right type of properties and services are available.

We know that housing related support funded through the Supported People programme achieved a net saving of £1.8bn nationally, £3.4bn being saved as a result of £1.6bn being invested\(^\text{18}\) but funding through this programme has been reduced in Essex in recent years, possibly as a result of the lack of joint understanding between health and social care which will hopefully be resolved by the transformation to CCGs.

Extra care housing is one of the most costly forms of affordable housing, accepting that it often includes other types of tenure such as leasehold, but as we have outlined above, those in greatest need may not be able or willing to arrange for their current home to be sold before accessing extra-care housing, making rented a more flexible and responsive option. Despite this higher cost, it is far less expensive than providing a similar service within a hospital, the cost of extra care being about one-tenth that of a hospital bed-space.\(^\text{19}\)

We hope that by explaining the positive contribution that housing and housing related support can make upon the lives of older people, this strategy can help inform the future commissioning of services across a wider area including the involvement of the local CCG and other agencies with responsibility for the health and wellbeing of older people.

9.4 Summary of Housing Related Support

- There is a reasonable range of services locally but in the majority of cases demand is already far greater than supply.
- Better awareness and co-ordination is needed, this may not improve capacity in the short term but could reduce duplication and better joint working could improve outcomes
- These services have a crucial role to play in building up the links between an improved supply of new homes and the effective allocation and use of these new homes by those who would most benefit, by either directly providing advice about housing options or assisting with referring to others who can do this.


\(^\text{19}\) £686 per day = cost of hospital bed (\(>10x\)s cost of extra care) - Personal Social Services Research Unit, Unit Cost of Health & Social Care 2011, www.pssr.ac.uk/archive/pdf/uc/uc2011/section1.pdf
• A better supply of new homes for older people could in turn help alleviate some of the inevitable pressure that these services will face as demand increases.

• Changes to the commissioning of health and care services offer an opportunity to improve both the quality and the value of services for older people but this requires a better understanding by commissioners of the contribution that housing and housing related support can make to existing services.

10. Local Partners

The following organisations have been involved with the development and consultation of this strategy. We would like to thank them for their contribution and future support:

Anglia Ruskin University
Age UK
CHP
Colne Housing Society
Dengie Project Trust
Estuary Housing Association
Essex County Council
Hannover Housing Association
Henry Guilder Drake Almshouses
Hastoe Housing Association
Homes and Communities Agency (Eastern Region)
Moat Homes Limited
Maldon Housing Association
Maldon District CAB
Maldon District CVS
Mid Essex Health Authority
One Support
Salvation Army Housing Association
Swan Housing Association