



Older people's housing strategy

2017-2022





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Foreword

We, at Hammersmith and Fulham, are committed to working with residents on the things that affect them.

The Older People's Housing Strategy looks at providing comprehensive housing services through great partnerships; working in a joined-up way between housing, adult social care and the third sector to increase and improve options for our senior citizens.

It is also holistic; the strategy is H&F's plan to better understand the housing options older people need and want, maximise the use of existing housing stock, increase housing options, build up support services around prevention, support independence, and work with residents and services to combat social isolation and loneliness.

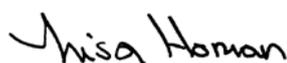
By 2030, one third of the UK population will be over 60. Right now, more than half the older people in H&F live in social or private rented housing, a higher proportion than elsewhere in London. For half of our senior residents, day-to-day activities are restricted, either a lot or a little. As such, we really need to understand older people's individual composite needs and ensure these are reflected in the housing options available.

We want to make sure that the right options are available at the right time, and we will ensure that good advice on housing options and available packages, as well as support in the home, are given early.

The Older People's Housing Strategy builds on the great work we are already doing in terms of accommodation services (sheltered housing, extra care housing, residential care, nursing care), preventative services and advice services.

We have not stopped there. We know our senior residents have an important role to play in shaping the future of our borough. So we have recently created the community-led Older People's Commission.

The commission will work to improve quality of life for older people in the borough and make it the best borough in which to enjoy and make the most of later years. The commission has provided feedback on the Older People's Housing Strategy and will help us see through the implementation of our commitments and actions.



Councillor Lisa Homan



Councillor Ben Coleman

1. Summary



This strategy addresses how the London Borough of Hammersmith & Fulham (H&F) will work to ensure the best housing outcomes for older people living in the borough, and will play an important part in reducing the demand on health and social care resources.

The strategy also recognises the importance of internal and external partnerships and their critical importance to delivering the best outcomes for older people. Therefore, this strategy is underpinned by a commitment to joint working.

H&F's vision is to enable older residents to live independently and have opportunities to access suitable accommodation that meets their needs.

The strategy contains four key objectives:

- 1 **Maximise the use of existing stock to appropriately accommodate older people in LBHF**
- 2 **Increase older people's awareness of their housing options**
- 3 **Facilitate the development of more homes that meet the needs of older people**
- 4 **Support older people to maintain their independence**

Key actions that arise from the four objectives, which will continue over the life of the strategy:

- Where necessary, we will support older people to move to appropriate accessible accommodation
- Where appropriate, we will support older people to downsize to appropriate accommodation
- We will continue to improve our homes, to future-proof them for older people's needs
- We will work to reduce and tackle the issues arising from fuel poverty among older residents
- We will work to provide comprehensive housing options advice to older people through housing and adult social care services
- We will continue to develop integrated assessment arrangements in co-operation with health and social care colleagues
- We will continue to engage directly with older residents to ensure that they are aware of this strategy, their rights and their housing options
- We will continue to review and, where necessary, amend the local plan
- We will continue to press for Greater London Authority funding to facilitate the delivery of specialist housing in the borough
- We will deliver 60 extra care homes
- We will continue to develop a partnership approach aimed at maintaining older people's independence. Our partners will include older residents, local housing associations, health and social care providers and appropriate third sector organisations
- We will develop and maintain an information package for older people, their families and carers with details of access to local 'homeshare' schemes
- We will develop and monitor the quality and availability of signposting information available to older people
- This strategy and its associated work programme will address the issues of loneliness and isolation and will form a part of a co-operative effort with health and social care colleagues to tackle these problems

The strategy and its objectives have been reviewed and endorsed by the Older People's Commission.



2. Introduction

This strategy has been jointly commissioned by the council's housing services and adult social care service. The aim is to set out the council's approach to meeting housing needs of older people in Hammersmith & Fulham. The term 'older people' refers to those over 65, however this is a broad term, and within it individuals' housing support needs will differ greatly.

It outlines the key issues and challenges for older people's housing in the borough and identifies priorities for joint and co-ordinated action. This strategy has been developed in consultation with internal and external stakeholders working with older people in H&F, as well as the Older People's Commission; an independent community-led body made up of residents, volunteers, charities and healthcare experts.

We spoke to local organisations and older people's forums and considered national and local research to understand the challenges that older people face in securing good housing and remaining at home.

In a climate of significant financial pressure, increasing demand and changing needs, the emphasis of the strategy is on targeting resources effectively and working with partner agencies to develop initiatives and housing options to support independence and reduce demand for more intensive support. While the council has good working relationships with key partners such as health and third sector, this strategy recognises we must work more closely with others

to enable us to meet the challenges of providing appropriate housing solutions for older people in our borough and anticipating their future needs.

We'll use the objectives and actions from this strategy to review how we work with others to fully support effective delivery. The Older People's Housing Strategy flows from, and links to:

- 1 The council's **Housing Strategy 2015** – a document which sets out the council's intention to increase the amount of genuinely affordable housing being delivered, improve the private rented sector and consider options for the future of the council's housing stock via a residents' commission.
- 2 The council's **Joint Strategic Needs Assessment (2013-14) and Health and Wellbeing Strategy (2013-15)** includes the priority: 'Better access for vulnerable people to sheltered housing'.
- 3 **The Draft Local Plan Boroughwide Policy** addresses the needs of people who need care and support.
- 4 **The Poverty and Worklessness Commission** was launched to identify and tackle long-term causes of poverty and worklessness. It has identified the priority of 'improving well-being of vulnerable older people in the borough'.

The Older People's Housing Strategy also links to H&F's development of an adult social care prevention strategy, isolation work programme and the council's smarter budgeting exercise.

3. Vision and Objectives

Hammersmith & Fulham's vision is to enable older people in Hammersmith & Fulham to live independently and have opportunities to access suitable accommodation that meets their need. However, the council, along with other public sector organisations, is facing significant financial challenges and must find a way to deliver services in a more effective way, focusing on people and places.

To ensure that this strategy supports the council's delivery of effective people-centred services, it is underpinned by three key principles:

1 **Early intervention and prevention** – we want to shape council services to better identify and work with those at risk of deterioration and to target services to tackle issues at an early stage.

2 **Partnership working** – Good housing options and safe, secure, and affordable housing is essential in delivering better outcomes for older people. Older people's housing needs cannot be viewed from a housing perspective alone. We will work with adult social care and health and third sector partners.

3 **Customer-focused approach** – through better partnership working and early intervention we want to make every contact count, so people aren't faced with a maze of departments and agencies.



4. Context

The UK has an ageing population. By 2030, it's estimated that one third of the population will be over 60. Although health incomes are improving for older people, it is still anticipated that as people live longer, they will develop long-term conditions and disabilities, particularly dementia but also conditions that affect mobility. Overall it's expected the number of people with disability, dependency and care needs will increase significantly over the next 20 years.

As people live longer and health needs change, the specialist housing currently on offer may not be right for the future. National policy is underpinned by the principle of keeping older people at home if possible, improving the specialist offer, making the most of assistive technology and recognising that improving housing alone will not meet health and well-being aspirations. Housing improvements should be made in conjunction with good care and support services.

Population data shows that H&F has a relatively young population with a higher working age population than other London boroughs. However, the largest predicted population growth over the next 10 years in the borough is expected in the 85+ age group, with the number aged 65-85 also expected to grow by a fifth (GLA population projections 2014).



5. Examples of interventions in older people's Housing

Nationally shifting demographics remain a key concern for policy makers, and a range of innovative interventions are being trialled to address the range of concerns that stem from an ageing population. These programmes include:

- Focusing on how partnership can deliver more effective outcomes
- The use of learning from other countries
- Understanding how technology can support desired outcomes
- Finding solutions with multiple beneficiary groups.

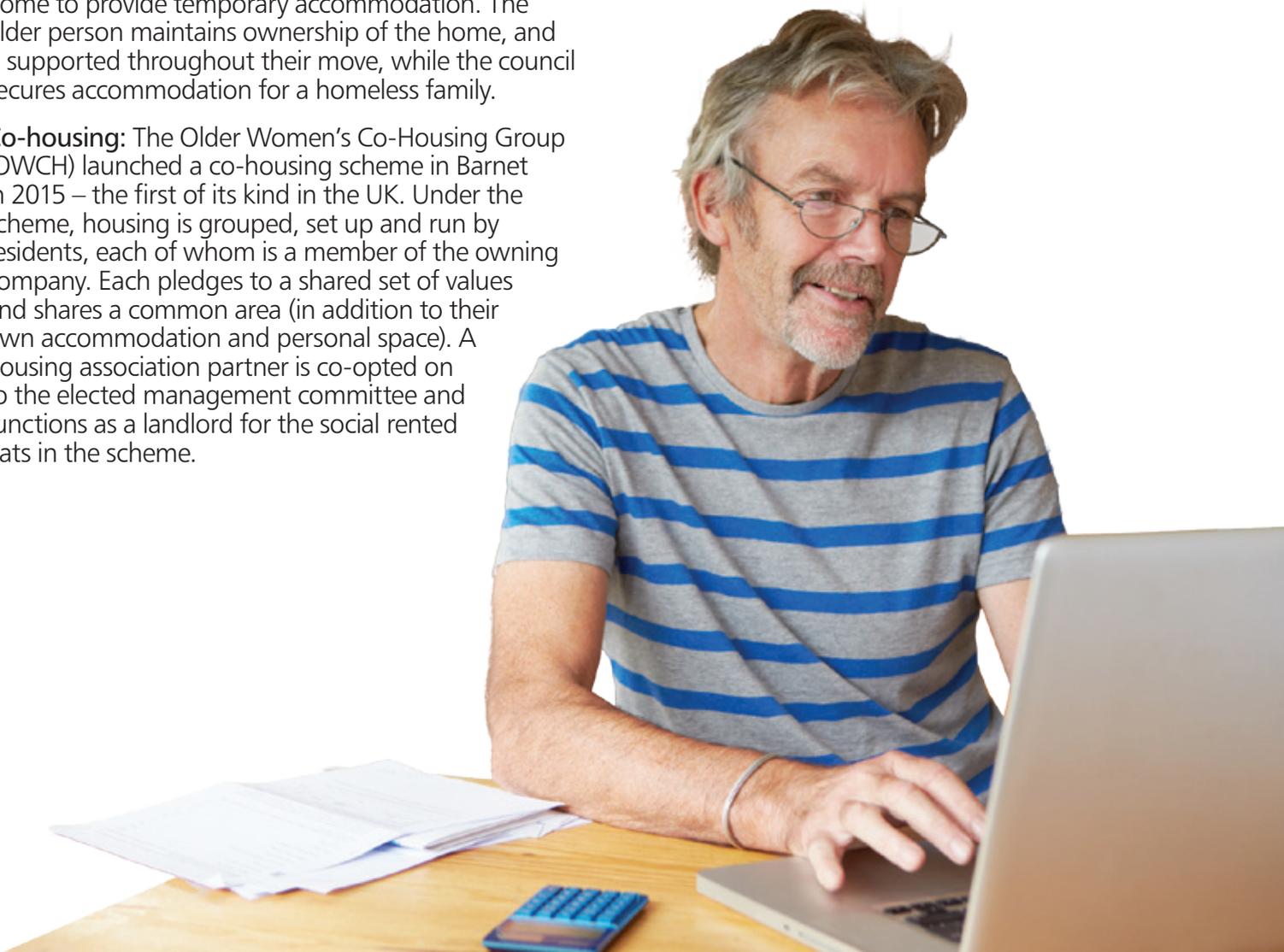
We have considered four approaches that have been trialled in the UK, and how Hammersmith & Fulham can learn from these experiences. Full information on each scheme is provided at Appendix 3.

Freespace: The London borough of Redbridge piloted a scheme offering older owner occupiers the opportunity to lease their home to the council and move to more appropriate accommodation. The council refurbishes the family-sized property, securing an interest-free loan on the property, then uses the home to provide temporary accommodation. The older person maintains ownership of the home, and is supported throughout their move, while the council secures accommodation for a homeless family.

Co-housing: The Older Women's Co-Housing Group (OWCH) launched a co-housing scheme in Barnet in 2015 – the first of its kind in the UK. Under the scheme, housing is grouped, set up and run by residents, each of whom is a member of the owning company. Each pledges to a shared set of values and shares a common area (in addition to their own accommodation and personal space). A housing association partner is co-opted on to the elected management committee and functions as a landlord for the social rented flats in the scheme.

Flat refurbishment: Manchester City Council and Northwards Housing (the council's arms-length management organisation) refurbished a derelict 91-flat towerblock into a modern extra-care scheme. The refurbishment was funded by a mix of government grant, funds from Northwards and savings generated by the council in other areas. Flats are allocated according to need and Northwards is paid to manage the scheme on behalf of the council. A private sector company provides specialist care services, with residents only paying for what they use.

Elderly care and technology: The housing association One Housing Group invested heavily in redesigning its housing for older people with technology included as a fundamental component rather than an afterthought. State-of-the-art technology within its extra care schemes, sheltered housing and specialist retirement schemes (such as alarms, pill dispensers and helplines) have been supplemented by monitoring technology for scheme managers.



6. Objective 1 – Maximise the use of existing stock to appropriately accommodate older people in Hammersmith & Fulham

Background

One of the council's best resources is its own housing, and that of local housing associations, but it doesn't lend itself to the needs of those with physical disabilities. In the 2015 Housing Strategy we said we must be more innovative and proactive in identifying housing options from existing social housing. Given the scarcity of accessible stock we must make sure it's matched appropriately to support good housing outcomes and minimise waste.

There's strong evidence that poor quality or inappropriate housing can trigger health and social care needs, worsen existing needs and lead to early loss of independence and more intensive interventions.

Issues that may impact on the appropriateness of an older person's home include:

- **Size:** Surveys show older people prefer to live in two-bedroom, rather than one-bedroom, flats. However, in the borough 6.9% have one or more spare rooms. Larger homes are more expensive to maintain, and heat, and are more likely to contain stairs, reducing accessibility.
- **Accessibility:** Just over 51% of older people in the borough stated that their day-to-day activities were limited (either a lot or a little). Homes that do not have level access, or have internal staircases, can increase the risks of falls.
- **Location:** To support older people to maintain their independence and prevent social isolation, homes should be located near amenities, and within existing community support networks.

Some existing stock in the borough is already suitable for those with support needs, whether through original design or subsequent adaptation. We are also able to adapt some of our existing stock.



Local context

19% of older people in the borough live in council 'general needs' accommodation. The council has around 11,300 general needs homes. Three quarters are flats, half have no ground-floor entrance and some lack lifts, making them less suitable for older people with mobility needs.

Hammersmith & Fulham mirrors national trends of increasing proportions of the older population living with chronic and disabling conditions. The number of people living with dementia is expected to rise by 24% by 2025, while current levels of dementia diagnosis (48%) exceed the national level (42%). Just over 51% of older people in the borough stated that their day-to-day activities were limited to some extent. This reflects levels across London and England. Poor health impacts on the type of housing that is suitable for older people, while poor housing can be a contributing factor in negative health outcomes.

Levels of under-occupation in H&F are lower than Londonwide (half compared to three quarters), which may reflect the high level of social housing stock (home to over 45% of the older population). However just over 50% of the population have one or more spare rooms, though many social housing tenants report that having an additional room is essential for visitors, so do not see themselves as underoccupiers. Just under 23% of H&F tenants over 65 have three bedrooms compared to 18% for private renters or those living rent-free.

Our commitment

We will...	Which will mean...
Work with Housing Association partners to review and improve our systems for allocating and matching all accessible and adapted stock.	Older people seeking to move will be matched to housing that better meets their needs.
Develop a protocol for future planned works programmes to consider options for upgrading existing stock in line with Equality Act best practice and to future-proof for the benefit of older people.	Our stock is more suitable for the needs of older people, and as people age they can remain in their homes for longer.
Review and improve the current disabled facilities grant and aids and adaptations services.	The process of adapting existing accommodation in line with older people's needs is customer-focused, enabling older people to stay in their home where appropriate.
Work with health and social care to review assistive technology opportunities.	Older people will be provided with appropriate technology to support them.
Pilot an improved downsizer offer to social renting tenants allowing downsizers one bedroom above allocation and putting together an enhanced package to remove barriers to downsizing.	Older people living in social rent who wish to move will be enabled to do so.
Pilot a mutually beneficial package for older H&F leaseholders to move to social rented homes, building on the Freespace model.	Older owner occupiers who wish to move will be helped to do so.
Review and improve the approach to tackle fuel poverty and cold homes with health and adult social care.	That the number of older people suffering from fuel poverty will be reduced.

Our Action Plan

Action	Responsibility	By when
Identify the council's accessible housing stock and update the accessible housing register.	Housing Services	Started September 2017
Review scheme of allocations to include accessible housing stock. This work will include linking with housing association partners.	Housing Solutions & Housing Services	Completed
Develop future-proofing protocol for planned works programmes.	Property Services	Completed
Review the current disabled facilities grant and aids and adaptations services.	Adult Social Care & Property Services	March 2018
Implement recommendations from disabled facilities grant review.	Adult Social Care & Property Services	June 2018
Review assistive technology opportunities.	Adult Social Care & Housing Services	Summer 2018

Our Action Plan

Action	Responsibility	By when
Develop business case and gain approval for social rent downsizer offer pilot.	Housing Service (w/ Housing Solutions)	Completed
Implement social rent downsizer offer pilot.	Housing Service (w/ Housing Solutions)	Completed
Review outcomes of social rent downsizer offer pilot.	Housing Service (w/ Housing Solutions)	Completed
Develop business case and gain approval for leaseholder downsizer offer pilot.	Housing Service (w/ Adult Social Care)	April 2018
If feasible, implement leaseholder downsizer offer pilot.	Housing Service (w/ Adult Social Care)	TBC
Review outcomes of leaseholder downsizer offer pilot.	Housing Service (w/ Adult Social Care)	TBC
Review approach to tackle fuel poverty and cold homes.	Property Services & Environment Health	April 2018
Implement outcomes of fuel poverty/cold homes review.	Property Services & Environment Health	April 2018

Measures:

- Number of older people supported to move to appropriate accessible accommodation
- Number of older people supported to move to smaller accommodation
- Number of homes improved so they are future-proofed for older people's needs
- % reduction of fuel poverty among older people

7. Objective 2 – Increase older people’s awareness of their housing options to enable them to make the best accommodation choices.

Background

While many older people prefer to remain in their own home, a significant number would consider a move. Research shows older people who have moved report high levels of satisfaction. Existing national evidence supports the consensus that most older people prefer to remain and, where necessary, receive support in their own homes. However, many older people will consider a planned move. Key barriers that prevent older people from moving have been identified as:

- 1 Lack of suitable options
- 2 Lack of information about housing options

There are several factors that have been identified as restricting the suitability of older people’s downsizing options. For some older people tenure can be a barrier, while the size of accommodation may also be a concern. Location of housing and cost of moving are also key considerations.

Overcoming barriers to moving home is important as research by Henley Business School¹ found that many over 75s who had moved home said they should have done it sooner when they were younger and more able. Once they’d moved, older people expressed satisfaction with their homes. However, for many older people moving home is often triggered by a crisis such as loss of income, bereavement or health problems which may prompt them to consider a smaller home or specialist accommodation.

Local context

According to the 2015 Index of Multiple Deprivation, more than 37% of the older population in Hammersmith & Fulham live in the top 30% of most deprived areas nationally, with over a fifth in the top 20%. Almost 32% of over 65s in the borough receive pension credit. This is high compared to London as a whole (25%) and England (19%). The relative poverty of older people in the borough limits the type of housing they can afford as well as making cost a more critical barrier to any downsizing activity.

In H&F, older people can be supported in housing choices via good advice and information and the development of a good housing offer based on local need and preferences.



1 <http://centaur.reading.ac.uk/24443/1/HousingMarketsinOldAge.pdf>

Our commitment

We will...	Which will mean...
In partnership with health and adult social care, pilot a new approach to housing options advice for older people, integrated with People First.	More older people will be advised of the options they have available to them, and understand a clearly articulated offer.
Agree mechanisms between health, adult social care and housing to deliver integrated assessment to minimise duplication of effort.	Older people will not have to work with multiple departments, and will receive a more joined-up service.
Publicise the available housing offer for older people, including pilot schemes, particularly targeting hard-to-reach groups.	Older people will be made aware of the advice and support available, to better inform their options.

Our Action Plan

Action	Responsibility	By when
Develop new approach to housing options advice, linked with People First information offer.	Housing Solutions w/ Adult Social Care & Housing Services	April 2018
Pilot new approach to housing options advice, linked with People First information offer.	Housing Solutions w/ Adult Social Care & Housing Services	July 2018
Report outcomes of housing options advice pilot.	Housing Solutions w/ Adult Social Care & Housing Services	September 2018
Develop linked assessment mechanism with health, adult social care and housing where need is identified.	Housing Solutions & Adult Social Care	April 2018
Develop new marketing materials regarding the housing offer for older people.	Housing Solutions w/ Housing Services (Sheltered)	April 2018
Distribute marketing information on housing offer for older people.	Housing Solutions w/ Housing Services (Sheltered)	June 2018

Measures

- Number of older people provided housing options advice
- Number of integrated assessment completed
- Number of older people who have responded to our proactive publicising of housing options

8. Objective 3 – Facilitate the development of more homes that meet the needs of older people

Background

The current offer of older people's housing is limited with no private sale or rent specialist or downsizer accommodation. Existing specialist accommodation reports high satisfaction from residents and forms an important part of the older people's offer. We will take a leadership role at a local level in identifying how best to meet changing demand and need, and shape the conversation with developers.

Local context

Of over 65s in H&F, 53% rent, while 95% live in general needs accommodation. This is in line with older people's preference to remain in their own home rather than move to specialist accommodation, and is also indicative of the limited supply of specialist accommodation in the borough. In new housing developments, H&F is addressing the issue of accessibility through a Local Plan target of 100% of new developments to lifetime home standards.



Our commitment

We will...	Which will mean...
Deliver 60 units of extra care in White City (including 15 shared ownership).	60 older people will be able to have their needs met in tenancies appropriate to their financial position.
Review Local Plan content and consider whether amendment is required.	That new homes developed in the borough meet the needs of older people.
Set up a working group with housing associations to explore future housing options for older people.	That we are able to identify and remove obstacles to developing appropriate accommodation for older people.
Link with GLA on specialist housing fund.	More funding in the borough for the delivery of specialist housing appropriate to the needs of older people.

Our Action Plan

Action	Responsibility	By when
Deliver 60 units of extra care in White City (including 15 shared ownership).	Housing Strategy & Adult Social Care	2019/2020
Review Local Plan content and recommend changes.	Housing Strategy (w/ Adult Social Care)	On-going
Set up a working group with housing associations to explore future housing options for older people.	Housing Strategy	April 2018
Begin conversations with GLA on specialist housing fund.	Housing Strategy	On-going

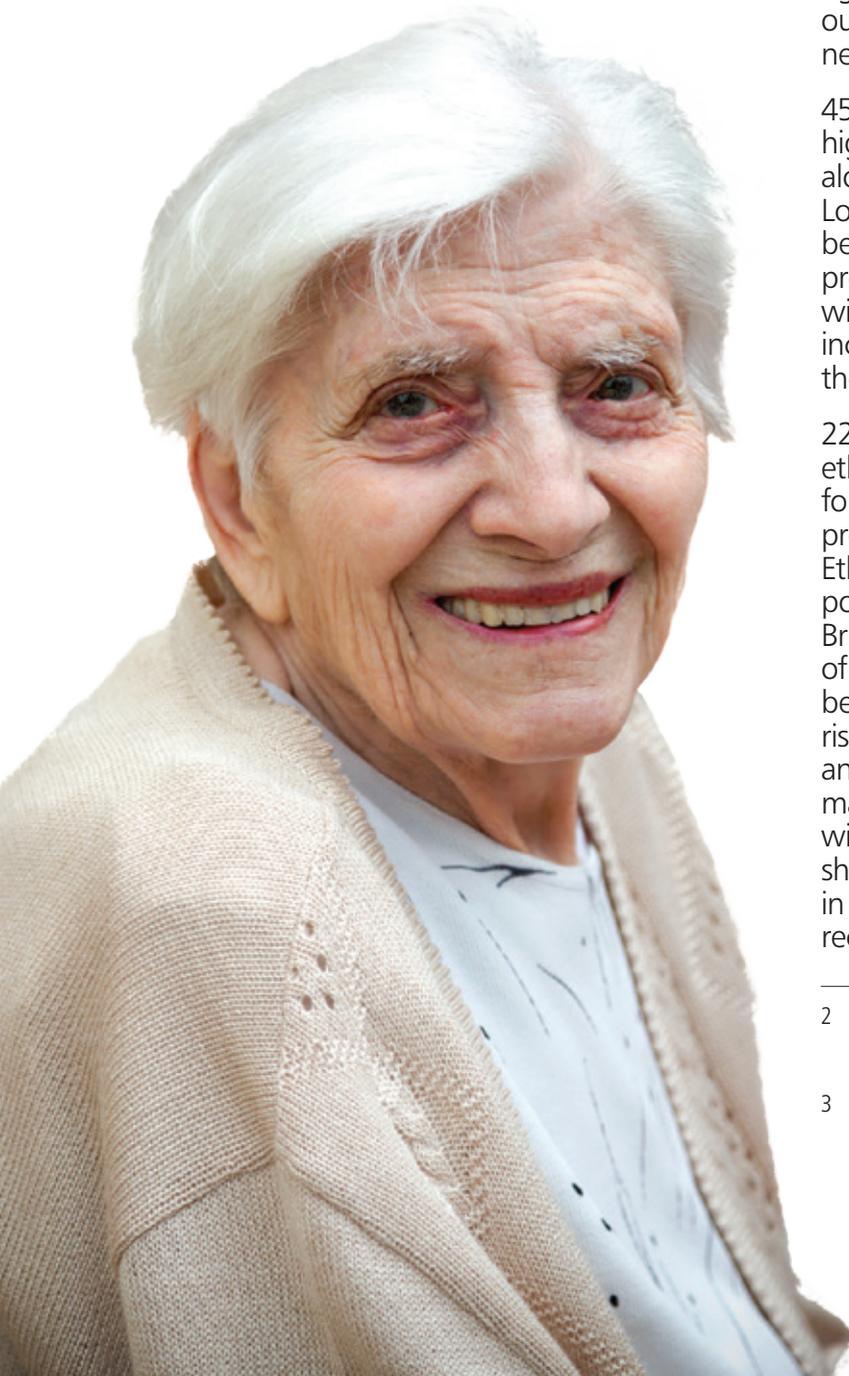
Measures

- Provide updates to the Local Plan as necessary.
- Level of funding leveraged to deliver specialist housing in the borough.
- Deliver 60 new extra care homes in the borough.

9. Objective 4 – Support older people to maintain their independence

Background

As identified across several council strategies, there are many opportunities to support older people to maintain their independence. The tools to support a preventative approach include making changes to a property to meet physical needs through aids and adaptations and disabled facilities grants, making better use of assistive technology, ensuring new homes are built to lifetime home standards and meeting the target for wheelchair accessibility. Floating support services will help maintain independence.



Local context

The Housing and Care Joint Strategic Needs Assessment found that residents in touch with one service often benefit from others, but may not find their way to that service easily.

Pressure on resources and numbers of residents needing support means councils must get the most from each contact. All contracted services and providers must actively promote and facilitate engagement with health and well-being and focus on self-reliance, self-care or appropriate access to the right service at the right time. We must also ensure our approach and plans are sensitive to differing needs from a cultural perspective.

45% of older people in H&F live alone; one of the highest levels in the country. Older people living alone are more likely to live in the rented sector. Loneliness can impact health and psychological well-being which may lead to higher care costs. The high proportion of older people living alone, combined with the challenging nature of H&F housing stock, increases the risk of isolation and loneliness among the borough's senior population.

22% of older people in H&F are from non-white ethnic backgrounds. This is significantly higher than for England as a whole, but in line with the ethnic profile of the over 65s in London. Black and Minority Ethnic groups (BME) are diverse. In H&F 12% of the population identify as Black/African/Caribbean/Black British and 6% as Asian/Asian British. The significance of more than a fifth of the borough's older people being from BME groups is that some are at higher risk of certain health conditions than white groups, and are more likely to report poor health.² Language may be a barrier for minority ethnic communities, with 2016 research showing that language was shown to play a more important role than ethnicity in perceptions of the quality of care older people received.³

2 [http://www.ageuk.org.uk/documents/en-gb/for-professionals/research/information%20and%20advice%20needs%20of%20bme%20older%20people%20\(2008\)_pro.pdf?dtrk=true](http://www.ageuk.org.uk/documents/en-gb/for-professionals/research/information%20and%20advice%20needs%20of%20bme%20older%20people%20(2008)_pro.pdf?dtrk=true)

3 "You don't know what you are saying 'Yes' and what you are saying 'No' to": hospital experiences of older people from minority ethnic communities; by Jo Ellins, Jon Glasby: Cambridge University Press, January 2016, pp 42-83. Ageing and Society, vol 36, no 1, January 2016, pp 42-83.

Our commitment

We will...	Which will mean...
Build partnerships with housing associations to identify potential savings through a more integrated approach to prevention of loneliness and isolation.	Hammersmith & Fulham's resources will go further in supporting older people.
Raise awareness of homeshare initiatives locally.	Older people are aware of the options they have to participate in the homeshare scheme, which has been shown to reduce social isolation and loneliness among participants.
Raise awareness of the work of the Older People's Commission.	More older people are encouraged to feed in to the work of the commission.
Actively engage housing providers in the borough such as housing associations and private housing providers.	Work with providers to raise the standard of housing standards and living conditions for older residents in the borough.

Our Action Plan

Action	Responsibility	By when
Identify key contacts at housing associations for outreach, sustainment and prevention work, and invite to partnership discussions.	Housing Solutions / Floating support (w Housing Strategy)	Completed November 2017
Develop a joint approach with housing associations for outreach, sustainment and prevention.	Housing Solutions	April 2018
Develop information package and marketing material and including local homeshare schemes.	Housing Solutions, Housing Services and Adult Social Care	September 2018
Set up regular monitoring meetings with housing associations to discuss housing management issues and particularly in relation to older people.	Housing services (w Housing Strategy)	April 2018

Measures

- Development of a partnership approach to maintaining older people's independence through joint working with local housing associations
- Development of new resources, and brief staff on signposting older people to local homeshare schemes
- Number of older people signposted to services
- Number of older people who report feeling isolated

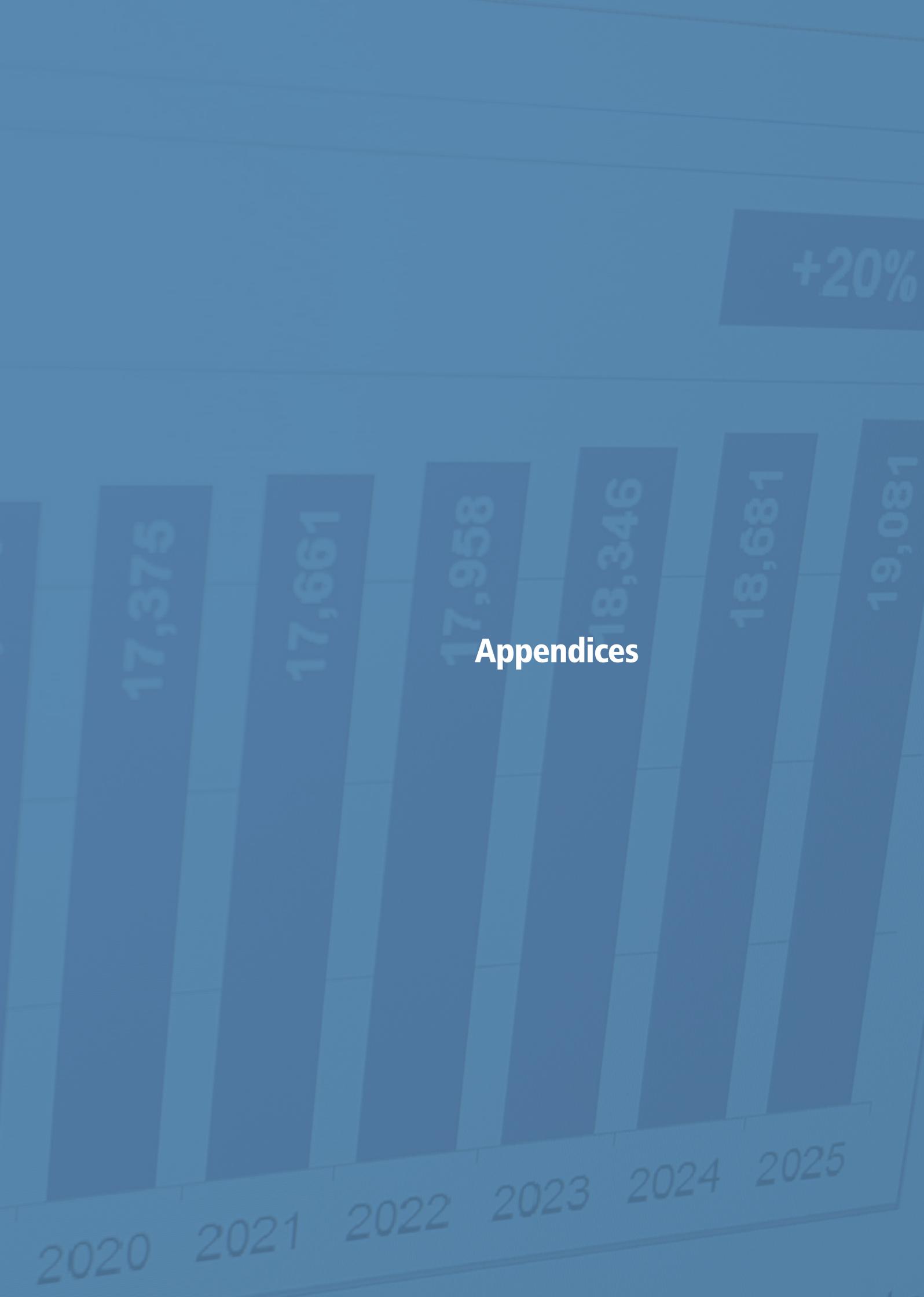
10. Monitoring and Reporting

Monitoring the implementation of this strategy is key to ensuring that H&F fulfils its objectives. The housing service division, in partnership with adult social care, will develop and agree annual targets for each of the measures identified in this strategy.

A performance management dashboard will be developed by the departmental heads of services, to collate data from the relevant services responsible for implementation and delivery of the strategy.

This information will form the basis of regular quarterly update reports submitted to the Lead Director for Regeneration, Planning and Housing Services, the directors of adult social care and the Older People's Commission.





+20%

17,375

17,661

17,958

18,346

18,681

19,081

Appendices

2020

2021

2022

2023

2024

2025

1. Appendix 1

Older People in Hammersmith & Fulham – Evidence Base

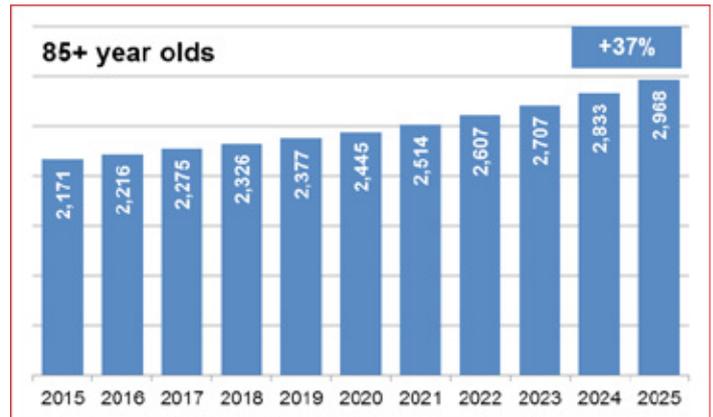
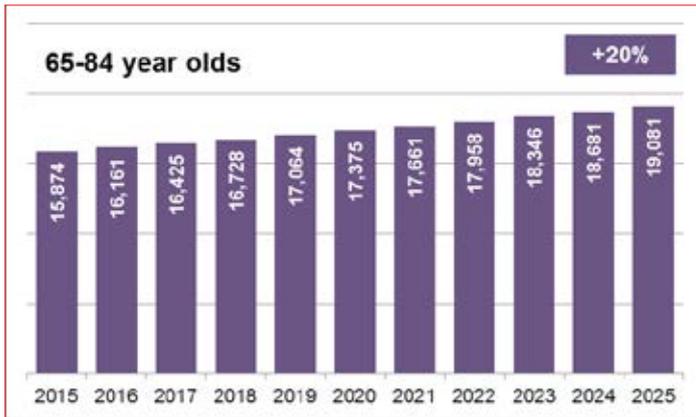
Key findings

- The borough has one of the lowest proportions of population that is aged 65 or over.
- 22% of older people are from non-white ethnic backgrounds.
- The proportion of older people that provide unpaid, informal care is low.
- 17.1% of older people in the borough remain economically active (that is employed, or unemployed but looking for work).
- 49% of older people that live alone, and almost 16% of all families that consist of people that are all over 65 have just one bedroom. These are both high compared to London and England.
- 93.1% of older people living in the borough either have the required number of bedrooms in their accommodation or have more than required.
- According to the 2015 Index of Multiple Deprivation over 37% of the older population live in the top 30% of most deprived areas (nationally), with over a fifth in the top 20%.
- Almost 68% of the older population of the borough live in areas which are in the top 30% most deprived nationally for Income Deprivation Affecting Older People, with over 18% living in the most deprived decile.
- Almost 32% of the population of the borough aged 65 or over are receiving Pension Credit. This is high compared to London as a whole (at 25%) and England (at 19%).
- The Borough has the 4th highest proportion of older people (aged 65 or over) that live alone (at 43%).
- 53.2% of the population aged 65+ live in social rented or private rented accommodation and are highly unlikely to be able to afford market or some affordable housing products.

Population data

Population data shows that Hammersmith & Fulham has a relatively young population with a higher working age population than the proportions in other London boroughs. 11% of total households are aged 65 and over. The borough has the 9th smallest proportion of older people (65+) in England. The highest concentration of older people in the borough are in Palace Riverside ward (over 15%), in areas of private housing which is in the south of the borough. Almost 68% of the older population in the borough live in areas which are in the top 30% most deprived nationally with over 18% living in the most deprived decile.

The largest predicted population growth over the next 10 years in the borough is expected in the over 85 age group although the number aged 65 – 85 is also expected to grow by a fifth (GLA population projections 2014). People are living longer and at the same time there is a gradual shift in the older people population of people living longer periods of time with chronic and disabling conditions. For example, the number of those living with dementia is expected to rise by 24% to 2025 and the current levels of dementia diagnosis (48%) are higher than the national level (42%).



Just over 51% of older people living in the borough stated that their day to day activities were limited (either a lot or a little). This is similar to the levels in London and England.

Disability	Hammersmith & Fulham		London		England	
	#	%	#	%	#	%
All categories: Long-term health problem or disability	16,024		876,636		8,343,008	
Day-to-day activities limited a lot	4,253	26.5	229,783	26.2	2,085,119	25.0
Day-to-day activities limited a little	3,932	24.5	224,551	25.6	2,212,813	26.5
Day-to-day activities limited	8,185	51.1	454,334	51.8	4,297,932	51.5
Day-to-day activities not limited	7,839	48.9	422,302	48.2	4,045,076	48.5

Source : 2011 Census, Office of National Statistics, DC3404EW

Only 10.6% of older people living in the borough provide some level of informal, unpaid care. This is low when compared to London as a whole (12.4%) and to England (13.8%).

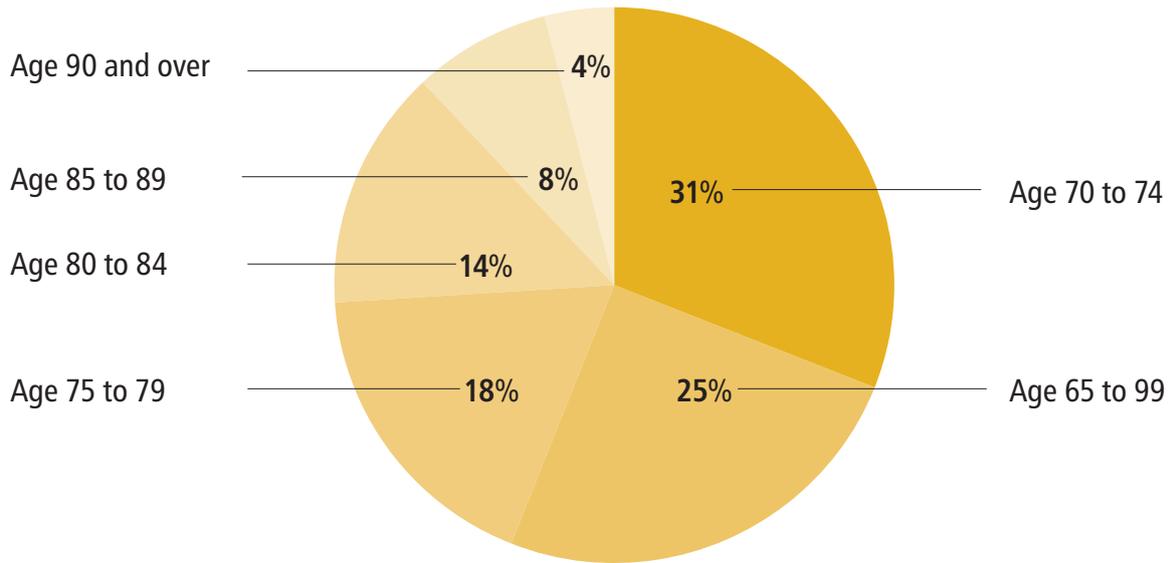
Carer	Hammersmith & Fulham		London		England	
	#	%	#	%	#	%
All categories: Provision of unpaid care	16,413		904,749		8,660,529	
Provides no unpaid care	14,667	89.4	792,596	87.6	7,467,921	86.2
Provides unpaid care: Total	1,746	10.6	112,153	12.4	1,192,608	13.8
Provides 1 to 19 hours unpaid care a week	967	5.9	56,407	6.2	583,535	6.7
Provides 20 to 49 hours unpaid care a week	218	1.3	14,972	1.7	151,063	1.7
Provides 50 or more hours unpaid care a week	561	3.4	40,774	4.5	458,010	5.3

Source : 2011 Census, Office of National Statistics, LC3304EW

40% (6,610) of those aged 65 and over in 2011 were married (including those who were separated but still legally married); this compares to 50% in London and 57% in country as a whole.

The proportion of those aged 65 and over who were divorced increased by half from 10% in 2001 to 15% in 2011; this compares to 9% in London and 11% in England.

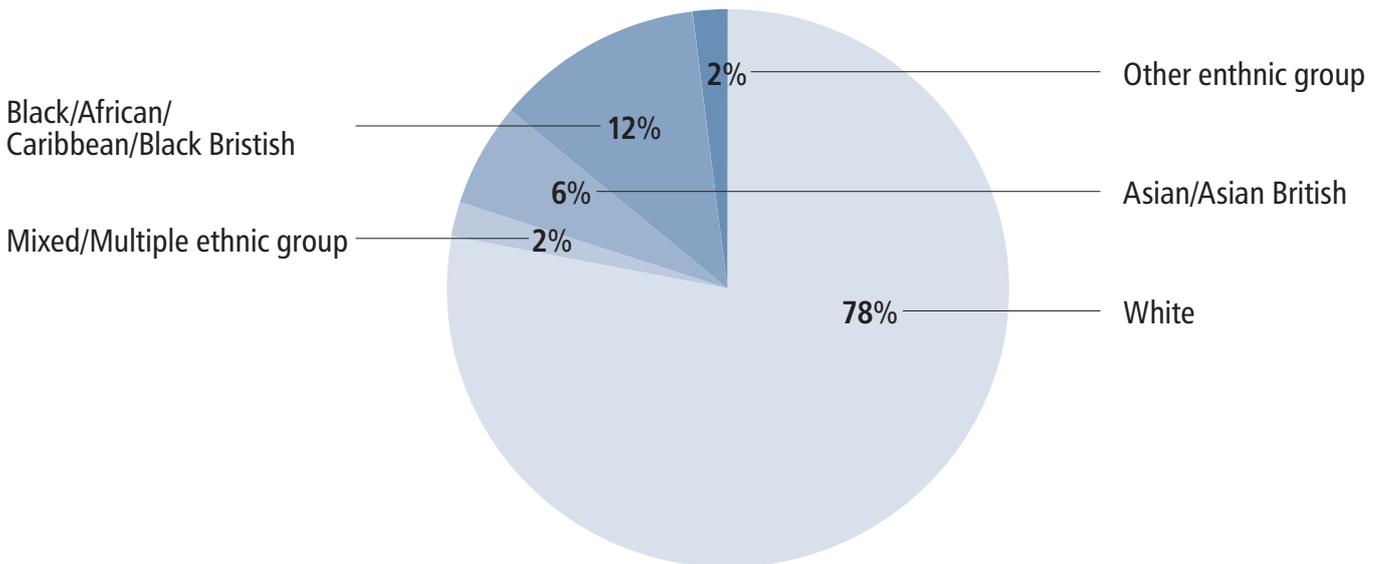
In 2011, 37% (5,992) of those aged 65 and over in H&F were living as a couple, an increase from 34.5% (5,869) in 2001. Those living as married couples increased from 32% to 34% and the proportion living as cohabiting couples increased from 2.8% to 3.2%.



Source : 2011 Census, Office of National Statistics, LC1117EW

56.3% of those aged 65 or over are female in the borough slightly higher than the rate for London (56.2%) and for England (55.6%).

78% of the population aged 65 or over are from White ethnic backgrounds, with 11.5% from Black backgrounds. This is the same level for London as a whole but significantly lower than the rate for England (at 95.3%).



Source : 2011 Census, Office of National Statistics, LC2101EW

17.1% of older people in the borough remain economically active (that is employed, or unemployed but looking for work); 82.9% are economically inactive. 76.2% of all older people in the borough are retired.

Nationally 10% of older people remain economically active, with 86% of older people being retired. This is compared to 13.3% in London being economically active and 81.1% of London's older people being retired.

Economic Activity	Age65 and over	%s
Economically active: In employment: Employee: Part-time (including full-time students)	659	4.02
Economically active: In employment: Employee: Full-time (including full-time students)	928	5.65
Economically active: In employment: Self-employed: Part-time (including full-time students)	556	3.39
Economically active: In employment: Self-employed: Full-time (including full-time students)	552	3.36
Economically active: Unemployed (including full-time students)	106	0.65
Economically inactive: Retired	12,510	76.22
Economically inactive: Student (including full-time students)	80	0.49
Economically inactive: Looking after home or family	91	0.55
Economically inactive: Long-term sick or disabled	503	3.06
Economically inactive: Other	428	2.61
	16,413	

Source : 2011 Census, Office of National Statistics, DC6107EW

Occupancy

Levels of under-occupation are lower than is typical of London (half compared to three quarters), which may be a reflection of the high level of social housing stock (home to over 45% of the older population). However just over 50% of the population have 1 or more rooms than required although many social housing tenants report that having an additional is essential for visiting residents and therefore would not perceive themselves as under occupiers. Just under 23% of LBHF tenants over 65 have 3 bed rooms compared to just under 18% for those private renting or living rent free. This highlights the need to have an attractive targeted downside offer which address barriers to moving and helps older people to move to more appropriate housing that better meets their needs and frees up valuable family size accommodation.

There are almost 9,300 older people in the borough who have 1 or more rooms in their accommodation than they actually need. Just over 2,300 (or 14.7%) have 1 or more rooms fewer than they require. This is high when compared to London (9.2%) and England (3.3%).

The table below shows the household composition of households that consist entirely of older people (including those that live alone) and the number of bedrooms. 49% of older people that live alone, and almost 16% of all families that consist of people that are all over 65 have just one bedroom. These are high when compared to London (33.3% and 8% respectively) and England as a whole (22.9% and 5% respectively).

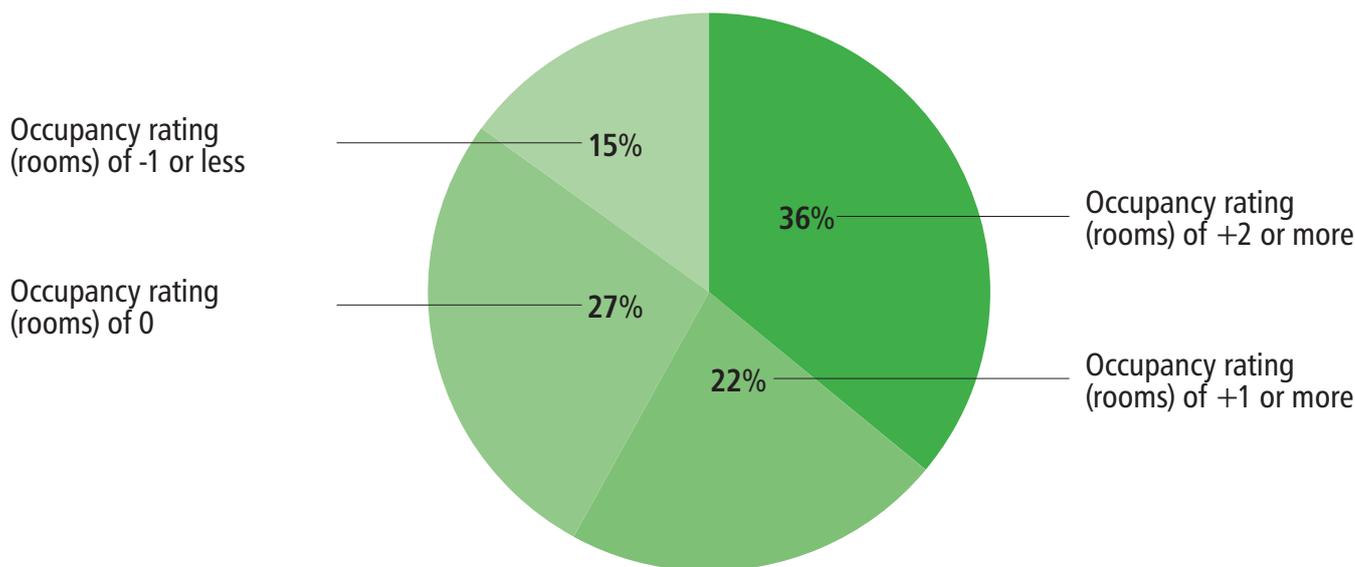
	Household Composition	All categories: Number of bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5 or more bedrooms	%1 bedroom
LBHF	One person household: Aged 65 and over	7,058	3,463	1,922	1,242	337	94	49.06
	One family only: All aged 65 and over	1,621	257	490	570	230	74	15.85
London	One person household: Aged 65 and over	312,022	103,924	92,158	95,010	16,612	4,318	33.31
	One family only: All aged 65 and over	134,063	10,727	32,532	65,076	19,882	6,046	8.00
England	One person household: Aged 65 and over	2,725,596	623,899	935,962	962,856	165,401	37,478	22.89
	One family only: All aged 65 and over	1,789,465	90,701	495,569	859,915	277,321	65,959	5.07

Source : 2011 Census, Office of National Statistics, DC1402EW

Occupancy rating provides a measure of whether a household's accommodation is overcrowded or under occupied. There are two measures of occupancy rating, one based on the number of rooms in a household's accommodation, and one based on the number of bedrooms.

The ages of the household members and their relationships to each other are used to derive the number of rooms/bedrooms they require, based on a standard formula. The number of rooms/bedrooms required is subtracted from the number of rooms/bedrooms in the household's accommodation to obtain the occupancy rating.

An occupancy rating of -1 implies that a household has one fewer room/bedroom than required, whereas +1 implies that they have one more room/bedroom than the standard requirement.



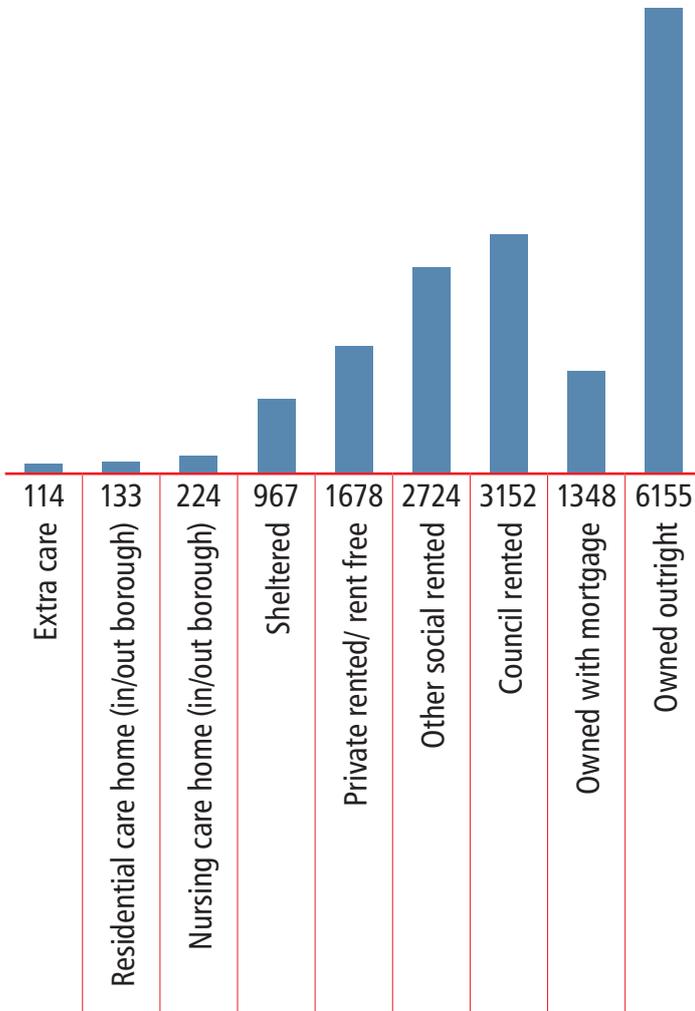
Source : 2011 Census, Office of National Statistics, DC3403EW

93.1% of older people living in the borough either have the required number of bedrooms in their accommodation or have more than required.

Occupancy rating (bedrooms)	Hammersmith & Fulham		London		England	
	#	%	#	%	#	%
All categories: Occupancy rating (bedrooms)	16,024		876,636		8,343,008	
Occupancy rating (bedrooms) of +2 or more	4,512	28.2	365,804	41.7	4,253,643	51.0
Occupancy rating (bedrooms) of +1	4,611	28.8	258,801	29.5	2,696,734	32.3
Occupancy rating (bedrooms) of 0	5,802	36.2	208,783	23.8	1,252,728	15.0
Occupancy rating (bedrooms) of -1 or less	1,099	6.9	43,248	4.9	139,903	1.7

LBHF Housing tenure

Based on 2011 census figures there were 16,024 people aged 65 or over living in households in Hammersmith & Fulham. The breakdown of tenure for those households is:



The majority of the over 65 population live in general needs housing with only 6.4% in sheltered or extra care sheltered (see chart above). Just over 42% of the over 65 population live in owner occupied accommodation (73% England) with the majority owning the property outright and just over 53% of the population live in social rented or private rented accommodation. The 2011 Census showed 1.7% of the population living in residential or nursing care (locally authority funded, NHS funded or privately funded). A snap shot of locally authority funded residential care and nursing care placements show that in March 15 there were 114 residents in residential care and 217 in nursing care. This number has shown a gradual decline over the last 10 years from a number of 175 in residential placements and 260 in nursing placements which supports the Council's commitment to supporting people at home where possible.

Hammersmith & Fulham has a higher proportion of affordable/social rent properties (31.2%), than other London boroughs (24.1%). Hammersmith & Fulham has a very high average house price when compared to other parts of the country. At September 2014, the average price for a property sold was £795k - the highest average house price in the borough since records began. This is over 1.7 times higher than the average price for London as a whole. Generally, house prices are lowest in the north of the borough, and highest in the south.

Current LBHF tenant profile

The majority of social housing tenants aged 65 and over live in general needs housing rather than in specialist types of housing for older people. There are almost 3 times as many 70 - 79 years olds in general needs compared to sheltered housing and over double the number of residents aged 80+ live in general needs rather than sheltered housing. The borough has the 4th highest proportion in the country of older people who live alone (43%). Of those older people living alone 50% live in social rented and a further 12% in the private rented sector and over 58% have a long term health problem or disability. This profile alongside challenges of the housing stock increases the risk of isolation and loneliness in the older people's population in LBHF.

At March 2016 there were approximately 4145 tenants or households members aged 65 and over in LBHF social housing and this equates to 17% of the total number and of these 934 live in sheltered housing, the remainder live in general needs. Over 2000

tenants or household members across both specialist and general needs housing are aged 75 and over. The 2011 Census figures show that a further 2700 people aged 65 and over live in Register Providers (referred to as Housing Associations throughout this document) properties in the borough with around 559 in Housing Association sheltered. Around 88% of LBHF sheltered housing tenants are aged 65 and over and almost 10% are between 60 and 65.

With the majority of older people living in general needs rather than specialist housing, it is important that practical solutions to maintaining independence need to work for the majority of residents, and not just those living in specialist schemes.

There is currently a needs assessment underway for sheltered housing and data from this will be available to inform the development of the older people's housing strategy.

Social Housing Demand

- At May 2016 of the 1,868 households on the Housing Register there are 173 where the main applicant is aged 65+. Looking at all household members there are 224 in total who are aged 65+.
- At the end of May 16 there were 86 (out of 1868) households on the housing register that were flagged as eligible and interested in sheltered housing.
- The average waiting times for sheltered for those rehoused in 2015/16 was 24.7 months based on registration date.
- Of the 32 applicants aged over 65 seeking adapted properties 14 require 2 bed or above and therefore sheltered will not be an option and those who are willing to consider sheltered may find that their needs cannot be met within existing stock.
- In 2014/15 around 4% of homelessness acceptances were aged 65 and over.
- At March 2016 there were 37 households in temporary accommodation where the main applicant was aged 65 and over and where the council has accepted a duty to rehouse or are currently investigating the case
- Currently 53 people on the Home Buy register are age over 60 which is just over 0.5% of the overall waiting list.

Social Housing Stock

General Needs

The Council has around 11,353 units of general needs housing and three quarters of the borough's general needs housing stock is flats with nearly half having no ground floor entrance and some having no lifts. 35% of Hammersmith & Fulham's Housing Stock is one bedroom properties. This is a higher proportion than both West London and London. There are a lower proportion of two and three bedroom properties in LBHF compared to Greater London. The accessible housing register records for general needs housing show:

Category	Definition	No of local authority	No of Housing Association
A	Fully wheelchair accessible	0	1
B	Wheelchair accessible to essential rooms	0	0
C	Lifetime homes	16	542
D	Easy access	1	267
E	Step free	1757	3384
E+	Up to four steps	3871	1903
F	General Housing	4871	5379
G	Not yet assessed	837	-

Specialist Housing

LBHF data shows 971 units of sheltered provision and around 559 units of Housing Association sheltered housing available in borough - the majority of this will be 1 bed accommodation. LBHF sheltered stock has been assessed for the accessible housing register (AHR) as follows:

Category	Definition	No
A	Fully wheelchair accessible	0
B	Wheelchair accessible to essential rooms	1
C	Lifetime Homes	125
D	Easy Access	5
E	Level access including narrow doors and corridors	329
E+	Up to four step	70
F	General Housing	279
G	Not yet assessed	161
	Other	1
	Total	971

LBHF sheltered provision is provided across 22 schemes. Sheltered Housing tenants benefit from an enhanced management service which provides 12 specialist housing officers (SHO) who provide a minimum of 3 hours on site service a day per scheme. SHO's undertake a range of core housing management tasks as well as facilitating communal activities and services to provide for this specific client group's general well-being. The enhanced cost for this service is £22.52 PW added to rent levels. An optional Careline service funded by Adult Social Care is provided at £400,000 per annum. Careline provides security through a telephone link to a tenants' home 24 hours a day, 365 days a year to help residents maintain their independence and live in their own home for as long as possible.

Access to the schemes is based on housing need and eligibility. There is currently no market provision in-borough. In addition there are 114 units of extra care housing which provides 7 day a week 24 hour care person centred to support changing need. Allocations to extra care provision are via Adult Social Care rather than the housing register.

A housing support service is available across tenures for people requiring practical support and advice with the aim of maintaining independence.

Housing Supply

The Council supports major regeneration and growth in the borough's five regeneration areas and the borough's Local Plan proposals aim to:

- Deliver 25,800 new homes in the period 2015-2035 to meet local housing needs and enable local residents to access affordable homes to buy or rent;
- Deliver 49,500 new jobs in the period 2015-2035, providing a range of skills and competencies and supported by initiatives to enable local residents to access employment and training; and
- Deliver new physical, social and environmental infrastructure that meets the needs of new residents as well delivering tangible benefits for surrounding communities.

Housing Strategy Action 2 states that the Council will develop and implement an affordable housing delivery strategy designed to draw together all available resources to the Council to maximise affordable housing delivery over the 2015-2025 Local Plan period. Where the Council provides 'leverage' through land and/or funding, affordable housing requirements with the aim of exceeding the overall 40% affordable housing target set out in this section with an emphasis on increased provision of social rented housing. The five regeneration areas will play an important role in delivering significantly more market and affordable housing over the next 20 years as well as this small and medium sites can play an important role in contributing to housing targets. The Council wants Hammersmith & Fulham to attract housing developers, particularly housing associations to build genuinely affordable housing. Collectively, housing associations have 12,450 rented affordable homes. (LBHF are currently on target for both the lifetime homes indicator and 10% wheelchair accessible)

The main new provision for older people will be new extra care units in White City which are due to be delivered in 2021. These will include 65 affordable units set at Local Housing Allowance levels and 15 shared ownership units which will be available via the Council's Home Buy scheme. There are currently no proposals for market provision of sheltered housing or downsizing properties.

LBHF is meeting its target for 100% of new developments to Lifetime Home Standard and 10% wheelchair accessibility.

Fuel Poverty

A household is said to be in fuel poverty when its members cannot afford to keep adequately warm at reasonable cost, given their income – when a household's required fuel costs are above the median level; and if they were to spend what is required, then the household would be left with a residual income below the official poverty line. Cold homes are linked to an increased risk of cardiovascular, respiratory and rheumatoid diseases, as well as hypothermia and poorer mental health.

2014 Fuel Poverty data shows a higher proportion of fuel poor households in the borough compared to both the London and national averages (see below table). Between 2013 and 2014 there has been an increase of 2.3 % points in the number of H&F households in fuel poverty (+2,478); this compares to 0.8 and 0.2 % point increases in London and England. There is no breakdown available by tenure types, but an initial analysis looking at the correlation (at LSOA level) between the level of fuel poverty and % tenure splits shows that areas with the largest proportion of H&F households living in private rented sector have the highest levels of fuel poverty; this is closely followed by owner occupiers. Conversely, the areas with the highest proportion of households living in social rented accommodation show the lowest levels of fuel poverty – particularly for those households renting from the Council.

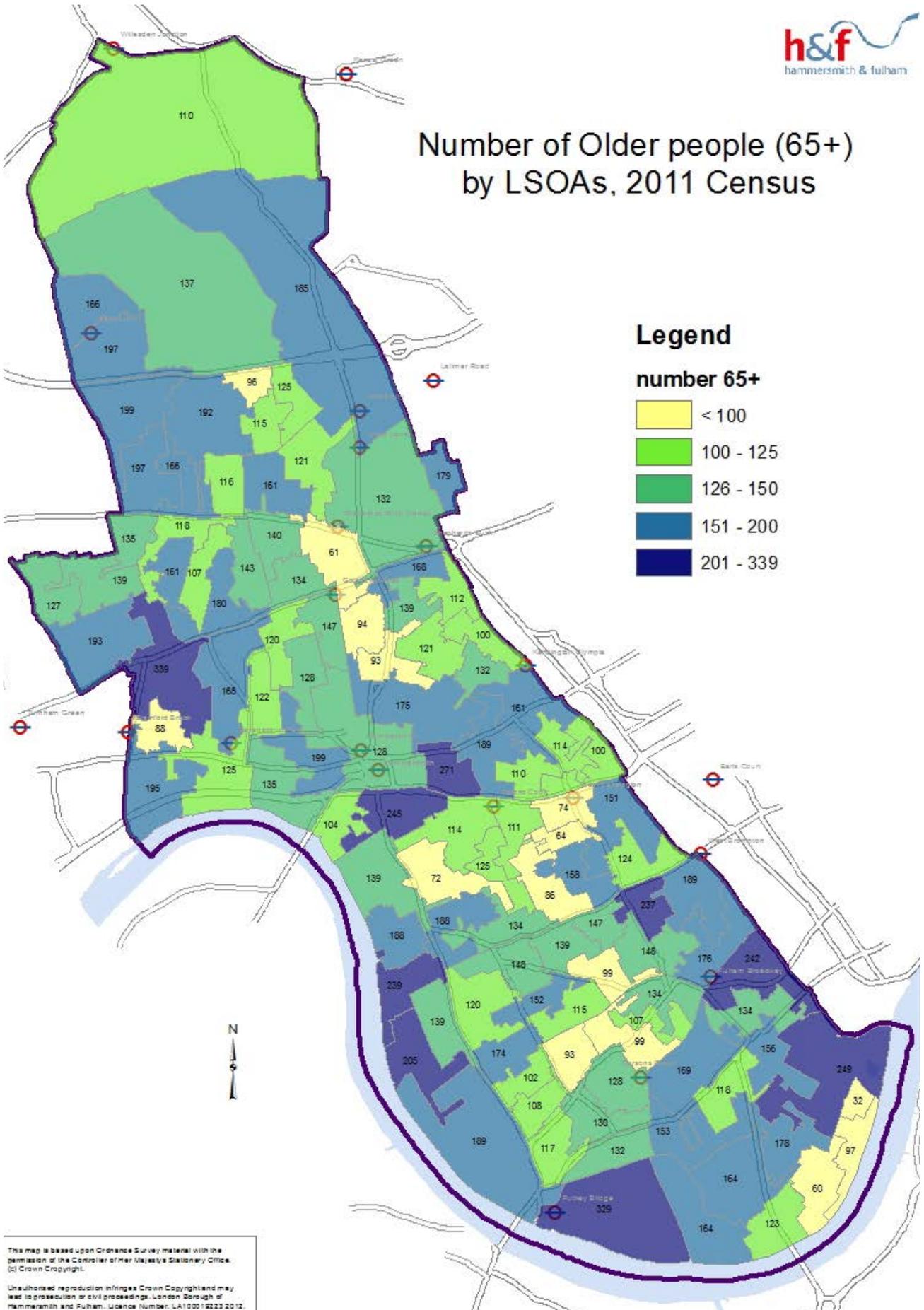
LA Name	Estimated no. of Fuel Poor Households 2013	Proportion of households fuel poor (%) 2013	Estimated no. of Fuel Poor Households 2014	Proportion of households fuel poor (%) 2014	% point change
Hammersmith & Fulham	8,500	10.3%	10,978	13.6%	+2.3%
London	326,114	9.8%	348,215	10.6%	+0.8%
England	2.35m	10.4%	2.38 m	10.6%	+0.2%

Fuel poverty can be alleviated through income maximisation initiatives for householders, such as benefits entitlement checks and winter fuel and cold weather payments, improved home energy efficiency through (grant funded) heating and insulation improvements and energy efficiency advice, and through reduced fuel costs through the warm homes discount, fuel switching, tariff switching and fuel debt grants. However, the prevalence of flats and pre-war stock in Hammersmith & Fulham affect the effectiveness of such initiatives.

Number of Older people (65+) by LSOAs, 2011 Census

Legend

number 65+

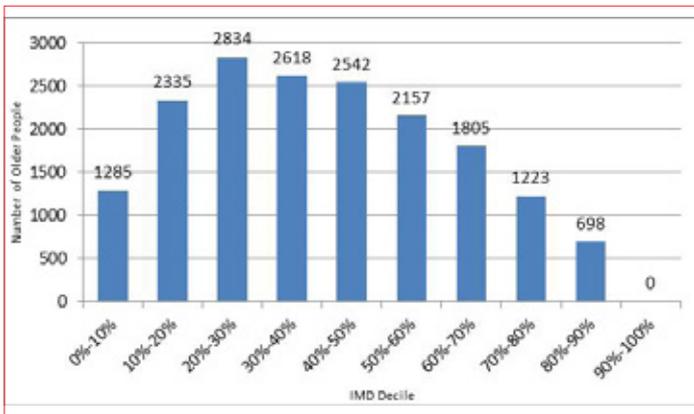


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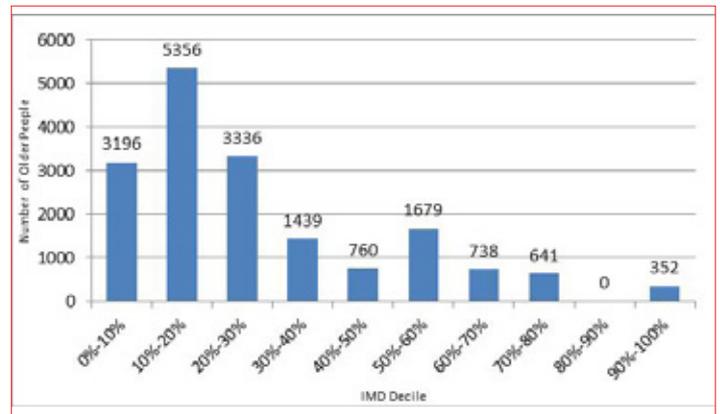
The table below shows that 53.2% of the population aged 65+ live in social rented or private rented accommodation and are highly unlikely to be able to afford market or some affordable housing products.

Tenure	Hammersmith & Fulham		London		England	
	#	%	#	%	#	%
All categories: Tenure	16,024		876,636		8,343,008	
Owned or shared ownership: Total	7,503	46.8	604,309	68.9	6,508,267	78.0
Owned: Owned outright	6,155	38.4	507,657	57.9	5,733,611	68.7
Owned: Owned with a mortgage or loan or shared ownership	1,348	8.4	96,652	11.0	774,656	9.3
Rented or living rent free: Total	8,521	53.2	272,327	31.1	1,834,741	22.0
Rented: Social rented	6,843	42.7	209,105	23.9	1,347,599	16.2
Rented: Private rented or living rent free	1,678	10.5	63,222	7.2	487,142	5.8

Source : 2011 Census, Office of National Statistics, LC3409EW

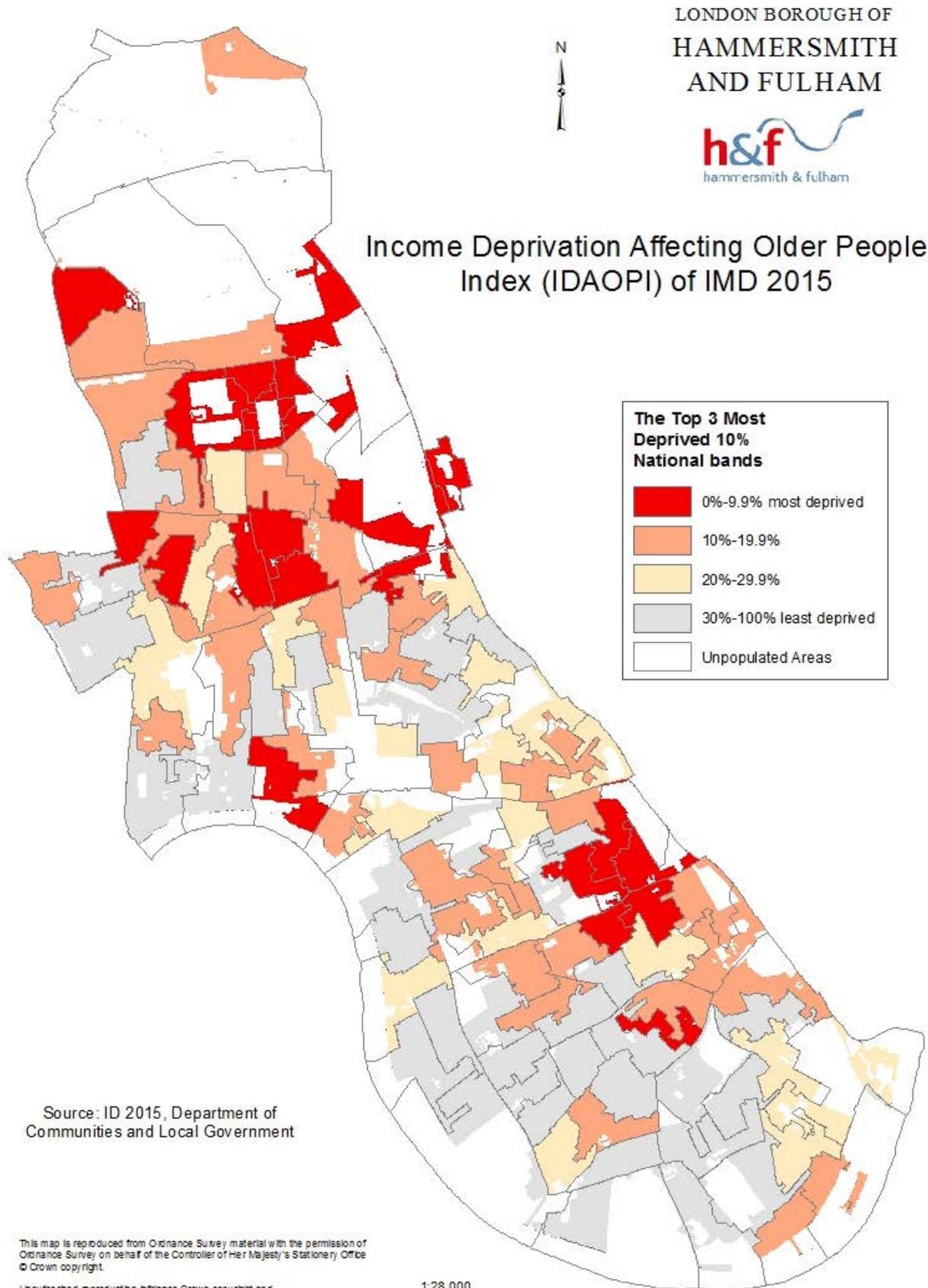


The chart above shows the number of older people living in each decile of deprivation according to the 2015 Index of Multiple Deprivation. Over 37% of the older population live in the top 30% of most deprived areas (nationally), with over a fifth in the top 20%.



The chart above shows the numbers of older people by the deprivation decile they live in. The lower the numbers the more deprived an area is. The chart above specifically shows income deprivation affecting older people. Almost 68% of the older population of the borough lives in areas which are in the top 30% most deprived nationally, with over 18% living in the most deprived decile.

The map below shows the Income Deprivation Affecting Older People Index (IDAOPi) which measures the proportion of elderly residents who experience income deprivation by lower layer output area (LSOA).



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Almost 32% of the population of the borough aged 65 or over are receiving Pension Credit. This is high compared to London as a whole (at 25%) and England (at 19%).

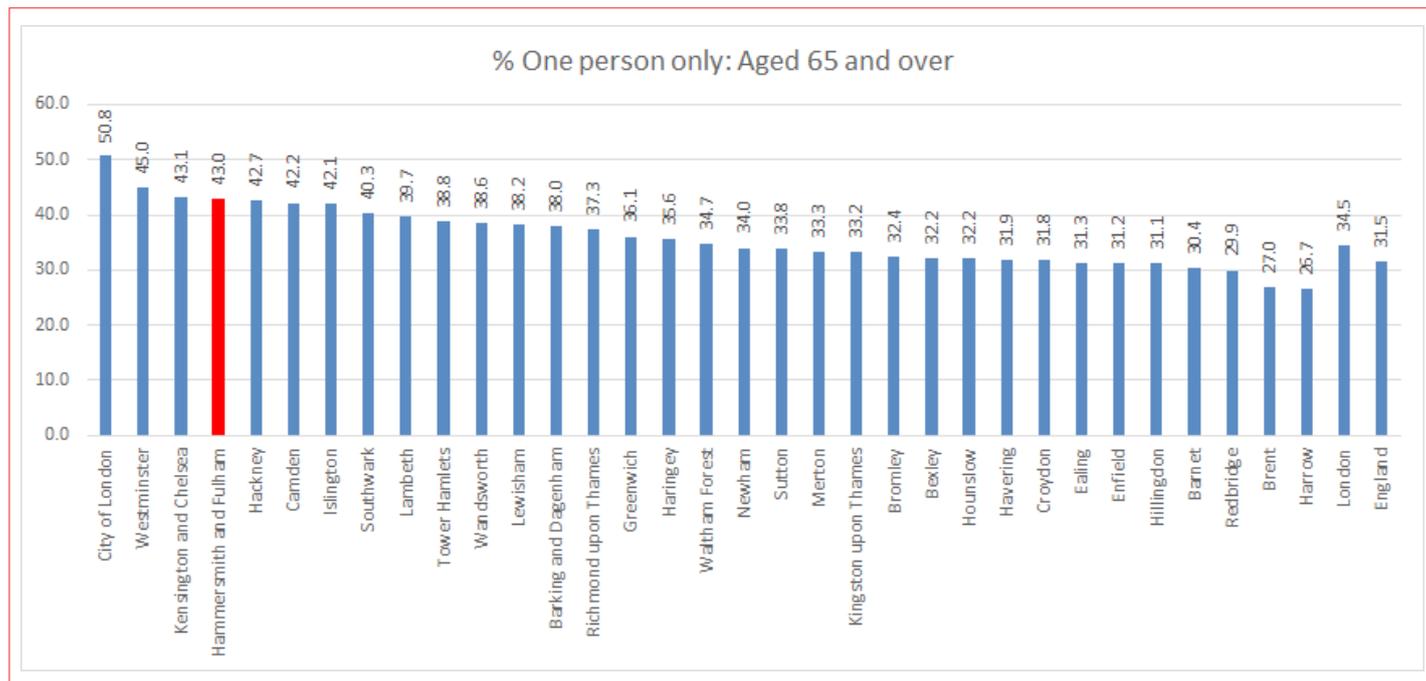
Age	Hammersmith & Fulham	London	England
Aged 65-69	1,490	56,290	367,720
Aged 70-74	1,260	50,160	331,450
Aged 75-79	1,090	46,420	312,030
Aged 80-84	710	34,710	271,000
Aged 85-89	420	23,630	219,920
Aged 90 and Over	280	17,390	173,410
Totals	5,250	228,600	1,675,530
Population 65+	16,413	904,749	8,660,529
Percentage	31.99	25.27	19.35

Older People Living Alone

Just over 7,050 adults aged 65 or over live alone in the borough (out of a total population aged 65 or over of 16,413).

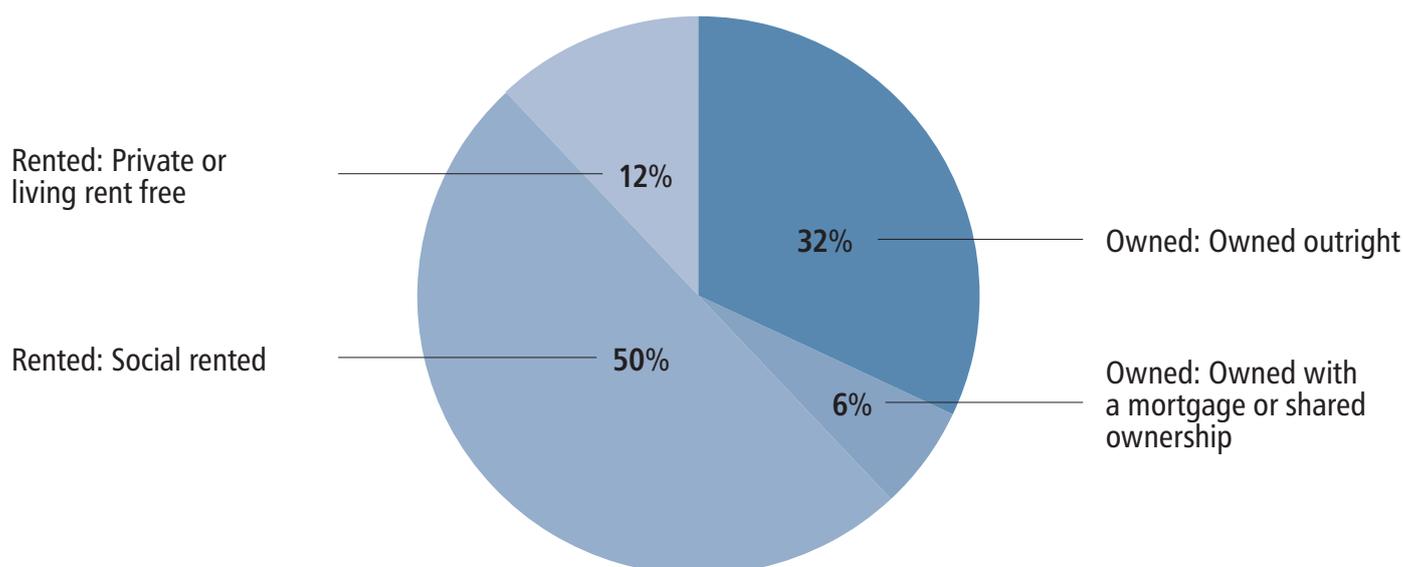
The Borough has the 4th highest proportion of older people (aged 65 or over) that live alone (at 43%). Only Kensington and Chelsea (43.1%), Westminster (45%) and City of London (50.8) have higher proportions.

34.5% of older people in Greater London live alone, and 31.5% of older people in England live alone.



Source : 2011 Census, Office of National Statistics

Of those older people living alone in the borough, over 50% live in socially rented accommodation. A further 12% either live in the private rented sector live rent free. Given the affordability issues in the borough it is reasonable to assume that older people living in these tenures are unlikely to be able to afford market or even some affordable housing products.



Source : 2011 Census, Office of National Statistics

54.8% of older people living alone have a long term health problem or a disability. This compared to 57.4% for London and 59.6% for England as a whole.

Table x below shows the occupancy ratings for rooms for older people living alone in the borough. 13.7% of older people living alone have one fewer room than required, compared to 9.5% for London and just 4.3% for England.⁴

36% have a suitable number of rooms, and just over 50% have 1 or more rooms than required.

Occupancy rating (rooms)	Hammersmith & Fulham		London		England	
	#	%	#	%	#	%
All categories: Occupancy rating: (rooms)	7,058		312,022		2,725,596	
Occupancy rating (rooms) of +2 or more	1,998	28.3	133,072	42.6	1,440,350	52.8
Occupancy rating (rooms) of +1	1,554	22.0	73,083	23.4	664,834	24.4
Occupancy rating (rooms) of 0	2,542	36.0	76,341	24.5	503,526	18.5
Occupancy rating: (rooms) of -1 or less	964	13.7	29,526	9.5	116,886	4.3

Source : 2011 Census, Office of National Statistics

50.9% of older people living alone have 1 or more bedrooms than they need, and 49.1% have the number of bedrooms required. This is significantly higher than London (33.3%) and England (22.9%).

Occupancy rating (bedrooms)	Hammersmith & Fulham		London		England	
	#	%	#	%	#	%
All categories: Occupancy rating (bedrooms)	7,058		312,022		2,725,596	
Occupancy rating (bedrooms) of +2 or more	1,673	23.7	115,940	37.2	1,165,735	42.8
Occupancy rating (bedrooms) of +1	1,922	27.2	92,158	29.5	935,962	34.3
Occupancy rating (bedrooms) of 0	3,463	49.1	103,924	33.3	623,899	22.9
Occupancy rating (bedrooms) of -1 or less	0	0.0	0	0.0	0	0.0

Source : 2011 Census, Office of National Statistics

⁴ See above for definitions of occupancy ratings

2. Appendix A – Additional Tables

Age by long term health problem or disability

Age	All categories: Long-term health problem or disability	Day-to-day activities limited a lot	Day-to-day activities limited a little	Day-to-day activities not limited	%limited
All categories: Age	180,652	10,967	11,283	158,402	12.32
Age 0 to 15	29,624	359	515	28,750	2.95
Age 16 to 24	22,947	327	555	22,065	3.84
Age 25 to 34	47,759	645	1,108	46,006	3.67
Age 35 to 49	41,978	2,206	2,355	37,417	10.87
Age 50 to 64	22,320	3,177	2,818	16,325	26.86
Age 65 to 74	9,029	1,707	1,930	5,392	40.28
Age 75 to 84	5,181	1,575	1,519	2,087	59.72
Age 85 and over	1,814	971	483	360	80.15

Source : 2011 Census, Office of National Statistics, DC3302EW

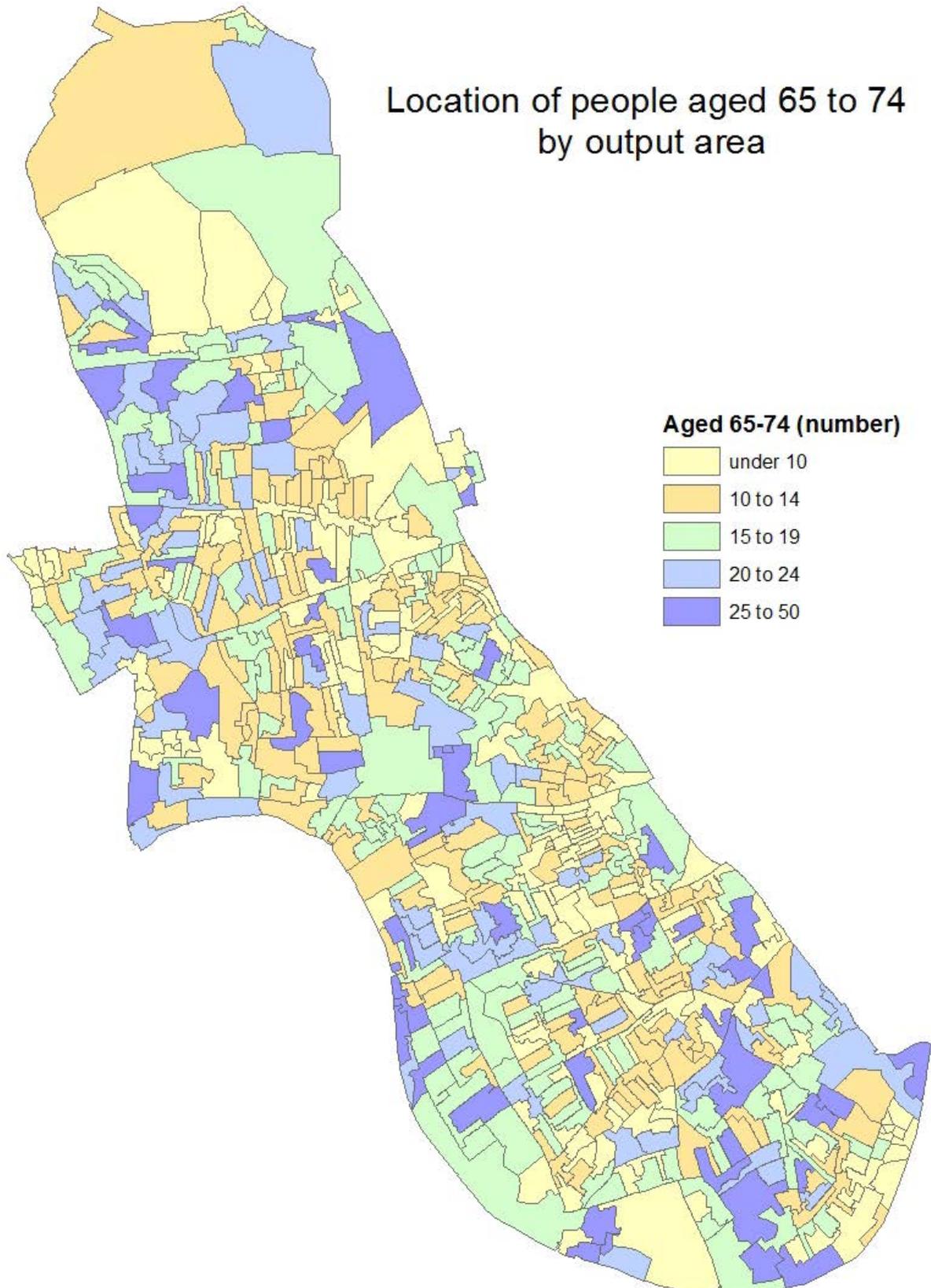
Age by household composition

Household composition	All categories: Age	Age 0 to 15	Age 16 to 24	Age 25 to 34	Age 35 to 49	Age 50 and over
All categories: Household composition	180,652	29,624	22,947	47,759	41,978	38,34
One person household. Total	30,148	10	1,470	5,706	8,911	13,990
One person household. Aged 65 and over	7,058	0	0	0	0	7,058
One person household: Other	23,090	10	1,470	5,706	8,911	6,912
One family only: Total	99,041	25,726	9,340	19,756	25,251	18,968
One family only: All aged 65 and over	3,248	0	0	0	0	3,248
One family only: Married or same-sex civil partnership couple: Total	54,539	15,369	3,749	9,185	16,018	10,218
One family only: Married or same-sex civil partnership couple: No children	12,096	0	166	4,272	3,482	4,176
One family only: Married or same-sex civil partnership couple: Dependent children	35,778	15,369	2,488	3,737	11,717	2,467
One family only: Married or same-sex civil partnership couple: All children non-dependent	6,665	0	1,095	1,176	819	3,575
One family only: Cohabiting couple: Total	17,489	2,056	1,435	7,641	4,581	1,776
One family only: Cohabiting couple: No children	11,676	4	946	6,819	2,758	1,149
One family only: Cohabiting couple: Dependent children	5,100	2,052	350	702	1,661	335
One family only: Cohabiting couple: All children non-dependent	713	0	139	120	162	292
One family only: Lone parent: Total	23,765	8,301	4,156	2,930	4,652	3,726
One family only: Lone parent: Dependent children	16,671	8,301	2,695	1,623	3,224	828
One family only: Lone parent: All children non-dependent	7,094	0	1,461	1,307	1,428	2,898
Other household types: Total	51,463	3,888	12,137	22,297	7,755	5,386
Other household types: With dependent children	11,121	3,888	1,298	1,696	2,776	1,463
Other household types: All full-time students	3,939	0	3,506	404	15	14
Other household types. All	499	0	0	0	0	499
Other household types: Other	35,904	0	7,333	20,197	4,964	3,410

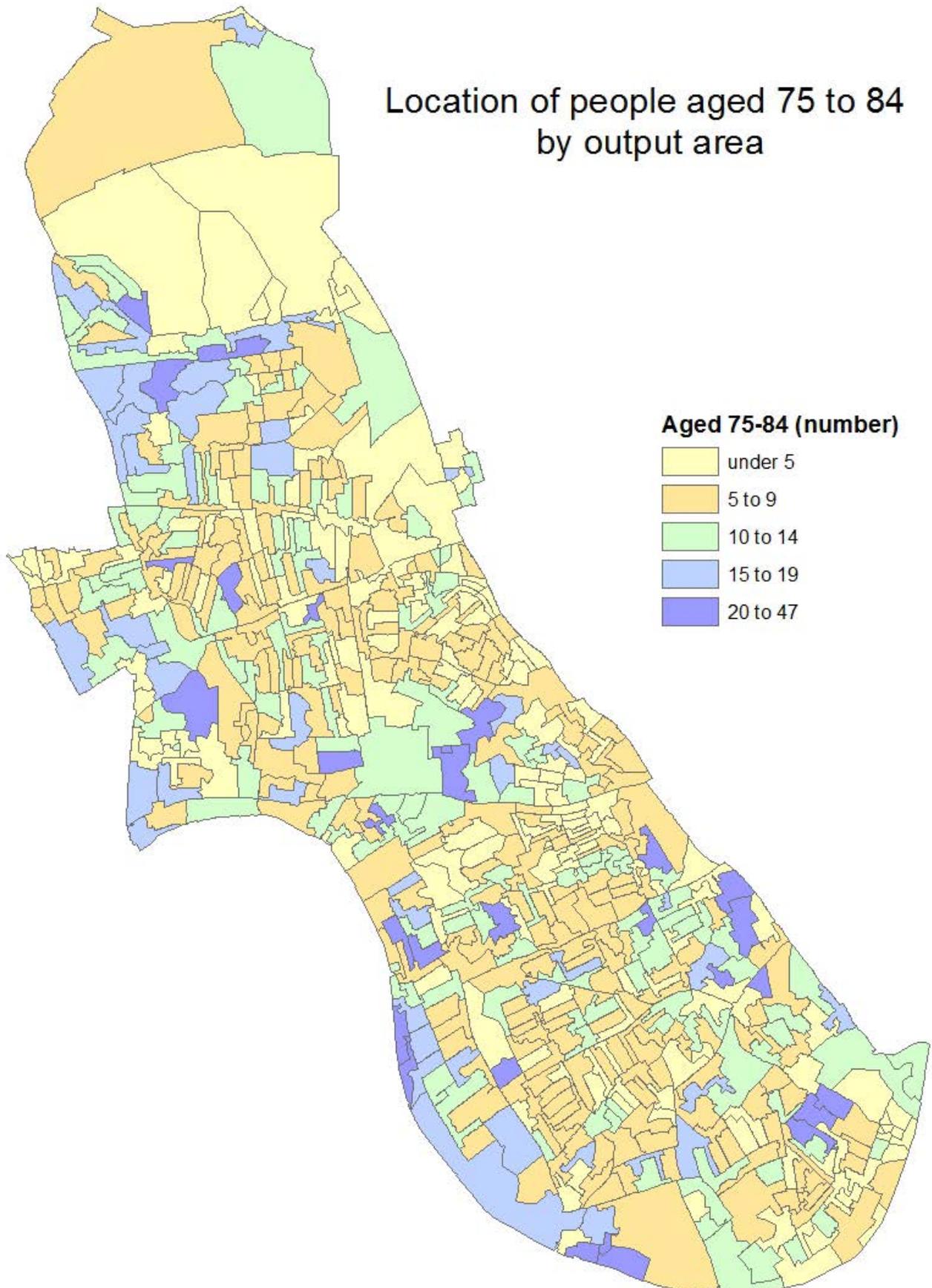
Source : 2011 Census, Office of National Statistics, DC1109EW

3. Appendix B – Additional Maps

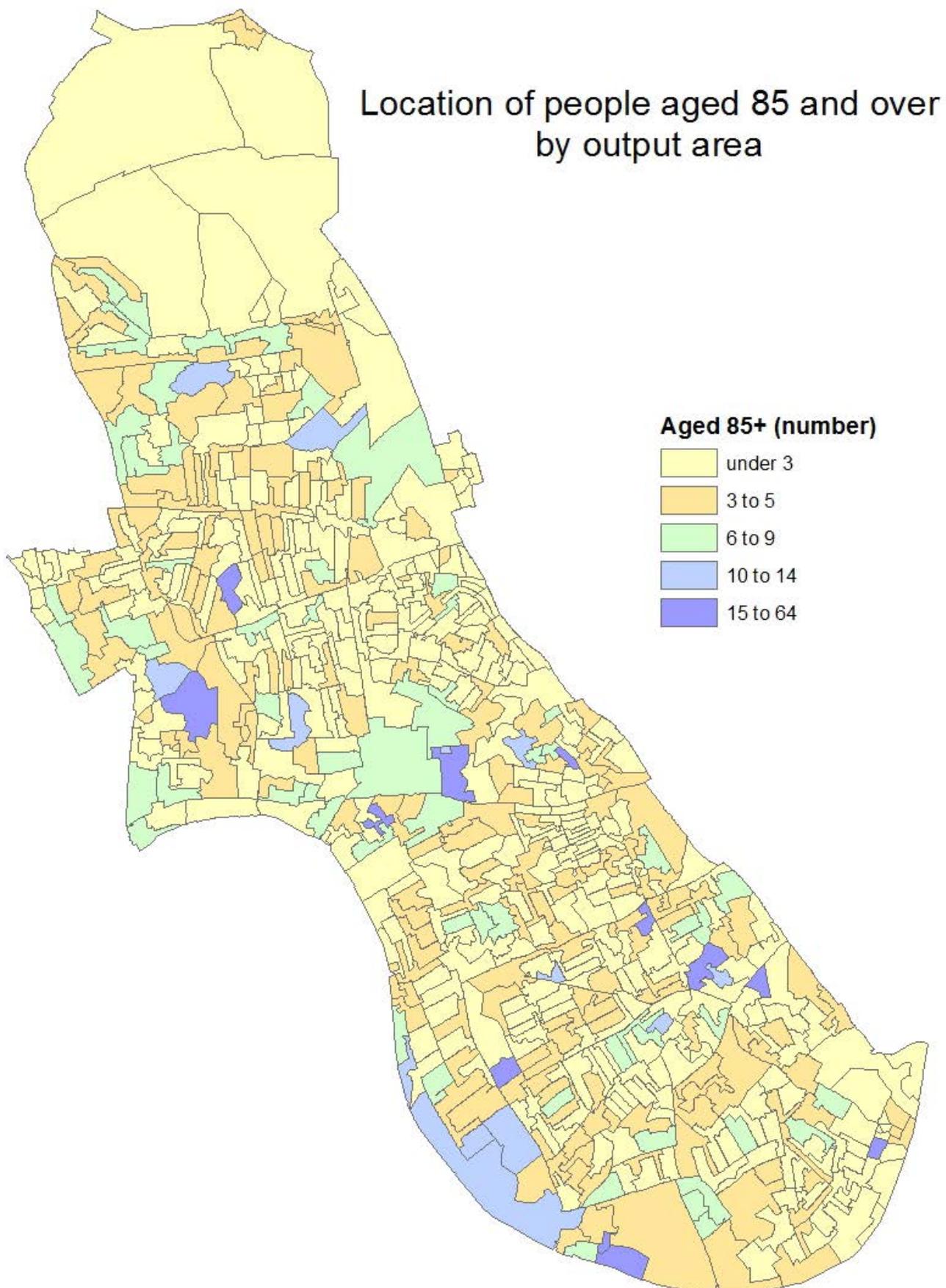
Map 1: Location of people aged 65 to 74 by output area



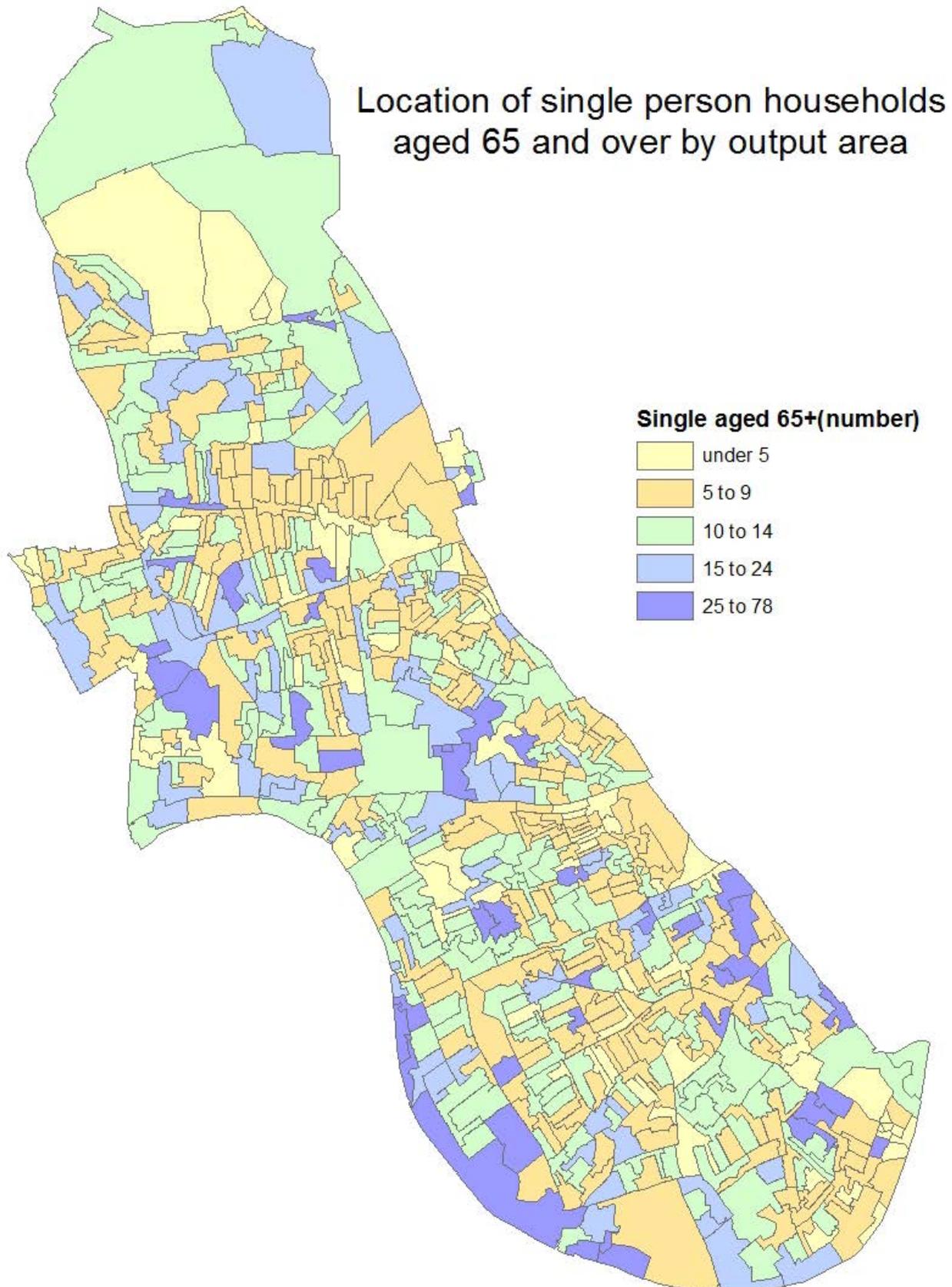
Map 2: Location of people aged 75 to 84 by output area



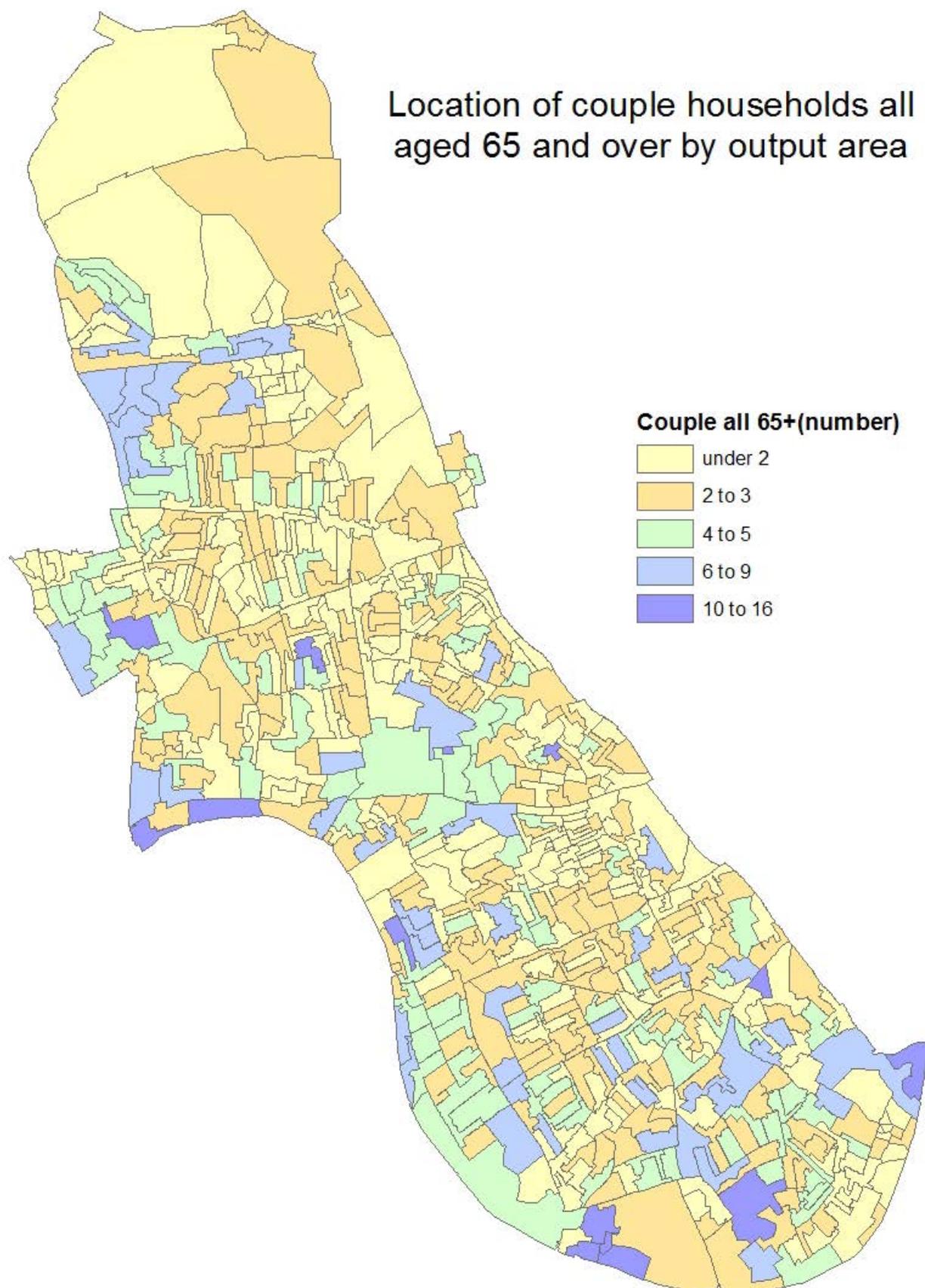
Map 3: Location of people aged 85+ by output area



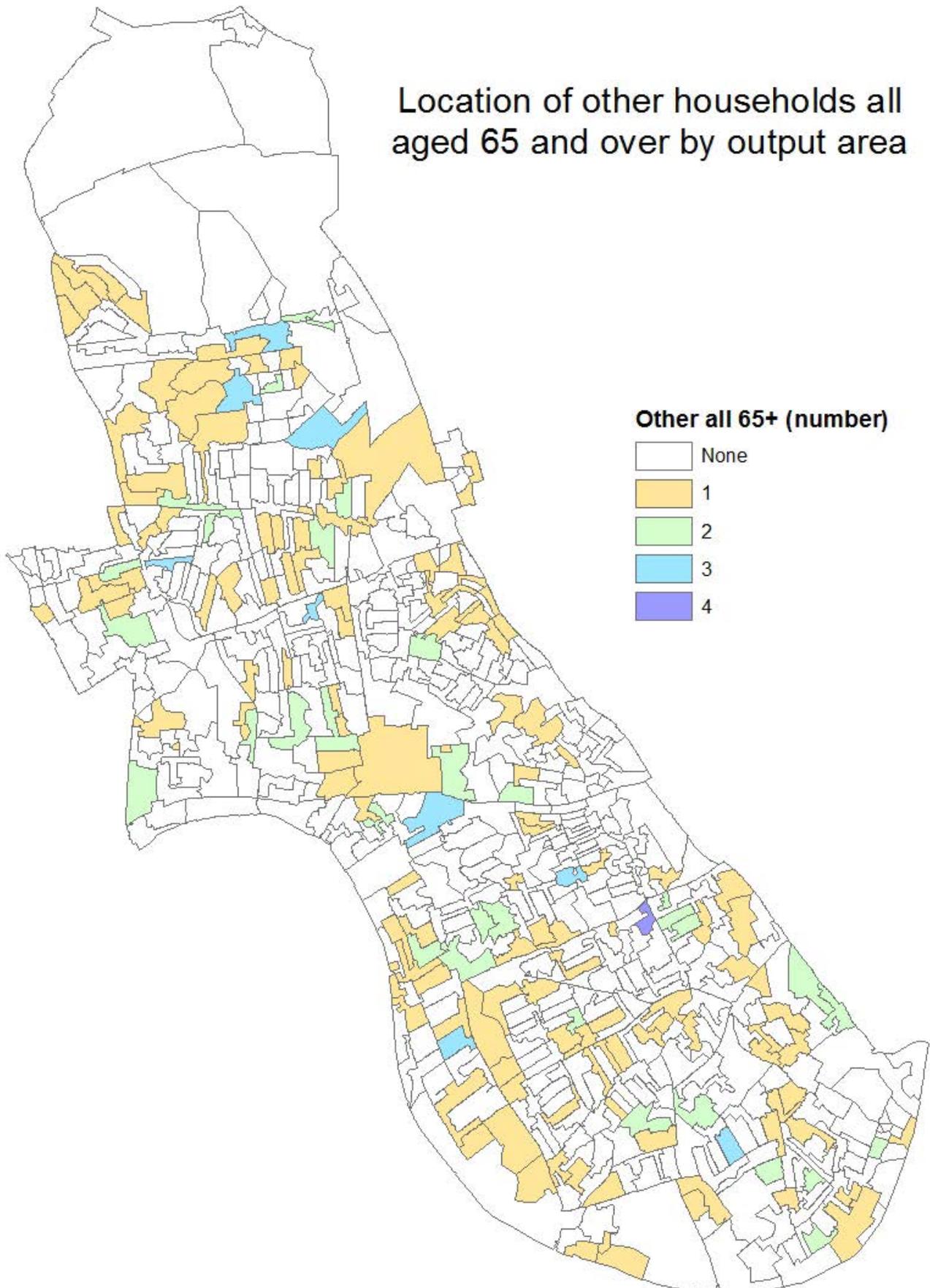
Map 4: Location of single people over 65 living alone by output area



Map 5: Location of couple households all aged 65+ by output area



Map 6: Location of other households all aged 65+ by output area



4. Appendix 2: Examples of Approaches to Older People's Housing

Case Study 1

Freespace (Redbridge)

The Freespace Scheme was designed in 2011-12 and piloted by Redbridge Council in 2012-13. At a time where there were estimated to be 25 million empty bedrooms in houses across the UK, the scheme aimed to free up family-sized housing by moving elderly couples or individuals out of family homes into smaller accommodation. The outcome of this pilot is unclear, as welfare reform and the departure of Grant Schapps as Minister of Housing and Local Government halted its momentum. However, there are still learning points.

Freespace was intended to facilitate and support home-owners in moving in ways that would enable them to retain their initial home, but without the responsibilities of ownership and letting. The local authority (or RSL partner) would acquire the under-occupied property on a long-term lease in exchange for supporting the owner through each stage of the moving process: decision-making, preparing the property for letting, and moving to smaller accommodation. Financial support would be given for relocation and upgrading the property via an interest-free secured loan, repayable only following the sale of the property. The local authority or RSL partner would then act as a landlord for the original property (though the previous occupant would still be the owner). The owner receives the rent and uses this income to pay for their new accommodation (which can be any tenure the owner wishes; the aim of the scheme was to free up under-occupied houses, rather than to move older people into the Council's sheltered accommodation). The house reverts to their estate with vacant possession within a few months of their death or at the end of the long-term lease.

At face value, this is a win-win option for both the owner and the local authority. The owner is empowered to generate an income stream from their own home to rent somewhere better-suited to their needs, and the local authority are provided with a family-sized house that can be let to a family in need. The owner would also enjoy lower council tax and utility bills, allowing them to save more than £7,000 per year by one estimate⁵.

Should such a scheme be pursued, the local authority would need to consider the high up-front cost of the long-term lease and the resourcing requirements – Freespace was supported by a dedicated team that provided advice and support to the owner(s) throughout the process. It is also worth noting the considerable opposition the scheme faced in the media and among some members of the public. To the media, it was an uncharacteristic move towards state intervention by the Conservative government which would provide older people with lower returns than they would receive on the open market. Among the public, fears were stoked that the government would coerce the elderly into moving out of their family homes into residential care. High-quality transparency and public awareness will be key if such a scheme is to be pursued.

5 <http://www.telegraph.co.uk/news/politics/9019124/State-to-help-elderly-downsize-as-Government-tackles-housing-crisis.html>

Case Study 2

Co-housing (OWCH)

Senior co-housing schemes are a well-established option for housing the elderly in parts of mainland Europe, but the model was not successfully imported to the UK until early 2015 when the Older Women's Co-Housing group (OWCH) launched a scheme in Barnet, London. The first of its kind in the UK, this scheme presents a compelling alternative to local authorities directly determining the supply of housing for the elderly.

Co-housing is an arrangement whereby housing is grouped, set up and run by its residents. Occupants subscribe to a set of defined values and aims, enjoy their own accommodation and personal space, and have common areas in which to meet and share joint activities. For OWCH, "the aim is to promote neighbourliness, combat isolation and offer mutual support," as opposed to simply providing a sheltered housing development.⁶ The OWCH scheme consists of a mix of leasehold and social rented flats available exclusively to women over the age of 50.

OWCH (Barnet) Ltd, a fully mutual company, is in charge of the scheme, with Housing for Women co-opted onto the elected management committee and acting as a social landlord for the rental flats in the scheme. Each resident of the community (both leaseholders and social renters) is a full member of OWCH (Barnet). Each leaseholder owns their flat and a share of the common facilities on a 250-year lease; each renter has an assured tenancy agreement with Housing for Women and shares the common facilities. Housing for Women is the overall freeholder and has granted OWCH a 999-year head lease of the whole site.

While co-housing may not be a model that the Council can create directly, we can facilitate the conditions for co-housing schemes to be successfully set up by groups of would-be residents. A significant barrier for OWCH was the local authority's lack of understanding of the co-housing model or prioritisation of housing for younger age groups. Difficulties in securing a developer / housing association partner also caused delays, and could be addressed by the Council. Where local authorities are able to maintain awareness of such schemes (which are likely to gain traction now that it has been demonstrated that co-housing is viable for the UK housing sector) and support interested groups in locating appropriate partnership arrangements, there is the potential for older people to collectively house themselves.

6 <http://www.OWCH.org.uk/structure>

Case Study 3

Flat refurbishment (Manchester City Council)

In 2008, Manchester City Council (MCC) and Northwards Housing (MCC's ALMO) began refurbishment of Whitebeck Court, a derelict tower block in an area with a high proportion of elderly people but no extra care accommodation. The block is now a fully-occupied extra care scheme, providing a good example of how local authorities can better utilise their existing stock in order to create accommodation for the elderly.

Whitebeck Court was originally a 1960's tower block owned by MCC and managed by Northwards. It was sparsely occupied, vandalised, infested with pigeons and had been stripped of lead and copper by thieves. The last tenants moved out in May 2006, leaving the 91-flat building entirely empty. In 2008 MCC and Northwards put together a bid to be granted part of a new £80m fund for extra care housing, and were awarded £6.54m. This was £2.36m short of the £8.9m needed; the deficit was made up by a combination of funds from Northwards and Council savings.

Following the acquisition of these funds, the tower block was renovated into a state-of-the-art extra care scheme. Each of the 91 apartments was completely rebuilt and a new storey was added for a top-floor lounge. The ground floor was renovated to house a Council-run day centre with a variety of amenities and the communal gardens were outfitted with an outdoor gym, giant chess set and greenhouse. The idea was to make the scheme as attractive as possible to encourage people to want to move there.

Flats are allocated according to level of need by a panel made up of Council staff and Northwards management staff (Northwards is paid around £11,000 per property per year to manage the scheme on behalf of the Council). It costs tenants £77.47 per week to rent a two-bed property, and £66.67 to rent a one-bed. There is also an £18.35 weekly service charge.⁷ Specialist care services are provided by a private sector company, with residents only paying for what they use.

Whitebeck Court is currently fully occupied, with many residents moving out of family accommodation to switch to the apartments – freeing up accommodation for those in need. Should a similar refurbishment programme be pursued, it is important to be aware of the steep up-front costs. Even with government funding, MCC was forced to close two day-care centres to make up the shortfall. How the scheme should be managed will also be a matter for consideration, in addition to ensuring that there are sufficient incentives for people to move in to ensure that the scheme delivers Value for Money. Should these hurdles be navigated, however, thorough refurbishment of existing stock represents an effective long-term solution to a shortage of elderly housing.

⁷ As of July 2011: <http://www.insidehousing.co.uk/on-top-of-the-world/6516825.article>

Case Study 4

Elderly care and technology (One Housing Group)

One Housing Group has invested heavily in upgrading its housing for older people to incorporate technology as a fundamental component of its approach to elderly care. This is an approach that has also been taken by others in the sector, and has led to significant efficiency savings and better quality of life for older people.

The drive to redesign elderly care services around modern technology arose in response to a trend towards reduced grants and welfare reforms. One Housing Group saw the need for efficiency savings which did not result in a loss of services. They therefore embarked on a programme to develop their elderly accommodation with technology built in as a core component, not an add-on. They did this with three of their basic accommodation types: extra care schemes, sheltered housing and specialist retirement schemes. This technology took the form of alarms, pill dispensers and helplines designed to help older people (including dementia sufferers) remain living as independently as possible. Scheme managers were equipped with modern telecare IT solutions, providing them with a “dashboard” view of all calls and alerts coming out of certain schemes.

This technology-based approach has allowed One Housing Group to provide a service that is more cost-effective than registered care or nursing accommodation, offering better outcomes and increased satisfaction for people with long-term care needs. Intelligent “dashboard” monitoring of calls and alerts allows better deployment of resources, delivering both efficiency and better service for residents. These benefits are not unique to One Housing Group either: Bradford’s Partnership for Older People Project (POPP) found that, as a result of telecare systems, 26% more users were able to stay in their own home and avoid unwanted care home admissions; 13% of users avoided a hospital admission; and there was a 29% reduction in homecare hours. POPP, a nationally-based scheme, estimates that savings of £550,000 a year are possible in Bradford alone as a result of telecare.⁸

Should we decide to implement modern technology to drive efficiency and provide better service to residents, we would need to fully embrace this approach. One Housing Group found that technology delivers the greatest benefits when it is established as a core component, rather than tacked on at the end. This necessitates a high initial cost and possible retraining of large numbers of staff; however, if done successfully, the result is elderly accommodation that is both efficient and future-proofed.

⁸ <https://www.theguardian.com/housing-network/2013/feb/19/telehealthcare-support-elderly-at-home>

