

Dover District Council

**Housing Strategy  
For Older People  
2010 – 2015**

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# OLDER PERSONS HOUSING STRATEGY 2010-2015

## Foreword

Living in a decent home is central to people's happiness and well-being. We want every resident of Dover to be able to live in a property that allows them to be healthy and safe.

People generally are living longer and the proportion of older people nationally is growing. In Dover District 48% of the population are currently over the age of 65, which is already higher than the national and regional average and by 2026 we expected that those aged 65-84 will have increased by a further 55.7% and those aged over 85 by 54%.

It is therefore essential that we have a strategy which sets out our key housing priorities in relation to older people, how we will address their housing needs and aspirations and help them to live independently.

We know that most older people want to remain in their own homes for as long as possible and the Strategy sets out how we will try to ensure that their home is decent, warm and secure and how support services can help maintain their independence. However, we also recognise that some people will want or need to move to more suitable accommodation and the Strategy sets out the Council's approach to the development of housing options that provide choice and reflect the diversity of older people.

The Strategy supports and links directly to a wide range of other strategies that seek to improve the opportunities, health and well being of local people and its importance is reflected in the Council's overarching Housing Strategy which the Strategy underpins.

Our strategic priorities are based on the available evidence of what is needed, what older people have told us and the information we have received from consultation with a wide range of stakeholders. By working closely together with a range of partners we will be in a stronger position to achieve our strategic objectives.

However, we also fully appreciate that delivering the Strategy will require resources from both within and from outside of the Council and that our future priorities have to be based on a realistic assessment of the resources that will be available to us. The Strategy has been prepared during a period of financial uncertainty and while we are committed to exploring every funding opportunity that will enable us to achieve our objectives, we recognise that the Strategy will need to be reviewed in the light of any significant changes in the amount of funding available.



### **Councillor Frederick Scales**

Deputy Leader of the Council & Portfolio Holder for Economy and Special Projects

## **Executive summary**

Our vision for older people in the Dover district is that:

***Older people live as independently as possible in homes that support good health and well being***

### **Context**

This strategy has been prepared in the context that:

- There is a significant older population living in Dover, Deal, Sandwich and the villages of the district of Dover; a higher proportion than national and regional averages, and this proportion of the population will increase significantly over the next fifteen years
- There is substantial investment from the region into housing growth in Dover district; we need to know what housing is needed by our older population so we can deliver what people need and want
- The Local Development Framework is progressing, the Core Strategy has been adopted and work has commenced on the Site Allocations Document. We need to ensure that the right policies are in place to support the delivery of homes and neighbourhoods that support independence for older people
- The population country-wide is ageing and the government has developed two major strategies to ensure that central and local government and other agencies are ready for and responding to these changes.

### **Priority areas**

The **priority areas** we have identified in the course of drawing up this strategy are:

1. That new homes and neighbourhoods meet the current and future needs of Dover district's population and support independence
2. That there is help to establish and maintain a warm, safe and secure home that enables independent living
3. That there is ready access to reliable and comprehensive information and advice to help older people to make choices about how to meet their housing requirements.

#### ***1. Needs and issues for older people and the implications for housing activity***

We have used the available evidence, including feedback from older people themselves, to identify the specific needs and issues for our older people. These are summarised below.

The projected older population of Dover district is larger than the housing market and county averages. By 2026, it is expected that those aged 65-84 will increase by 55.7% and those aged over 85 by 54%. This highlights the need to tackle the housing needs of older people now and in the future. There are significant variations in the proportions of

older people across the district, but evidence from adult social care indicates that levels of dependency do not match the distribution: we need to understand this further in order to effectively target services

Older people want, and expect, to stay in their own homes and most expect to stay in their current home for the rest of their life. To enable this, older people see the following as crucial:

- Neighbourhoods that are easy to get around and provide a full range of facilities
- Accessible and reliable information and advice that enables a choice of housing options and ways to meet needs
- Prompt practical help, including help with adaptations and repairs
- Ways of meeting people and socialising - contact with the outside world

Where older people choose to move, or may have to move to meet their changing needs, they want homes that are acceptable to them, including:

- at least two bedrooms
- accessible standards, with no steps or stairs
- well designed and accessible bathrooms and kitchens
- a small garden

Currently, 48% all single person households in Dover district are aged over 65 years and this will increase over time, so it is particularly important that new smaller homes should meet lifetime standards including lift access to upper floors. People currently living in social rented housing are somewhat more prepared than owner occupiers to consider a move, and these would release family-sized homes, but they will only move to the right home and only if this is made easy for them to cope with, both practically and financially.

There is already unmet demand for affordable rented homes amongst older people; mostly for non-sheltered units of two or more bedrooms. The projected demand by 2026 represents 78% of all additional affordable homes expected to be built across the district. There is no indication that there is a need for any additional sheltered housing units: good quality retirement housing that includes provision for assistive technology and is well sited for local social and other facilities would, with visiting support, better meet the needs of most older people.

To meet the needs of the most dependant older people there is a need for almost 190 additional units of extra care housing: half of these would be for people with existing high dependency levels and half for people who are likely to require substantial care in future but whose presence on schemes now will provide a more mixed and lively community.

22% all households in private housing include someone with a disability and this proportion is likely to be much higher in social housing. These numbers will increase as the population ages, indicating increasing demands for adaptations. Falls are the leading cause of injury and death amongst the over-75s; adaptations and falls prevention advice and practical measures would significantly reduce disabilities arising from falls.

Over 8,000 retired households live in homes that are more difficult to keep warm, and over 1,100 live in homes that are very cold and expensive to heat. This places occupiers at severe risk of ill health. People who are 85 or over are more likely than the average to live in private rented properties. 40% all private rented homes fail the decent

homes standard so there is a need to ensure that all agencies visiting older people at home are aware of and refer issues to the private sector housing team.

Although relatively well off now, the number of older people on lower incomes will increase over time and this has implications for the ability of people to meet their own housing needs

## ***2. How we are responding to these issues***

We have identified what is currently being delivered against the needs and issues we have identified and have identified activities that are being developed or need to be addressed in order to fill the gaps and improve outcomes for older people. These activities are grouped under the three priority areas we have identified through our review of the evidence.

### ***New homes and neighbourhoods that meet the current and future needs of Dover district's population and support independence***

There is an unmet need for around 1,500 and, by 2026, around 2,370 general needs units of housing at affordable rent that provides one or, preferably, two bedrooms built to lifetime home standards. The majority of these should be ground floor properties including bungalows and in locations that older people want. This supply would help to meet needs amongst families who are overcrowded now or are planning to have children in the future. However, a well-designed under-occupier scheme is also needed if this is to be achieved.

There is a need for around 180 units of extra care, beyond the 40 already delivered but including the scheme now being planned

While there has been an overall reduction in the stock of sheltered housing in the district, evidence suggests that demand for many of the traditional sheltered housing schemes is relatively low and that this type of provision may no longer meet the aspirations of many older people. It is the location, design and quality of housing which seems to be of greatest importance when older people are considering moving. We will however, keep monitoring the needs and supply balance of sheltered housing so that we identify significant unmet need and progress this through the additional homes programme.

New market housing in places that older people want to live should include a proportion of homes that meet the aspirations of older people, including lifetime homes standards. Whilst these may not all be purchased by older people, they would also meet the needs of other households.

Master planning and site briefs for regeneration areas and new developments should include requirements that will help the neighbourhood to be sustainable for lifelong living. These will also support stronger safer communities.

All planned work in the public realm of any area should include consideration of how it can be delivered in a way that improves the area for local people. These could include such measures as dropped kerbs, improved pavements, access to shops, protected pedestrian ways and enhanced community facilities.

*Help to establish and maintain a warm, safe and secure home that enables independent living*

We are already working to improve affordable warmth across the private sector in the district, but we are also acting to further target our efforts on areas with higher levels of issues around thermal comfort and those most in need of help with affordable warmth

We are currently meeting the demand for adaptations and are providing a swift and timely service. Given the increases in older people and therefore people with disabilities, we will continue to monitor demand for adaptations so that unmet need is quickly highlighted and tackled

We intend to review our grants and loans policy to improve accessibility to funding for older people on low incomes and we will also explore best practice in helping people to repair and maintain their home.

We will work across the Council and with partners to raise awareness of the issues of safety and security in the home and to make referrals to agencies that can provide advice and practical assistance. We are also working with the In Touch Home Improvement Agency to see how the Handyperson service can be further expanded and its funding secured into the future.

*Ready access to reliable and comprehensive information and advice to help older people to make choices about how to meet their housing requirements.*

We will work with the Supporting People programme and the INVOKE project to ensure that housing- and health-related support is available to older people in their own homes so that those who would benefit from advice and support get access to this.

We will work with other agencies to help older people to maximise their incomes so they are able to afford the costs of running their homes and of living life to the full. We will also explore how reliable and responsible equity release schemes can help people to afford the costs of repairs and maintenance

We will work with older people to assess the relevance and usefulness of the FirstStop advice service (a new government funded advice service offering one stop advice and information) for local people and provided it meets older people's requirements will develop and publicise this service across the Dover district.

An action plan for the short to medium term to start to deliver these activities is included towards the end of the full document.



## 1. Introduction

### ***Why have a housing strategy for older people in the Dover district?***

The context within which this strategy has been written is:

- The significant older population living in Dover, Deal, Sandwich and the villages of the district of Dover; a higher proportion than national and regional averages
- Investment from the region into housing growth in the district
- The process of the Local Development Framework and the requirement to establish what older people in the district want from their future housing
- The government's national strategies; 'Lifetime Homes, Lifetime Neighbourhoods - a national strategy for housing in an ageing society'<sup>1</sup>; published in February 2008 and 'Building a Society for all Ages'<sup>2</sup>, published in July 2009.

Demographic changes, general advances in health care, increasing wealth and other improvements in people's quality of life mean that people in the UK are living longer. In 2008<sup>3</sup>, 18.3% of the national population was aged 65 and over. In our district, this figure was 22.8% and by 2026, it is expected that those aged 65-84 will increase by 55.7% and those aged over 85 by 54%. As a consequence, increasing numbers of people need a home environment that enables them to remain independent. Just as importantly, people's aspirations as they grow older are also increasing.

Life expectancy has increased dramatically over the last fifty years - one in four children born now will live to be 100. More than half of us can expect to spend at least 20 years in retirement: an expectation that our grandparents certainly didn't have.

We must not forget the population of people well into their retirement who need help now. The reality is that older people often live in the worst housing conditions - nationally over 2.1 million older households live in non-decent or hazardous housing.

In older age a wide range of housing choices are needed including appropriate mainstream housing as well as more specialist provision, such as retirement housing or more specialist accommodation that enables the most frail older people to be supported. More people also need support to remain in their own home, with facilities that meet their physical and welfare needs and their aspirations for an enjoyable and fulfilled old age. Plans for housing made today will set the scene for housing until at least 2026.

These and other drivers mean that we need to consider and plan how we will:

- respond to the current housing needs of older people and
- ensure we are prepared for the needs that are likely to arise in the future.

This strategy therefore sets out a vision that:

*Older people live as independently as possible in homes that support good health and well being*

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<sup>1</sup> Lifetime Homes, Lifetime Neighbourhoods - a national strategy for an ageing population; CLG Feb 08

<sup>2</sup> See <http://www.hmg.gov.uk/buildingasocietyforallages.aspx>, DWP July 09

<sup>3</sup> Source – 2008 mid year population estimates ONS

This document aims to:

- identify the issues for our older people
- raise the profile of older people's housing issues within the broader context of East Kent's sustainable community strategy and Dover District Council's housing strategy
- establish how housing and housing-related activity needs to be directed

To focus our attention on the areas that are most pressing and will make the most difference to older people, the strategy identifies three priorities for housing and housing-related activity. These are:

1. New homes and neighbourhoods meet the current and future needs of Dover district's population and support independence
2. Help to establish and maintain a warm, safe and secure home that enables independent living
3. Ready access to reliable and comprehensive information and advice to help older people to make choices about how to meet their housing requirements.

An action plan for the short to medium term to start to deliver these is included towards the end of the document.

### ***How the strategy has been developed***

We have developed this strategy by first considering the evidence of need and the issues that are arising for older people. Having identified the main issues, we have then looked at how these are being responded to; in terms of both housing supply and services to meet housing-related needs. This has enabled us to establish the priority areas on which we need to focus to improve the housing contribution to the health and well being of older people and in particular enabling older people to live as independently as possible.

We have taken into account:

- national and local strategies and policies
- needs data and information – this includes demographic and public health information, the Joint Strategic Needs Assessment<sup>4</sup>, Supporting People data, information on housing needs including from the Strategic Housing Market Assessment (SHMA) for East Kent<sup>5</sup> and regional documents, and information on the condition of privately owned homes<sup>6</sup> in Dover district
- supply information – this was drawn from Dover District Council, registered social landlords and private housing companies working in the Dover district and Supporting People
- the views of older people – these were drawn from a local consultation event held in May 2008, a regional consultation event held in March 2009 and a regional study published in May 2009, together with a wealth of recent national studies on older people's views and aspirations
- what works well elsewhere; seeking to learn from others to improve the local response.

A wider consultation is required, which may prompt amendments, before the strategy can be finally approved and this will be completed over the next three months, with the

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<sup>4</sup> Joint Strategic Needs Assessment for Adults in Kent, March 08

<sup>5</sup> Strategic Housing Market Assessment for the East Kent Sub-region, July 09

<sup>6</sup> Dover DC Private sector stock condition survey, Dec 09

strategy then being adopted to the suite of documents that provide specific focus for Dover District Council's housing strategy.

### ***Who are 'older people'?***

In line with the government's national strategies, the older people we refer to in this strategy are in general those over the age of fifty; an age when most of us start to consider our options for where we will live and what we will do as we age and move into retirement. Most people over fifty can expect to work at least until 65 years old and most increasingly believe that they will need to work for longer. However for most at fifty, families have grown up and moved away from home, there is more available income with which to make choices so that (short term) loans for housing improvement seem manageable and less restricting. At that age, we recognise that we will grow older and perhaps less able and that over time we may have less freedom to do as we want with our lives: the decisions we make now are important to our future ability to enjoy life and living.

## **2. The national and local context**

There is an increasing challenge to local authorities and providers from the changing views and opinions of older people themselves. Older people are not a homogeneous group in terms of their housing circumstances. The range of ages encompassed by the term 'older people' means that we are considering two or more generations and there will be different needs and aspirations for and views about housing requirements both between and within age groups. This market fragmentation will intensify in coming years and housing providers will need to be clear who they are targeting. People across all tenures seeking housing for their later years are becoming more discerning and demanding in terms of what they find acceptable or desirable. There needs to be a range of options available across these age and, more significantly, dependency groups.

The following key national facts<sup>7</sup> explore some of the main issues for older people and housing:

- 90% of older people live in 'ordinary' housing, with only 5% living in sheltered or other supported housing and a further 5% in residential provision
- The level of home ownership amongst older people has been growing. 70% of all older people now own their own homes (74% of 65-74 years olds dropping to 57% of over 75's)
- Those who bought their council home under the "right to buy" in the 1980s were mostly aged between 45 and 64 years – the 65 and 75 year olds now
- The numbers of older people owning their own house is set to grow - in 2001 nearly 82% of people aged 55-59 owned their own home
- Six in ten people aged over 65 own their homes outright: this equity could be released to fund home improvements
- 22% of 65-74 years olds live in social rented housing but this increases to 33% of the over 75s
- In overall terms, older homeowners live in the poorest standard housing stock in the country. This reflects the high number of older people living in unimproved pre-1918 properties, and the number of older home owners who have low incomes
- One in ten older people have problems with their accommodation, such as damp, infestation (e.g. insects/mice/rats) or being too dark
- There is a national trend towards single person households and almost half of these are older people

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<sup>7</sup> A Sure Start to Later Life, Ending Inequalities for Older People; Social Exclusion Unit Jan 06

- Older people spend between 70-90% of their time in their home.
- Research into the costs and benefits of adaptations concluded that they represent good value for money. One study<sup>8</sup> found that it cost an average of £4.74 per week to reduce the burden of care on a family member or to provide an alternative to residential care.

### ***National strategic context***

The government's strategic direction for housing for older people revolves around two main objectives:

- To support older people to make active and informed choices by providing:
  - access to appropriate housing and services and
  - advice on suitable services and options.
- To ensure older people are able to secure and sustain their independence in a home that is appropriate to their needs.

These objectives fit with broader policy developments for older people that cross all public services and shift from focusing on those who have most care and health needs towards promoting choice, well-being and improved quality of life for all. The main policy drivers are:

#### *Rooting out age discrimination in service provision:*

To ensure that older people play an active role within society, contributing to the communities in which they live. In practice, this starts with an assurance that older people are treated equally and fairly in the services that they receive.

#### *Flexible service provision directed to the needs of the individual*

With services moving away from providing historic housing models and forms of care and support and instead offering services that are tailored to the individual person and their unique requirements

#### *Increased prevention with services delivered closer to home*

Delivering a wider scope of low level services at an earlier stage and preventing crises and rapid deterioration through early recognition and targeted interventions

#### *Choice and control about where, how and by whom support and care is delivered*

Supporting older people to make choices through impartial advice and information. A specific initiative to give people control of individualised care and support budgets to buy the services that they believe will make the most difference to their lives.

#### *Improving the quality of new and existing housing*

Housing is recognised as central to retention of independence and health for all of us but especially older people. The needs of older people must be addressed in Local Development Frameworks and Core Strategies. There is a specific requirement for all new affordable homes to be built to lifetime standards by 2011 and an intention to introduce this standard to all new market housing by 2013. In addition, investment to improve the quality of existing homes through insulation and heating improvements, adaptations and handyman services.

Two national strategies focus on delivering these policies for older people and these are described below.

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<sup>8</sup> Money Well Spent: The effectiveness and value of housing adaptations; F Heywood 2001

Lifetime Homes, Lifetime Neighbourhoods<sup>9</sup>

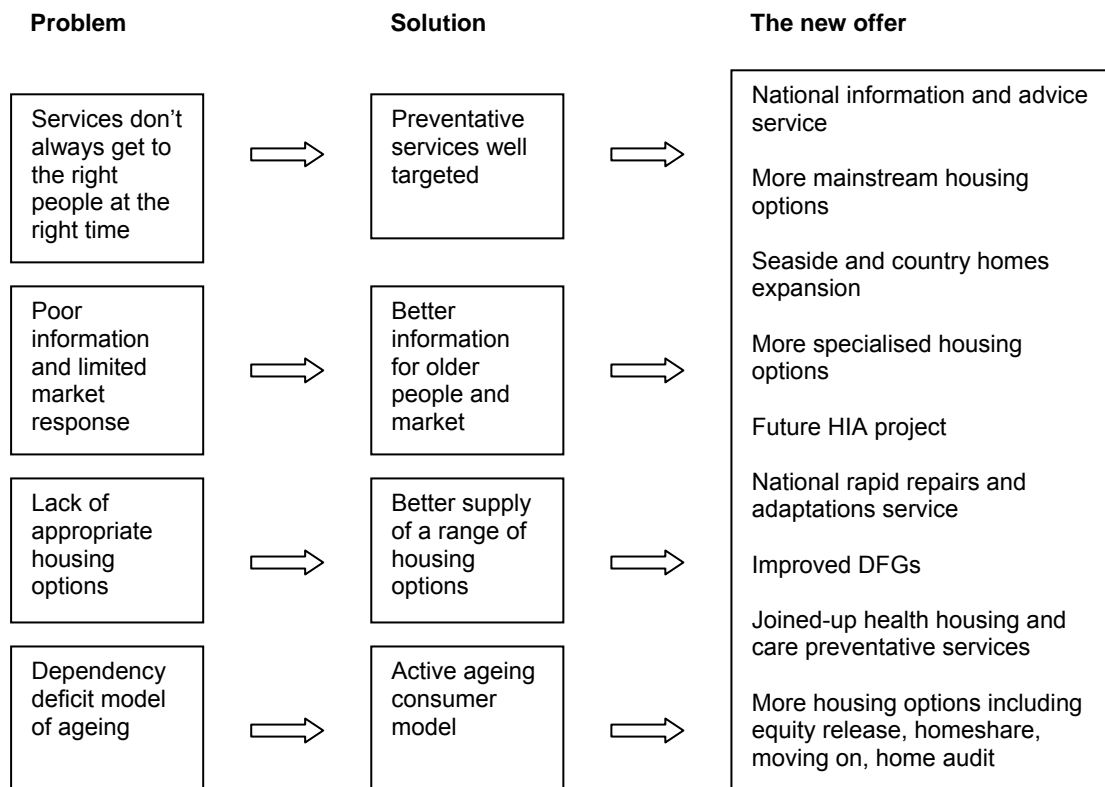
This is the government’s strategy for older people’s housing, published in February 2008 by Communities and Local Government (CLG). The strategy is based on two drivers:

- Economic sustainability – Housing must maximise public and private resources and empower older people to remain economically active.
- Social sustainability – Housing must promote equality, social connection and inclusion, and the health and well-being of older people.

The objectives are:

- To plan at all levels so that older people can live independently with and without support within their own communities
- To ensure earlier interventions and better advice and information is provided so that appropriate choices can be made by an ageing population
- To ensure the right range of choices and opportunities in housing are available for older people.

The strategy diagnoses the problems and proposes solutions together with a new offer for meeting the housing needs of older people:



Based on our consideration of the needs and issues identified for our district, the problems and solutions have local resonance.

The government has since introduced funding to explore services that deliver rapid repairs and adaptations and increased handyperson services and has increased funding for disabled facility grants for adaptations in privately owned homes. Changes have also been made to the regulations governing disabled facility grants to reduce administration (particularly financial assessment) and increase funding flexibility to enable more creative solutions to problems.

<sup>9</sup> Lifetime Homes, Lifetime Neighbourhoods - a national strategy for an ageing population; CLG Feb 08

In relation to new homes, the strategy commits that all new affordable homes are to be built to lifetime homes standards by 2011 and that the government will seek through encouragement, and if necessary regulation to achieve the same standards in market housing by 2013.

### *Building a Society for All Ages*<sup>10</sup>

This follows on from the government's 2005 strategy for an ageing society, 'Opportunity Age – meeting the challenges of ageing in the 21st century' and was published by the Department for Work and Pensions in July 2009. It presents the government's vision for a society where people should no longer be defined by their age but where their skills and experiences are harnessed for the benefit of Britain as a whole. Six themes develop the overall strategic direction of older people as key players within mainstream society, the expectation of longer, healthier and more independent living and extended economic activity:

1. Having the later life you want
2. Older people at the heart of families
3. Engaging with work and the economy
4. Improving financial support
5. Better public services for later life
6. Building communities for all ages

'Building communities for all ages' reiterates the Lifetime Homes, Lifetime Neighbourhoods' priorities including for lifetime homes standards in new housing and also highlights that the following have been or are being progressed:

- additional funding of £33million for handyperson schemes from 2009 to 2011
- continued exploration of assisted living through technology (telecare and telehealth)
- 'FirstStop'<sup>11</sup>; a free, independent information and advice service for older people delivered by the third sector to help people decide between the various options and services available to help them with regards to housing, care, finance and rights. This is provided via a website and through a telephone helpline
- Practical guidance is currently being developed to help local authorities to deliver lifetime neighbourhood standards
- support to reduce fear of crime through home security advice including through a further £15million in 2009/2010 for the 'Securing Homes: Action Against Burglary' initiative.

### *Don't stop me now*<sup>12</sup>

This report was published by the Audit Commission in 2008 and aims to help local authorities to respond to challenges and opportunities and ensure that approaches and services are in place that will ensure a successful environment for people to thrive as they age. In general it supports delivery of the national strategic direction for an ageing population. It focuses on:

- engaging older people in planning and improving services and understanding what they want and need
- age-proofing mainstream services to eliminate age discrimination, and
- building services that support independence.

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<sup>10</sup> See: <http://www.hmg.gov.uk/buildingasocietyforallages.aspx>

<sup>11</sup> See: [www.firststopcareadvice.org.uk](http://www.firststopcareadvice.org.uk)

<sup>12</sup> Don't stop me now – preparing for an ageing population: Audit Commission July 08

## ***Regional and Sub-Regional strategic context***

### *South East Plan and Housing Strategy*

The context for housing development in Dover district is set by the South East Regional Spatial Strategy<sup>13</sup> (or South East Plan), the final version of which was published in May 2009 and by the Regional Housing Strategy<sup>14</sup> which was published in 2006. Both of these highlight the need to consider the needs of older people, particularly in the context of the higher proportion in the region, in planning new homes and neighbourhoods and in finding options for housing that older people will want to choose. Desirable housing alternatives for older people are important because these will enable:

- Freeing-up of family homes to help larger households
- Healthy living environments for older people that promote good health and well being
- Continuing independent living in a home of choice

### *South East Health Strategy*

The South East Health Strategy supports the need for good housing options and highlights that existing housing in poor condition adversely impacts on the health of older people. Fuel poverty is specifically linked with ill health. There is a need to link better between assessments under the Housing Health and Safety Rating System and access to health and social care services. Wider use of assistive technology (such as telecare and telehealth), adaptations and enabling warmth, safety and security inside and outside homes would support older people in their homes. Income maximisation including through good access to welfare benefits also strengthens older people's ability to live well.

### *Sustainable Community Strategies*

Kent Partnership's sustainable community strategy the 'Vision for Kent' states that Kent will be a county where 'Housing needs are met and decent, high quality homes help create attractive, safe and friendly communities' and housing is a key contributor to the theme of 'healthy living'.

The new East Kent sustainable community strategy, under the aegis of the East Kent Local Strategic Partnership, highlights the need to improve the poorest housing conditions, particularly in Dover, and to tackle fuel poverty.

### *Active Lives 2007 to 2016*

Kent's adult social care strategy makes a range of commitments that support our housing strategy for older people including:

- Supporting easier access to better advice and information and services that enable home improvement
- Enabling choice and control including through developing shared assessments, working across agencies to provide a comprehensive response to the needs of older people and enabling access to housing-related support across the range of tenures
- Supporting people to live in their own home by working in partnership to develop a range of housing solutions and increasing access to adaptations

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<sup>13</sup> See: <http://www.gos.gov.uk/gose/planning/regionalPlanning/815640/>

<sup>14</sup> South East Regional housing strategy from 2006

### Supporting People strategy

The Supporting People (SP) strategy for Kent is being reviewed so is in draft at the time of writing. The key implications for our older people are:

- There is a need to redistribute support provision across the county. Dover district, with the fourth highest numbers of people aged 65 and over, has the third fewest units of supported accommodation. The intention is to shift funding to reflect the needs in each area and under this proposal there would be support available for more of the older people in our area
- There is a need to move support away from being restricted solely to those in sheltered accommodation and towards a more 'floating' service that enables people to get support wherever they live
- Home Improvement Agencies and Handyperson services need a review to ensure that they are providing consistent and effective services in all areas
- There is a need for peer support to be developed to minimise isolation of older people in the community
- All support providers need to develop links with community-based day services to help reduce isolation

### **Local strategic context**

Dover District Council is committed to enabling a wide range of good quality and accessible housing that meets the needs of the whole community. The council successfully bid for growth point status in the South East Plan and as a result can expect to deliver 10,100 homes by 2026, of which 30% should be affordable homes. This provides opportunities to rebalance housing across the area, including new affordable housing that provides desirable homes for older people. How these opportunities can be maximised is being developed in the draft affordable housing plan.

The council's corporate plan<sup>15</sup> commits to achieving enough good quality homes to meet residents' ambitions, including the most vulnerable households. With the Dover district attracting substantial resources for regeneration, there are opportunities to improve existing housing and neighbourhoods as well as building new homes.

The planning framework for our area is well progressed and includes a Supplementary Planning Document (SPD) for affordable housing that recognises the need for one and two bedroom homes to meet the needs of smaller households, including older people. It seeks to balance provision of sheltered, or other supported housing, in accordance with recognised need. The Affordable Housing Delivery Plan 2010-2015 requires that homes are built to lifetime homes standards where this is practically achievable, in accordance with government policy, and identifies a need for wheelchair standard units to be provided across the district.

The draft Private Sector Housing Strategy 2010-2015 draws together the issues for privately owned housing across the Dover District Council area and sets out six objectives that are key to enabling older people to live independently in good quality homes and which provide good strategic fit with the wider strategies discussed above. The objectives that are particularly relevant to this strategy are to:

- take whatever action is appropriate and necessary to ensure that properties are free of serious hazards and meet statutory standards;
- provide services which assist older residents and residents with disabilities to maintain independent living in warm, safe and comfortable homes;

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<sup>15</sup> Corporate Plan 2008-2020, Dover DC



- improve energy efficiency in homes and reduce fuel poverty;
- provide financial assistance in the areas of greatest need to help provide decent, safe, secure homes;
- give effective advice and information to residents with housing problems

This strategy also adopts the former public service agreement (PSA) 7 target to achieve improvements in private sector housing conditions for vulnerable people, so that

- by October 2010, 70% of all vulnerable people will live in a decent home and
- by October 2021, 75% of all vulnerable people will live in a decent home

‘Vulnerable’ in this context refers to people reliant on means tested benefits but this encompasses a large number of older people and therefore is very relevant to this strategy. The strategy also looks to develop additional assistance for older (and other vulnerable) people in relation to repairing and adapting homes.

### ***In summary***

The wider strategic and policy context aligns well and supports a local housing approach that delivers choice and control for older people in the context of eliminating age discrimination and enabling older people to play a full and active part in society supported by:

- Accessible advice and information
- New homes built to lifetime standards
- Development of specialist housing for some older people in the form of ‘extra care’ schemes and exploration of other retirement housing options
- New developments to lifetime neighbourhood standards and the same standards being delivered wherever possible in existing neighbourhoods, for example where highway changes or replacements are required, or in major works for communal entrances (which also support delivery of Disability Discrimination Act commitments)
- Assistance for older people to make use of their own resources, including the equity in their homes, to be ready for their later years
- Helping older people to stay in their own homes through assistance with repairs, adaptations, safety and security measures
- Providing housing-related support across tenure including technological support through enhanced community alarms

As importantly, this strategic alignment means that the priorities we have identified for our area are shared by our key partners so that we can expect that our work will be supported and contributed to by them. This is vital if we are to make a significant difference for older people in our area.

## **3. The needs of and issues for older people in Dover District Council**

### ***Demography***

#### **Age profile and predicted change**

Almost 38% of Dover district’s total population is currently over 50 years old and 27.4% are over 60 years old<sup>16</sup>. This is substantially above the average for Kent and East Kent where 23.5% and 26.6% respectively are over 60.

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<sup>16</sup> Source: ONS mid year estimates 2008

In our area, by 2016:

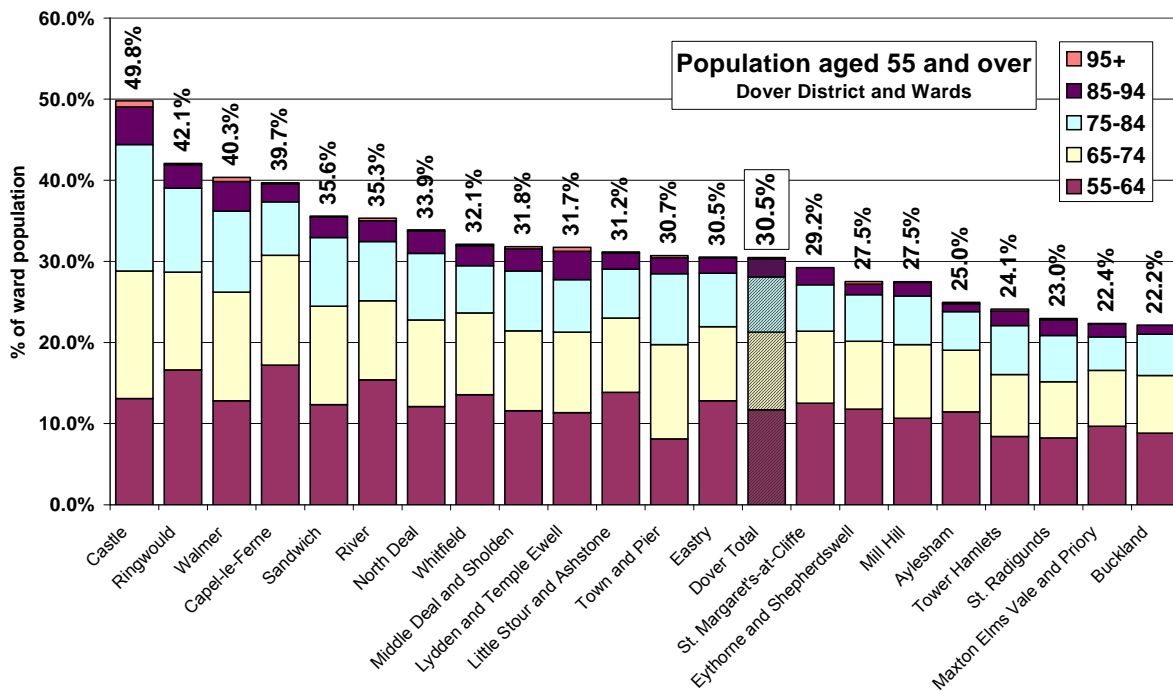
- The population of over 55s will have increased by almost 17% against an overall population increase of only 0.75%.
- The majority growth will be in the 65 to 74 year old age band which will have increased by almost 38% - an addition of 4,000 people in this age group.
- Over 75 year olds will increase by around 16% or a total of 1,500 people
- Over 85's will also increase by 16%; around 500 people
- Generally the working age population (and children), including the 55 to 64 age band, will have declined significantly.

By 2026, those aged 65-84 will increase by 55.7% and those aged over 85 by 54%.

This picture does not take into account the anticipated growth in Dover district's population from inward migration as part of the South East Plan and Dover District Council's local planning intentions, which should work to rebalance the population. However, it does focus attention on the ageing population in Dover district compared to other areas and the need to consider housing requirements in the longer term.

The distribution of older people varies across the district; chart 1 shows the proportion and age split by ward for over-55 year olds.

**Chart 1: distribution of people over 55 years across Dover DC wards**



### Ethnicity

Around 94% of our population is White British or Irish and these groups are more predominant amongst the older population. The most significant minority ethnic group is 'other White' (2.3%); with all other minority ethnic groups each equal to or less than half a percentage point.

### Income

Although our economy has struggled in the last ten years or so, in fact the current older population is relatively well off: only 12.2% over 60 year olds live in income deprived households which is well below the national average and just below the national

median. This does not mean there is no cause for concern; rather it reflects the previous local experience which was a relatively high wage rate from mining and port activity; both now declined. This picture is therefore likely to change over time. The indications are<sup>17</sup> that the proportion of people across Kent who are over age 65 and rely on manual and other lower paid work will increase by 16% by 2021 (on 2001 base). This means that incomes on the whole will be lower, given the pattern of employment in the area, and the older population is likely to be disproportionately affected. This has implications for the ability of future older people to meet their own housing needs as well as for general health (which has strong links with income).

Around 5,000 older households living in private sector housing are in receipt of pension credits<sup>18</sup>, so are on a low income, and a fifth of these live in the private rented sector.

### Health, care and well being

Life expectancy for men in the district is only just above the lowest national quartile, reflecting the past employment in the area which has shortened life expectancy for men compared to many other areas and despite relative wealth. For women, however, life expectancy is slightly above the national average. Those in the most deprived wards are likely to live 6.5 years less than those in the least deprived wards. The implications are that higher than average numbers of older women can expect to live alone as they grow old, this could disproportionately affect women with lower incomes. Currently, 48% all single person households in the district are aged over 65 years; highlighting that new homes designed for single person households should particularly be designed to lifetime standards including lift access to upper floors.

Isolation is recognised to be a high risk factor in mental and physical health and other well being issues in older populations because single people are less likely to make efforts around preparing meals, have less social contacts, suffer higher rates of depressive illnesses and are more likely to suffer ill effects from relatively minor accidents in the home. Work in East Kent has shown that, after dementia, the most significant mental illness affecting older people is depression. The causes of this are often very complex but it is a reasonable contention that inadequate income and therefore an inability to participate in mainstream living is a significant contributor.

People in our area are more likely to have long term limiting illnesses; slightly worse than areas with comparative deprivation indicators. However, the rates of illnesses that particularly affect older people indicate that older people here are relatively healthy compared to similar areas, with the exception of respiratory illnesses which are relatively higher. Good housing conditions including warm homes are particularly important in maintaining health in people with these problems.

For people aged over 75 falls are the leading cause of injury and death. Long term illnesses and events such as falls often prompt the need for adaptations to homes to enable older people to stay independent. Minor adaptations (up to a cost of £1,000) are supplied by adult social care but larger adaptations across tenure are primarily the responsibility of the housing authority. The private sector stock condition survey identified that 22% all households in private housing include someone with a disability and as the proportion of older people increases, the demand for adaptations will grow.

Dementia will be an increasing issue as the older population grows. Specialist housing solutions such as extra care housing need to include the right facilities and services

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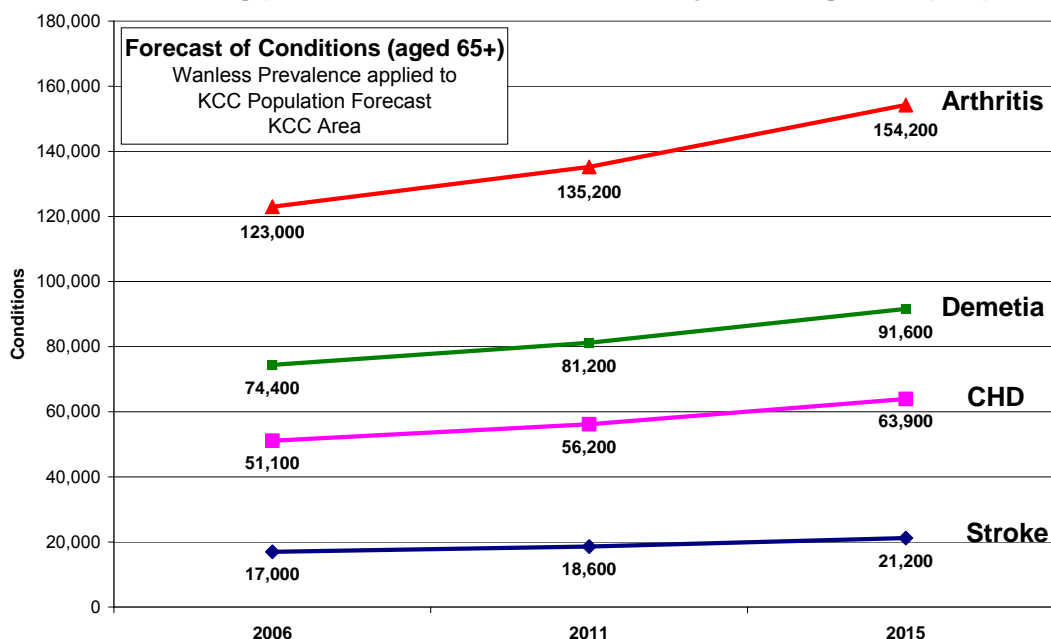
<sup>17</sup> Joint Strategic needs Assessment for Kent, 2008

<sup>18</sup> Source: private sector stock condition survey

(including telecare functionality, colour coding and layouts that are straightforward so easy to navigate) to ensure that people with confusion are able to be supported and cared for in a homely setting that is familiar to them. Telecare is an important and developing resource that also enables people to stay in their familiar home with distant monitoring for the risks associated with short term memory loss and confusion, such as main door and gas alerts. This enables people to live much longer and more safely in a home that they recognise and averts the increased confusion that often results from having to move to get the right care. The council and its developer partners need to ensure that, especially, specialist housing design reflects good practice around supporting independence for people with confusion and that the partnership as a whole is responding to the needs of people with dementia living in their own homes.

Chart 2 shows how the numbers of people with conditions mainly affecting older age groups are likely to change across Kent. Dementia is a particular issue for future older people and specialist housing solutions will be needed as this develops.

**Chart 2: increasing prevalence of conditions mainly affecting older people<sup>19</sup>**

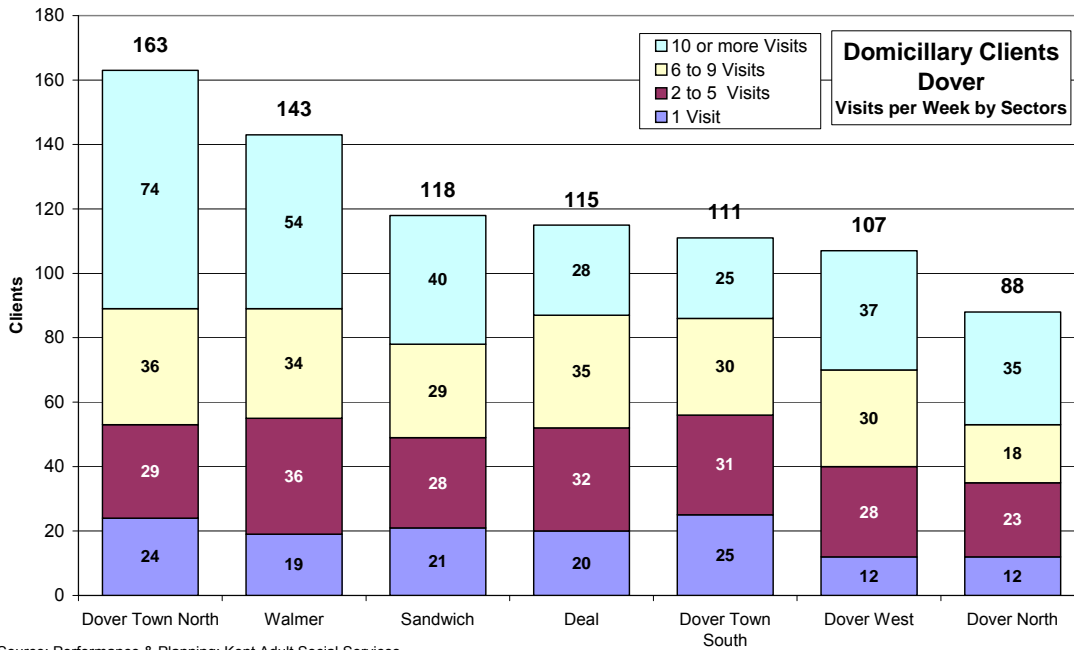


Unscheduled admissions to hospital are a valuable indicator of both the health status of older people, and of the quality of the health and social care they receive. The average for East Kent PCT is much the same as for Kent as a whole but the Dover district rate falls well below both. However, considering causes that are more common for older people, admissions for stroke and diabetes are amongst the lowest in the county whereas heart failure admissions are only just below the county average and admissions for chronic obstructive airways disease are around the county average.

Domiciliary care is provided in people's own homes and can include help with any personal care tasks such as washing, dressing, help into and out of bed, meals and so on. Multiple visits imply that people need a great deal of personal care, being unable to manage personal care tasks for themselves, and ten or more visits a week is classified as 'intensive'. Chart 3 shows the distribution of domiciliary care inputs across Dover District Council (with wards grouped into sub areas).

<sup>19</sup> Kent Public Health Annual report 2008

**Chart 3: Domiciliary care inputs across Dover DC area<sup>20</sup>**



Dover Town North area, which includes the wards of Buckland, St. Radigunds and Tower Hamlets, has the second lowest proportion of older people in the council area but both the highest number of domiciliary care clients and the highest number of intensive inputs. Dover North and West, encompassing Aylesham, Eastry, Ringwoud, St. Margaret's-at-Cliffe, Capel-le-Ferne, Eythorne and Shepherdswell, Lydden and Temple Ewell, River, Town and Pier have the highest populations of older people and the lowest inputs of domiciliary care.

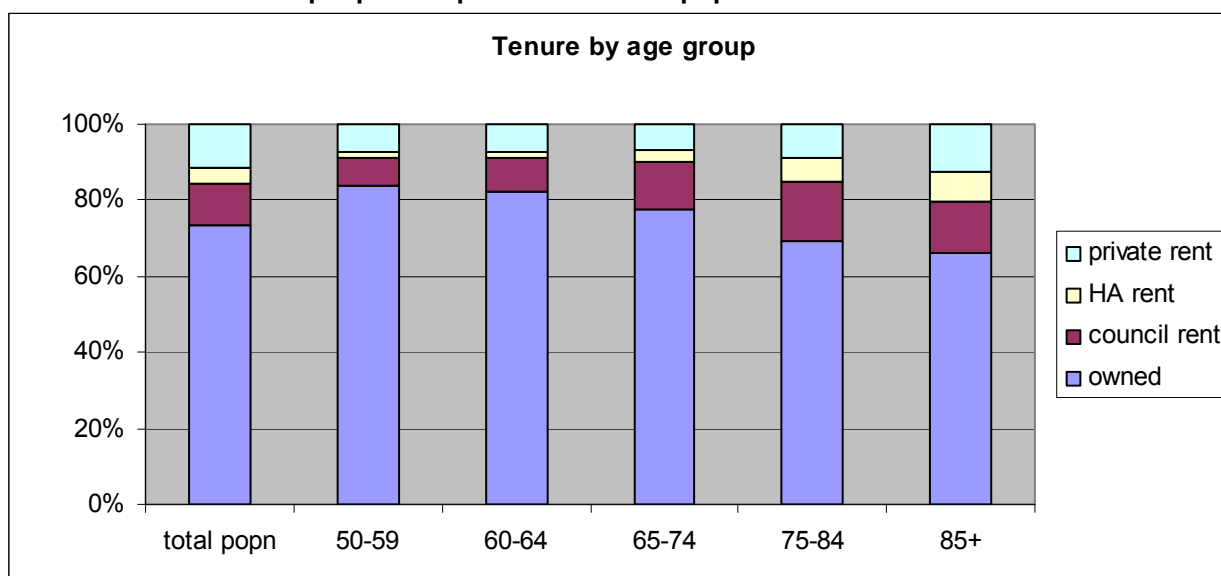
### ***Housing issues***

#### Tenure

Dover district reflects national tenure trends in that people over the age of 50 are more likely to own their own home - and more own their own home outright. However, people over 75 years are much more likely to live in council and housing association rented homes than the average across all ages. Dover district (in particular Dover town) has a substantial private rented sector compared to national averages but amongst older people only the 85+ age group are more likely than the average to live in this tenure.

<sup>20</sup> Source: KCC Adult Social Services

**Chart 4: Tenure of older people compared to the total population in Dover DC<sup>21</sup>**



### Housing demand

The Strategic Housing Market Assessment (SHMA), finalised in July 2009, identified need for housing across all tenures and carried out some specific work on housing need and demand amongst older people. A housing aspirations survey was completed with a total of 603 people, of whom 264 were over 55 years old. The results confirm findings in similar surveys of housing aspirations amongst older people.

All participants were asked whether they are likely to move within the next three years. Around 90% of those over 65 identified that they would probably or definitely not want to move. A higher proportion of the 55 to 64 age group said that they would probably or definitely want to move – about 18%; with another 8% saying they didn't know.

The study also asked about what type of housing older people would prefer. Overwhelmingly older people said that they want to stay in their own homes; preferably in the homes they occupy now. Where a move becomes necessary the preference is for two bedroom accommodation or larger, and more preferred bungalows or houses with a small garden, with few wanting a flat. The views and preferences of older people are discussed in more detail later in this section.

### Demand for affordable housing

The SHMA assessed housing need into the future, based on 2006 data for existing housing need for people over 65 years old. In 2006, there was an identified unmet need of 1,535 homes and this is projected to increase by 54% to 2,371 by 2026. These figures exclude people who are housed appropriately or have sufficient resources to meet their own housing needs in the open market. This figure represents almost a quarter of all housing growth in this area and over 78% of all affordable homes and is clearly unrealistic. It is clear though that a significant proportion of all new affordable homes should be designed to meet the needs (including quality living standards such as good storage space and two bedrooms) of older people and confirms that Lifetime homes standards would provide this flexibility.

### Demand for sheltered housing

This section considers 'classic' sheltered housing; i.e. schemes which are designed with flats off an internal corridor, which also have communal lounges, laundries and may

<sup>21</sup> Source: Census 2001

have other communal facilities such as guest rooms. The main source for understanding demand for sheltered homes is the council's housing waiting list. With the choice-based lettings scheme that has operated since November 2008, we can gain a much better understanding of the real demand for sheltered housing, as expressed by the number of bids for certain schemes and we have used this information to consider the demand for sheltered housing. Only three schemes attracted more than single figures of bids at any stage during the last year. The three that are more popular are schemes that are relatively well-located and offer attractive homes. We need to bear in mind that single people and couples are only considered for one bedroom homes unless there is a need for a second bedroom, for example if a couple need separate bedrooms or there is a carer staying overnight on a regular basis. This does mean that we are considering demand for what is available rather than people's preferences, which may be different to what they are allowed to have. The over-riding message is that older people only want sheltered housing if the home offers good space standards in a location that enables people to be part of their local community and enjoy facilities.

We have also learned from our recent experience of closing schemes as this tells us where older people wanted to move to, and what sort of accommodation they wanted. The majority of the 90 people who moved from sheltered housing schemes wanted to live in towns or local centres of population. The design of their new home and its proximity to local facilities was far more important to them than moving into another sheltered housing scheme. Many did still want to receive support but this can be provided in their own home.

All housing associations providing housing in the Dover district were approached about demand for older persons' housing in their stock. All seek nominations from Dover District Council's housing list for at least 50% of re-let homes and although some hold their own lists, they identify that most people are on both theirs, and the council's housing lists. All reported higher levels of demand for bungalows, where they have this type of stock and half reported some lack of demand for sheltered units, at least from time to time. However, none of the respondents identified chronic problems letting any particular scheme.

Based on our findings, we do not consider that additional sheltered housing is required at present. It would be better to focus on good quality, well located 'retirement' housing which provides 2 bedrooms, good storage space and lifetime standards.

#### Home ownership

The table below compares average house prices for 2008 across Dover district, East Kent Triangle and all Kent<sup>22</sup>.

<b>Average house prices</b>	Dover DC	East Kent	Kent (all)
Detached	324,879	312,686	398,419
Semi	189,013	196,592	220,662
Terrace	159,454	174,858	184,070
Flat/ Maisonette	122,201	138,626	156,362
Average (all)	196,142	202,781	234,136

Except for detached houses, the purchase price for homes in Dover district falls below the average even for neighbouring areas. Older home owners who want to downsize to a flat, for example, will release sufficient equity to be able to afford the costs of moving.

<sup>22</sup> Source: Land Registry of England and Wales

The purchase prices of retirement housing compare reasonably favourably although the purchase price range is very wide. With recent market challenges, there is little 2009 data but prices in 2008 ranged from £90,000 for a shared ownership flat managed by a housing association to £250,000 outright purchase for a two bedroom flat in a privately managed scheme. Most purchase prices fell between £100,000 and £130,000, usually for a one bedroom outright purchase flat. Private management agencies are reluctant to identify problems with demand but most flats were on the market for some months and problems selling leasehold flats have been widely reported nationally.

While purchase prices compare reasonably well with general house prices, the key to affordability of retirement properties is the service charge. The retirement housing for sale identified in Dover district usually included communal facilities and a scheme manager and service charges cover at least all external property-related repairs plus communal and window cleaning, grounds maintenance and staffing. Prices range from around £1,300 to £2,000 per year although there are outliers at both ends of the range. This means that older people need either good levels of pension income or to release sufficient equity in order to afford ongoing costs of these properties. Those selling large family homes should have little difficulty in affording purchase price and service charges for the majority of homes available on the market.

Affordable homes for purchase that are suitable for older people are available through the 'HomeBuy' scheme, for which Moat Housing Association holds the list. At present there is little demand from older people and this will reflect the difficult market conditions.

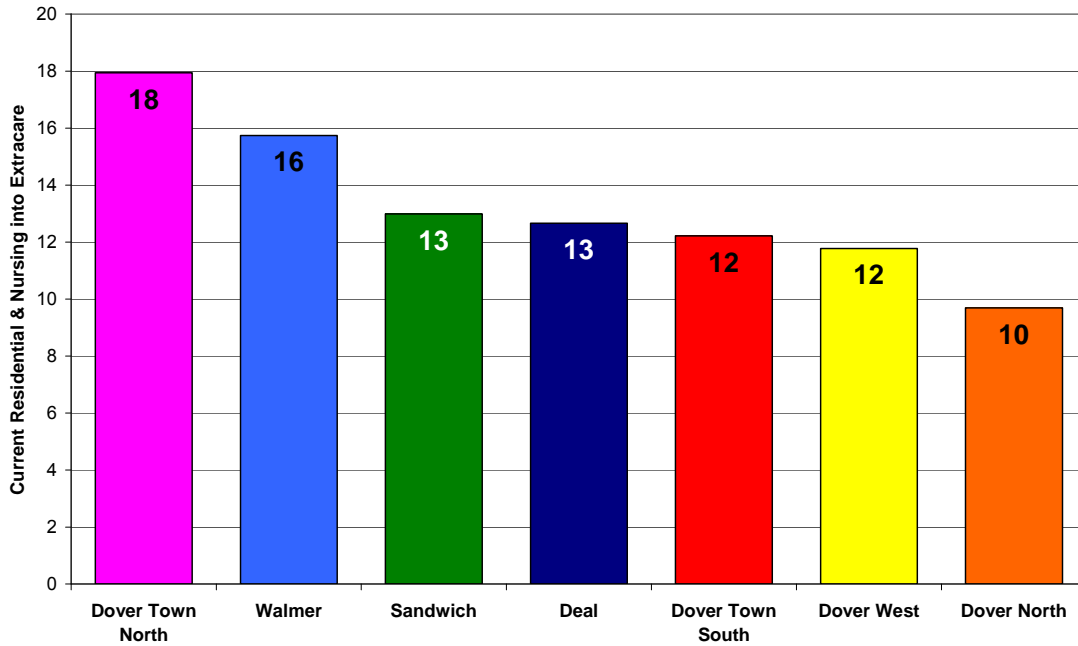
#### Extra care housing

This type of specialist housing has been developed to meet the needs of older people who have both a housing need, and a need for care provision. This type of development is mainly aimed at reducing the number of older people who have to be admitted to residential and nursing care. Schemes include a range of additional facilities to enable care to be provided on site and these have been very successful on the whole in meeting the needs of more dependant older people.

Kent adult care services have assessed the need for extra care housing using the methodology developed by the Housing and Older People Development Group (HOPDEV) – the specialist unit sponsored by the government to develop good practice in housing for older people. The chart below shows unmet need for 94 units. This is at 2008 figures as the 40 units provided by our first extra care scheme then being developed, and now opened, have been netted off.



**Chart 5: Need for extra care housing in areas of Dover DC**



It should be emphasised that extra care schemes are successful in providing quality of living where they build a community of older people; offering a quality living experience as well as essential care and support. Housing only those with substantial care needs means that this sense of community is far less likely to develop: a mix of people is needed including a good proportion with lower dependency levels who are more able to build and participate in the community. The total demand for extra care units should therefore be increased to represent this mix of dependency levels: good practice indicates that the scheme should provide a 50:50 mix of highly dependent and less dependant customers (although most of the latter will be expected to need higher levels of care as they age). This implies a total need for extra care units of just short of 190 units.

Decent homes

The 2009 private sector stock condition survey for Dover district highlights that 36.7% all those living in private sector housing are vulnerable households. The term ‘vulnerable’ is defined as those who are in receipt of means-tested benefits across all ages. Of households who are vulnerable, almost half live in homes that fail the decency standard and a quarter live in homes with a Category 1 hazard, which are those likely to place the occupier at high risk.

Almost 40% of vulnerable people living in non-decent homes live in the private rented sector, which raises concerns about the higher than average population of over-85 year olds in this sector.

The vast majority of Category 1 hazards are excessive cold, with danger of falls being the second most prevalent. More than 1,100 people over retirement age live in homes with a SAP rating of under 35, which indicates very poor insulation and heating, and a further 7,000 older people live in homes with SAP ratings of 54 or less, which is below the average for the area. Almost 3,000 households are identified as being in fuel poverty (which is defined by the requirement to spend 10% or more of the household income on domestic fuel) and of these, almost half are vulnerable households. Half of all vulnerable households in fuel poverty live in pre-1919 homes and over 38% live in the private rented sector.

The survey identified a total of 7,344 homes that are occupied by people who are retired and which fail the decent homes standard. Almost 60% of all vulnerable people living in homes that fail the decent homes standard live in properties built before 1919, the majority of which are terraced properties, although it is not currently clear what proportion of these are people over retirement age. Flatted homes are also more likely to fail the decent homes standard, for the most part because they are fitted with electrical heating which is more expensive to run and less effective. Over half the occupants of flats are vulnerable people.

Around 21% of privately owned homes require major repairs or replacement of components and over 44% of these are occupied by vulnerable people who by definition are unlikely to be able to afford to have repairs completed.

Older people who are on low incomes are least likely to be able to afford to upgrade or update their own homes and, whilst some issues may be less pressing, excessive cold and major repairs and replacements can place people at risk of serious ill health including through accidents in home.

### ***What older people say about their needs and aspirations***

We have used a range of sources to develop our understanding of the views of older people. We invited all members of Dover's Senior Citizens' Forum and some of the key agencies working with older people to a consultation event in May 2008. There was a relatively small attendance of around 25 people (mostly older people) but a lively discussion across a wide range of topics. The full report of the event is at [Annex 1](#).

The consultant appointed to complete the Strategic housing Market Assessment, ECOTEC, also undertook some consultation with older people in Dover district and their views are included in the SHMA report.

There has been local<sup>23</sup> and regional<sup>24</sup> work to understanding the motivations and obstacles for older social housing tenants, who could by moving release a family home.

Kent Supporting People programme has been undertaking consultation with service users to inform its strategic review. By definition all those involved already receive support services, and for older people this is usually in sheltered housing.

A range of regional statutory and voluntary groups came together to establish the South East Regional Forum on Ageing (SERFA)<sup>25</sup> and held a large consultation event in March 2009. The South East England Partnership Board subsequently published a study on the needs and aspirations of older people<sup>26</sup> in May 2009 to inform housing development for older people across the region.

There is a substantial body of research on older people's views from across the country and regionally. In addition to a range of studies commissioned by local authorities and specialist agencies to inform policy and service development, the government commissioned studies on the views, needs and aspirations of older people in developing, and since publication of Lifetime Homes, Lifetime Neighbourhoods.

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<sup>23</sup> Housing Needs and Aspirations of Long Standing Council Tenants, Canterbury City Council March 09

<sup>24</sup> Releasing Larger Social Rented Homes in the South East: Regional Housing Forum 2009

<sup>25</sup> See: <http://www.gos.gov.uk/gose/publicHealth/improvement/701129/790925/>

<sup>26</sup> The Housing Needs and Aspirations of Older People: SE partnership Board, May 09

HOPDEV has also carried out studies into older people's views about their needs and aspirations and also their experiences in specialist housing.

### Findings

In February 2008, Baroness Andrews introduced 'Lifetime Homes, Lifetime Neighbourhoods' by describing what older people had told the government:

*'We want:*

- *To stay in our homes as long as possible, but to do this we need support - a reliable repairs and adaptations service, that bit of help around the home*
- *Access to independent information and advice about our housing options*
- *Safe, accessible homes that are low-maintenance and affordable to heat*
- *Good space standards - so we can have family to visit, or a carer, and storage space is important too. And we need our homes to be adaptable, if we need to install a stair-lift, or a walk-in shower*
- *Neighbourhoods that are safe, with good access and transport links to the places we need to go to, and the places we would like to go to*

*Most of all, we want to be listened to - involved in the design and delivery of everything in our homes and neighbourhoods that will affect us.'*

These messages reflect findings in national and local consultation with older people and are consistent with the views expressed at the consultation event in Dover.

*Overwhelmingly older people want, and expect, to stay in their own homes and most expect to stay there for the rest of their life.*

A minority of people anticipate having to move into residential care (although many fear this) and expect to be able to access support and care that helps them to stay in their own home. Very few people over retirement age expect to move as they get older, although some think that they may be forced to move if they become disabled. If people have not moved away from their family home by early retirement, the proportion who would move without being forced to do so is only about 10%.

People living in social rented housing are more likely to be prepared to move but only to a home that meets their needs and aspirations (see next point), and only if the move itself is relatively easy to cope with. They cite practical help to pack and unpack and arrange the move including utilities and reconnection of cookers etc. and financial assistance with the costs of moving (carpeting and curtains and the costs of removal firms) which are often seen as unaffordable.

*To be attractive to older people, alternative homes must provide the right space and facilities*

Overwhelmingly, people want homes with a minimum of two bedrooms, with good design that makes maintenance of and movement around it easy, and facilities (such as bathrooms and kitchens) that are attractive and easy to use. Most people want their own small garden or, as a minimum, easy access to a communal garden. Few express a particular interest in sheltered or extra care housing (few know what this is), although some are attracted by the idea of a 'retirement village'. For home owners, retirement housing for example in specially designed flatted blocks has some attractions but, again, only if forced to move. There is a suspicion that specialist housing schemes for older people are likely to be populated by very old and frail people who will not be able to socialise, so any potential social advantage of moving into these is mitigated by this perception.

*Neighbourhoods need to be easy to get around and provide a full range of facilities*

People cite poor pavements, lack of road crossings and inconsiderate parking as major obstacles to being able to get out and about in their locality. Most value their car and anticipate (or experience) that having to rely on public transport to get to the shops and social activities causes significant problems. This is because public transport is seen as unreliable and inaccessible, and services are sparse in more rural areas. The optimum is to live in a neighbourhood that provides a range of shops, particularly food shops, and community facilities for socialising.

*Accessible and reliable information and advice that enables a choice of housing options and ways to meet needs is vital*

Older people want to know what is available and then make their own choices about what will best meet their requirements. They express resentment that they are sometimes not treated as responsible adults and are told what is best for them. However, in order to be able to make good choices, they want to know what all the options are without trekking from one advice source to another: joined-up advice and information is crucial in enabling choices to be made to best meet needs.

Older people are less likely to have access to the internet and, even where they do, place a high value on being able to talk to someone face to face. People with limited mobility want this to come to their homes rather than have to travel to a centre. There is suspicion about financial advice being offered in the market place; most do not trust this and refer to the well publicised instances of poor money advice and dire consequences. People do trust well known voluntary agencies such as the CAB and Age Concern, and they also trust local councils to do 'what is right'.

*To be able to stay in their own homes, people want prompt practical help*

People cite adaptations as the most likely help needed in their homes and see these as crucial to maintaining independence and a good quality of life. Some are also concerned about major repairs – both the cost and the practicality of getting work done. Mistrust of builders and other contractors means that having to commission any work on the home is fraught with doubt and difficulty so people want to be able to use contractors that have been assessed as trustworthy and reasonable in price. While some people are happy to assess and commission what is needed, the majority would value advice on the work required and practical help to arrange it. Some are concerned that they would not be able to afford major work but few trust the equity release schemes they know about: a council-backed scheme would be far more acceptable.

Small repairs and work around the home (for example putting up curtain rails, replacing fittings) are more often a source of concern: it is expensive and difficult to get someone in to do small jobs and again there are concerns about reliability. Most older people are used to doing work like this themselves and find it hard to see their home deteriorate without being able to address this.

*Isolation is a major threat and concern*

People fear becoming isolated in their own home and unable to see friends and neighbours. Daily contact with 'the outside world' is highly valued, particularly by people who live alone, and this also provides a sense of safety and belonging. The best way to achieve this is to be able to get out and about but older people who are unable to do this want to have contact with other people, even if only phone calls.

## ***Summary of findings on needs and issues***

- The older population of Dover district is larger than the housing market and county averages. By 2026, those aged 65-84 will increase by 55.7% and those aged over 85 by 54%. This highlights the need to tackle the housing needs of older people now and in the future.
- Proportions of older people vary across the district by over 100% but intensive domiciliary care inputs indicate that levels of dependency do not match the distribution: this needs to be further investigated in order to effectively target services
- Although relatively well off now, the number of older people on lower incomes will increase over time and this has implications for the ability of people to meet their own housing needs
- Currently, 48% all single person households in the Dover district are aged over 65 years and this will increase over time, so it is particularly important that new smaller homes should meet lifetime standards including lift access to upper floors
- A higher than average proportion of our older population is likely to live alone, with implications of isolation and mental ill health. It is important that this is considered when making decisions about local community facilities and support services
- Rates of respiratory illnesses are relatively high; these are particularly linked to cold and damp conditions, so improving these issues will particularly contribute to better health amongst older people
- 22% all households in private housing include someone with a disability and this proportion is likely to be much higher in social housing. These numbers will increase as the population ages, indicating increasing demands for adaptations
- Falls are the leading cause of injury and death amongst the over-75s; adaptations and falls prevention advice and practical measures significantly reduce disabilities arising from falls.
- Increasing rates of dementia need to be considered when designing supported housing and services for older people
- Over 8,000 retired households live in homes that are more difficult to keep warm, and over 1,100 live in homes that are very cold and expensive to heat. This places occupiers at severe risk of ill health
- People who are 85 or over are more likely than the average to live in private rented properties. 40% all private rented homes fail the decent homes standard so this highlights the need to ensure that all agencies visiting older people at home are aware of and refer issues to the private sector housing team.
- There is unmet demand for affordable rented homes amongst older people; mostly for retirement (but not sheltered) units of two or more bedrooms. The projected demand by 2026 represents 78% of all additional affordable homes expected to be built in this area.
- There is no apparent unmet need for market retirement housing, although this may change over time as the housing market recovers and the older population grows.
- There is a need for almost 190 additional units of extra care housing: half for people with high dependency levels and half to provide a more mixed and lively community.
- Older people want, and expect, to stay in their own homes and most expect to stay in their current home for the rest of their life. To enable this, older people see the following as crucial:
  - Neighbourhoods that are easy to get around and provide a full range of facilities

- Accessible and reliable information and advice that enables a choice of housing options and ways to meet needs
- Prompt practical help, including help with adaptations and repairs
- Ways of meeting people and socialising - contact with the outside world
- Where older people choose to move, or may have to move to meet their changing needs, they want homes that are acceptable to them, including:
  - at least two bedrooms
  - accessible standards, with no steps or stairs
  - well designed and accessible bathrooms and kitchens
  - a small garden
- People living in social rented housing are somewhat more prepared to consider a move but only to the right home and only if this is made easy for them to cope with, both practically and financially.

#### **4. Meeting needs and demands**

This section considers the findings on needs and issues from section 3, and looks at how and whether these are currently being met.

##### ***New homes and neighbourhoods that meet the current and future needs of Dover district's population and support independence***

Although older people for the most part do not want to move, there is already unmet demand for, particularly, affordable rented housing and this will grow by around 54% by 2026. To assess the extent to which demand is being met, we considered the supply of affordable rented homes, both specialist (sheltered and extra care) and non-specialist housing. Non-specialist housing is usually termed general needs housing but here we are considering only the supply of homes that would be more suitable for older people, given the higher rates of mobility issues and smaller household sizes.

We also considered the requirements around neighbourhood design and facilities that will support older people to remain independent.

##### *Specialist housing for older people*

###### Sheltered housing

As part of the review underpinning this strategy, all social landlords with homes in Dover district were contacted about the supply of properties in the area that are either sheltered housing or designated for older people. Information was also sourced from the Elderly Accommodation Council.

In summary, our area has around 320 sheltered homes for affordable rent from housing associations and other affordable providers, usually charitable trusts. The majority of these are confirmed as meeting the decent homes standard. Some schemes do have bedsits and these are more difficult to let. In addition, Dover District Council has 266 sheltered flats across the district and all these meet the decent homes standard, giving a total 586 affordable rented sheltered units across the district. 577<sup>27</sup> of these have support provided through contracts with Supporting People and the remainder are almhouse-type accommodation with limited support on site.

Although we could not establish the full turnover of sheltered housing, data from some housing provider and national data<sup>28</sup> indicates that around 12% of sheltered units are

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<sup>27</sup> Supporting People Needs Analysis November 2008

<sup>28</sup> Source: sheltered housing benchmarking club, HQN

available for letting each year, indicating a supply of about 70 sheltered units per annum. Housing providers fed back that they commonly experience making an offer of sheltered (and other) housing to be told that the older person doesn't want to move at this time. This confirms that older people may register in case they need to move but will only do so if the time and the property are right for them. Experience of bidding and decanting people from sheltered housing indicates that there is no pent-up demand for sheltered housing except where it provides a good quality home in a location of choice; both of which could be met by well-designed retirement housing in the right place (such as in Dover town, or other town centres).

*There is no apparent need for additional 'traditional' sheltered housing schemes: needs and aspirations would be better met with retirement housing providing good space and lifetime standards in the right locations.*

### Extra care housing

Dover District Council with Kent County Council has one extra care scheme of forty units for older people that opened this autumn. Another scheme of the same size is planned for start on site next year so together these would provide around 80 units leaving a shortfall of around 54 units on the basis of the 2008 needs assessment. However, we know that such schemes are only able to develop a good community if occupants are not all very dependant on care and limited in mobility. The mix of occupiers found in studies, most recently one published in November this year by the Joseph Rowntree Foundation<sup>29</sup>, to be more successful is 50% highly dependant people with 25% each of moderate to low dependency. The unmet need of 54 is based on high dependency and therefore an additional 50 or so units would allow the optimum mix across all schemes. Turnover rates in extra care are much higher than in sheltered housing (up to 40% has been reported) so a total supply of 220 units would provide a supply of perhaps 50 or 60 units per annum. Given the increasing ageing population and the issues around dementia, this supply level would go a long way to meeting future levels need.

*There is a need for around 180 units of extra care, beyond the 40 already delivered but including the scheme now being planned*

### General needs housing for older people

#### Affordable rented homes

Over 1,300 properties are designated for allocation to older people across Dover district; these tend to be bungalows or flatted blocks originally built for older people. These may have no particular merit in terms of special design features or good location but bungalows are particularly popular with older people and many of the flats built for older people have good space standards. However, most flats do not have lifts to upper floors and most flats and bungalows provide only one bedroom. As a result the upper floor flats in particular are far less popular with older people.

Providing desirable affordable rented homes for older people would help to release family homes for households including children. This would also contribute to meeting the demand for larger family homes for affordable rent since most older people on the waiting list will be under-occupying their home (although this has not been properly assessed). However, to achieve this there also needs to be an under-occupier scheme that provides practical help and assistance and covers the costs of moving.

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<sup>29</sup> The development of social well-being in new extra care housing schemes: JRF Nov 09

*There is an unmet need for around 1,500 and, by 2026, around 2,370 general needs housing at affordable rent that provides one or, preferably, two bedrooms built to lifetime home standards. The majority of these should be ground floor properties including bungalows or flats with lift access and communal gardens and in locations that older people want. This supply would help to meet needs amongst families who are overcrowded now or are planning to have children in the future. However, a well-designed under-occupier scheme is also needed if this is to be achieved.*

### Market homes

Around 10% of older people indicate that they may want to move to a more suitable home. In most cases, this would release a family home onto the open market which would help to rebalance the market across the district. There is no current indication that there is a lack of supply of either retirement or general housing to meet the demand but we can anticipate that demand will grow. We can also anticipate that attractive, well designed homes in the right location and of the right size will in fact attract people who are in their fifties and sixties to move so providing a good balance of housing in market developments would have the desired effect. However, one bedroom homes, or with small space standards, step access or above the ground floor with no lift will not achieve this.

*New market housing in places that older people want to live should include a proportion of homes that meet the aspirations of older people, including lifetime homes standards. Whilst these may not all be purchased by older people, they would also meet the needs of other households.*

### Neighbourhoods

Older people identify that, for the most part, they want to stay in their current locality even if they move. A minority of people attending the consultation event in May 2008 living outside town centres (but not those in villages) said they would consider moving to an area that provides better facilities, including shops and social facilities.

Our regeneration and development sites provide real opportunities to ensure that neighbourhoods are designed to provide what older people (and younger people) want and, more importantly, need. Master planning and site briefs should therefore include consideration of the extent to which these needs can be met, with a mix of commercial and community facilities being designed into the plan.

For existing neighbourhoods, the government is preparing a good practice note that will help local authorities to think through how areas can be brought closer to lifetime standards through small changes and taking opportunities as they arise. The important message is that any work in any area provides opportunities to upgrade or improve mobility standards and improve the life of local people.

*Master planning and site briefs for regeneration areas and new developments should include requirements that will help the neighbourhood to be sustainable for lifelong living. These will also support stronger safer communities.*

*All planned work in the public realm of any area should include consideration of how it can be delivered in a way that improves the area for local people. These could include such measures as dropped kerbs, improved pavements, access to shops, protected pedestrian ways and enhanced community facilities.*



## ***Help to establish and maintain a warm, safe and secure home that enables independent living***

Our needs and issues review highlighted five areas that are particularly relevant to older people.

### *Affordable warmth*

All social housing should meet the decency standard, including affordable warmth, by the end of 2010. The main issues are in the private sector where home owners and, particularly, private tenants are at risk of ill health because of cold living conditions and are more likely to be in fuel poverty because of the costs of keeping their home warm. Amongst attendees at the consultation event in Dover there was a high level of recognition of help to insulate homes and many owner occupiers had taken advantage of this already.

The Kent Energy Efficiency Partnership (KEEP), which includes Dover District Council, includes a Home Energy Visitors Scheme which has led to 194 households receiving a wide variety of energy efficiency measures with referrals onto Warm Front and Coldbuster grants. We also give both grants and loans for energy efficiency works for homes that fail the decency standards on grounds of thermal comfort. Grants are available to householders over 60 years old and who are in receipt of means tested benefits. Loans are available to households on low incomes and to landlords who agree to let their homes to tenants who are on means-tested benefits. The loan for home owners is repayable on sale of the property within ten years.

We are currently looking at proposals for the Community Energy Savings Programme where funding through the Community Energy Savings programme is likely to be available for local areas which are in the top 10% of the most deprived areas in the country; part of the St Radigunds ward comes into this category. We are also working to identify areas with high heat loss using thermal imaging so we can better target assistance with home insulation. We promote the Kent Action to Save Heat (KASH) scheme. This provides a one stop referral system irrespective of a household's means.

*While we are already working to improve affordable warmth across the private sector in the district, we are taking action to further target our efforts on areas with higher levels of issues around thermal comfort.*

### *Adaptations*

Dover District Council has a mandatory duty to provide Disabled Facility Grants (DFG) to people living in the private sector and this includes housing association tenants. Council tenants' needs for adaptations are paid for by the council's Housing Revenue Account (the rent account) and are outside the DFG system.

Between 2004 and 2008 we made around 50 to 60 grants per year to a value of around £420,000 and there was a substantial backlog, which was highlighted at the consultation event in Dover. However, we have worked with the In Touch Home Improvement Agency and have done much to address these delays and the under-funding that exacerbated them. In 2008/09 we processed 86 grants, spending £600,000 and in 2009/10 will make over 90 grants with an estimated spend of £680,000. As a result of increased expenditure and process efficiencies, there is no current waiting list for DFGs in our area.

To help with other necessary costs that fall outside a qualifying adaptation we can offer a loan of up to £6,000 which is only repayable on sale of the property. Where the home

is unadaptable, or uneconomic to adapt, we can also make a loan of up to £10,000 towards the costs of moving, including purchasing a new home that meets needs, and this again is only repayable on sale of the property.

For council tenants, adaptations must be paid for from Housing Revenue Account (and housing capital) resources and the lack of resources has meant that adaptations are taking many months (currently around fifteen months) from someone identifying a need for an adaptation to the time it is provided. This is a matter of serious concern to tenants and the council alike and although work has been done to try to meet needs, for example by offering rehousing to a more suitably designed home, there are concerns that older people are living in homes that do not support their independence. As we highlighted at the start of this strategy, adaptations can save many thousands of pounds in care and other costs over the years following a home being made suitable for independence. It also helps to relieve pressures on carers who may end up with health problems of their own from trying to help the person with a disability with personal care tasks.

We are therefore committed to working further, with adult social care and the PCT, to address the backlog and place council tenants on an equal footing with people living in the private sector.

*We have done much to address the need for adaptations in private sector housing and related assistance and there is no current waiting list. We will continue to monitor demand for private sector adaptations so that unmet need is quickly highlighted and tackled.*

*However, council tenants can expect to wait well over a year for an adaptation and we recognise that this is unacceptable, both for them and their carers and in terms of the costs to the public purse. We will tackle this situation by undertaking a full and fundamental review of the process of providing adaptations in council homes, including identifying what resources are needed to keep pace with demand and looking for ways to fill this gap.*

### Repairs

Older people told us that they are concerned about having to afford and arrange for larger repairs and would appreciate help with smaller repairs. The main concerns are around the identifying reliable tradespeople who will provide a fair service and the difficulty of getting small repairs completed, especially where people were used to doing these for themselves but can no longer manage.

We work with the In Touch Home Improvement Agency (part of Hyde Housing Association) which is jointly funded by Supporting People, the Occupational Therapy service, the Primary Care Trust and Dover District Council to help people, mainly older home owners, with repair work. The In Touch service is available to any older person, although it had a lower profile amongst attendees at the consultation event. The agency can advise on work, liaise with contractors (including specifying what needs to be done and administering quotes) and will help people to monitor and approve the work.

We currently provide financial assistance to people who are on means-tested benefits such as pension credit through a Decent Homes loan. We target information and publicity campaigns on the inner areas of Dover town where housing condition problems are concentrated, but this is available to any home that fails the decent homes standard.

Owner occupiers have to be in receipt of means-tested benefits and we offer loans of up to £30,000 which are only repayable on sale of the property. For private rented homes, landlords can apply for a loan of up to £15,000 which is repayable after 10 years for accredited landlords and after 3 years for non accredited landlords.

This offers a good quality of help for more fundamental problems but the present Housing Assistance Policy does not cover grants for vulnerable older householders who need repair work such as a broken boiler, leaking roof and dangerous electrics. Even where the home would fail the decent homes standard as a result of the repair needed, it is a time consuming and administratively intensive procedure to put a full charge on the property to secure the loan. We are considering how the Housing Assistance Policy can be revised to include a Minor Works loan of up to £4,000 for these types of works which would be available to low income households.

We provide help with small works in partnership with In Touch through the Handyperson service. This offers direct assistance with minor, low cost jobs for householders who are over pension age or who are disabled. The householder is charged the cost of materials and a low labour charge of £5 per hour (free where people are in receipt of a means tested benefit). The service has recently been doubled to two handypersons using additional funding from the Government. The funding for the additional post, however, is not long term and we will need to consider other possible options, such as a different (but still affordable) charging regime, in the event that this is not renewed.

In Touch is currently trialling ways of extending the Handyperson approach to gardening and decorating through social enterprise schemes. If these prove successful and can be funded at low cost, we will work with the agency to promote the service. We will also explore ways of giving householders advice on repairs and home maintenance.

Home improvement agencies and handyperson services across Kent are shortly to have a full strategic review led by the main funder, Supporting People, to identify what should be delivered, best practice and potentially make changes to contracts. We will work in partnership as part of this review to ensure that the needs and interests of older people in our area are represented and acknowledged and the district continues to have an excellent service.

*We are reviewing our grants and loans policy to improve accessibility to funding for low income older people.*

*We are working with In Touch to look at how the Handyperson service can be further expanded*

*We will explore ways to offer repairs and maintenance advice to householders*

### Safety and security in the home

Homes that offer good safety standards, for example eliminating trip hazards, will support healthy living into old age. People who are more vulnerable may also benefit from community alarms and the more specialist technology now available, including telecare and telehealth. Older people are also generally concerned about being vulnerable to crime, although they are less likely to be the victims of crime than younger people.

In Touch operates the Homesafe Handyperson service offering a service to vulnerable households who have been a victim of crime or are a potential target for crime. This

includes assessment of the security of the home and fitting a variety of security and safety products including window locks, door locks, spy holes, door chains, smoke alarms and fire proof letter boxes.

Visitors to the homes of older people are increasingly aware of the issues of falls and accidents in the home and the Primary Care Trust has run some falls prevention awareness training for some specialist agencies. The Handyperson service can carry out the, usually minor, works needed to make trip and other hazards safe. Housing-related support in people's own homes also improves falls prevention and health promotion, especially as older people living alone are more likely to suffer from accidents, mental health issues (particularly depressive illness) and poor physical health - often prompted by poor nutrition and failure to adhere to prescribed medication. Well trained support staff can apply a risk-based approach to identifying and addressing such issues. This is addressed more fully under the next section on advice and information.

We could improve the long term health of older people by working with our partners to make sure that everyone who is likely to visit older people in their own homes, across all tenures, is aware of falls prevention and has received the training to identify and address potential hazards.

Telecare provides support to people in their own homes with the help of community alarm and response services. Trained operators are alerted within seconds of an accident or emergency and are able to respond in the best way. It has already brought reassurance to hundreds of users who wish to be able to live in their own homes for as long as possible and who now have help available at a touch of a button, 24 hours a day, 365 days a year. It is particularly helpful for people with dementia; allowing remote monitoring of the extra risks when someone is confused or forgetful. The Telecare project in Kent aims to improve people's quality of life by helping vulnerable people manage the risks of living in their own homes.

TeleHealth is aimed at people with long term chronic conditions, specifically chronic obstructive pulmonary disease, chronic heart disease and type 2 diabetes. It is currently being piloted in Kent with 250 people using tried and tested equipment designed for this purpose which has an emphasis on ease of use. This enables people to measure their vital signs in their own home and send these through their home telephone to a community-based clinician who then monitors them much more frequently. This reduces hospital admissions and health crises and helps people to better understand and manage their condition and its impact on their daily lives.

*We will work across council staff and with partners to raise awareness of the issues of safety and security in the home and to make referrals to agencies that can provide advice and practical assistance.*

***Ready access to reliable and comprehensive information and advice to help older people to make choices about how to meet their housing requirements.***

Older people have confirmed that they need to be able to get comprehensive information and advice, as and when it is needed, and in a place they can easily get to (which may mean their own home). They also need to be able to trust the advice they get, especially financial advice, and for many this means they want the council or a respected voluntary agency to deliver this.

### Housing and health related support services

Housing related support is currently available mainly to older people living in sheltered housing, where the sheltered housing worker works with the person to identify what their needs are and to support these to be met, including working with other agencies to arrange practical help and care, for example. There is no support service specifically for other older people in the Dover district, although more general support services will accept older people who are referred to them. However, few referrals are made for older people, possibly because those who may identify a support need are less aware of the service that could be provided or believe that existing services are for younger people.

The Supporting People (SP) programme, which funds these services, has identified that not all those living in sheltered housing need this support or need it on an ongoing basis. The revised SP strategy identifies a need to shift support from being tied to sheltered housing and offer it to older people living in their own home across any tenure. Although this will take time to achieve, and there are some funding constraints, this would substantially improve the provision of advice and information where people need support.

*We will continue to work with the Supporting People programme to ensure that older people who would benefit from advice and support get access to this.*

INVOKE (Independence through the Voluntary Action of Kent's Elders) is an East Kent multi-agency partnership project led by Kent County Council that supports the residents of Dover district to live independently in their communities. The project is funded through the Partnerships for Older People Projects (POPPs) and consists of three elements:

- Community Matron Support Workers who are accessible through the Community Matron Service and work with people who have long term conditions.
- Community Information and Liaison Assistants have produced an information directory of services available in Dover district<sup>30</sup>. The service also offers activities that support independence and health.
- The Care Navigator Service visits people in their own home, exploring the range of solutions that will help to resolve needs.

*This service had very low recognition at the consultation day and we will therefore work with the INVOKE project to improve its profile amongst council staff and partner agencies to ensure best use is made of these services.*

### Income maximisation and affording work in the home

There are concerns that older people's income will reduce over time as people reliant on manual and other lower paid work reach retirement age. We know that there are around 5,000 people in private housing who rely on pension credits; we are less clear about the numbers in social housing but we would expect a higher proportion in this tenure. Income is important to being able to afford the things people want to do and it also makes a big difference to health and well being through healthy eating, good levels of warmth and being able to afford to keep the home in a good condition. Deteriorating homes are a cause of isolation and depression because people with few resources to keep them looking good become ashamed of their home and reluctant to let anyone into it.

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<sup>30</sup> See: [www.shareweb.kent.gov.uk/Documents/adult-Social-Services/invoke/dover-directory.pdf](http://www.shareweb.kent.gov.uk/Documents/adult-Social-Services/invoke/dover-directory.pdf)

A number of people raised the issue of being able to trust equity release schemes; most home owners knew that they have substantial equity locked into their home but were concerned about the reliability and safety of schemes to release it.

The Pensions service is very active in reaching out to older people to help them to claim means-tested and disability-related benefits. However, they cannot reach every older person and need to be directed to those most in need of advice. Specialist council and other agency staff are trained in benefit maximisation and budget management, and the CAB also offers debt advice, but again older people need to know where to go or be referred for the service.

We will work across the council and with partner agencies to identify older people who would benefit from income maximisation work to help older people to afford things that are important to them.

In terms of equity release, Dover District Council has a partnership with the Home Improvement Trust, which runs HouseProud (a not for profit advisory and intermediary service ensuring that a product is suitable for the needs of the individual older person) but this is virtually unknown to the older people to whom we spoke. Searches on Dover District Council's or Kent County Council's websites for 'equity release', 'home improvement trust' or 'houseproud' produce no relevant hits (except for advertisements carried on Dover's website which didn't include one for this service). Effectively this is a council-backed service that should therefore be trustworthy and meet the needs of those people who would otherwise be very cautious about making the most of the equity in their home.

We have already identified the need to review our grants and loans policy which will then help to meet the needs of older people on low incomes.

*We will publicise the HouseProud service through In Touch and other agencies that come into contact with older people who may need to invest in their home.*

#### Getting the help older people need, when they need it

Whilst we know that there is a host of advice and information available for older people, what people said is that they want this to be available in a joined-up and easily accessible way, and it needs to be timely. Most people (at any age) do not remember things that aren't relevant to their lives; so leaflets and magazine articles are binned unless they immediately strike a chord. We can improve the way that older people are directed to information and advice by exploring a single access route; working with partner agencies to use a directory to help with signposting. In relation to this we need to test out whether the government sponsored advice website and telephone helpline for older people 'FirstStop', which only recently launched, will provide what older people want. If this works well and provides sufficiently locally-tailored advice, we will develop our relationship with the providers, Counsel and Care, Elderly Accommodation Counsel, Age Concern and Help the Aged and NHFA (a funding advice agency) so that information is kept up to date and relevant to older people living in our area. We will also work with our partners to promote the service across the district.

*We will work with older people to explore the relevance and usefulness of the FirstStop advice service for local people and provided it meets older people's requirements will develop and publicise this service across the Dover district area.*

## **5. Delivering our strategic priorities**

We have identified three priorities for development that will help us to deliver our vision for older people in Dover district, both now and in the future. Our vision is that:

*Older people across the Dover district live as independently as possible in homes that support good health and well being*

Our priorities are:

1. New homes and neighbourhoods that meet the current and future needs of Dover district's population and support independence
2. Help to establish and maintain a warm, safe and secure home that enables independent living
3. Ready access to reliable and comprehensive information and advice to help older people to make choices about how to meet their housing requirements.

We now need to work to deliver these and to this end an action plan has been drafted that we will discuss with partner agencies to ensure that they can commit to the actions within it. The action plan looks forward for the first three years, as some activities and outcomes will require a longer timescale. All the activities require close working with older people themselves in order to ensure that we respond to changing needs and views of older people. The action plan should be considered to include this level of consultation in each activity.

## Action plan for the Strategy for Older People in Dover District Council area

Ref	Activity to deliver this priority	Outcome required	Three year targets and times	Lead agency / person	Other external agencies involved	Additional resources required
<b>Priority 1: New homes and neighbourhoods that meet the current and future needs of Dover dictrict's population and support independence</b>						
HSOP 1.1	New affordable homes include properties that older people want to occupy	All social rented and intermediate tenure new homes are built to Lifetime standards to specifically meet the needs of older people on our waiting list	See Affordable Housing Delivery Plan	Housing Initiatives Manager	Registered social landlords (RSLs) developers, funders (including the Homes and Communities Agency)	HCA grant funding
HSOP 1.2	An effective under-occupier scheme supports older people to move from family sized homes	An effective under-occupier scheme	Explore good practice elsewhere and assess this in the context of Dover dictrict– by Dec 2010. Draft out and consult older people to see whether it would be effective – by Mar 2011. If approved, run as a well-advertised pilot from June 2011. Assess and adjust and roll out final scheme by Oct 2012	Housing Needs Manager as Dover district rep. with E. Kent group developing joint scheme	Other local authorities, VCS	Unclear at present – will need to be reviewed as the scheme is designed
HSOP 1.3	New market housing includes a proportion of homes that are attractive for older people and meet	The inclusion of 2 bedroom, ground floor, one level homes with small	Effective from July 2010 and then every year	Housing Initiatives Manager/Forward Planning Manager	Developers, funders	None



Ref	Activity to deliver this priority	Outcome required	Three year targets and times	Lead agency / person	Other external agencies involved	Additional resources required
	their needs	gardens are to be considered for inclusion within suitable new developments.				
HSOP 1.4	Deliver sufficient new extra care units to meet needs and enable a sustainable community within schemes	180 units of extra care across Dover district	40 units by October 2011	Housing Initiatives Manager	Adult social care services, Primary Care Trust, Supporting People, RSLs, developers, funding agencies	Private Finance Initiative / HCA funding
HSOP 1.5	All regeneration areas should consider how a lifetime neighbourhood can be achieved as part of master planning and delivery plans	Lifetime neighbourhoods in all regeneration areas	Linked to regeneration delivery plans	Housing Initiatives Manager/Regeneration Manager	Regeneration partners, wider communities	None outside regeneration funding
HSOP 1.6	Planned work across existing neighbourhoods are completed in such a way as to deliver lifetime neighbourhood elements	Lifetime neighbourhoods achieved across the district	Principles of Lifetime Neighbourhoods to be considered as part of every new housing scheme	Housing Initiatives Manager/Regeneration and Transport managers	Utility companies, commercial companies, highways and highways agency, wider communities	None outside mainstream funding
<b>Priority 2: Help to establish and maintain a warm, safe and secure home that enables independent living</b>						
HSOP 2.1	Further target affordable warmth resources to reach those most at risk of cold homes and in fuel poverty	Homes occupied by older people achieve good levels of affordable warmth	Thorough and targeted publicity towards areas with high levels of energy loss and towards older people – by	Climate change officer	Warm Front	Identified in Private Sector housing action plan

Ref	Activity to deliver this priority	Outcome required	Three year targets and times	Lead agency / person	Other external agencies involved	Additional resources required
			April 2011			
HSOP 2.2	Carry out a fundamental review of adaptations for council tenants to remove the long waiting time and meet needs as they arise	Prompt adaptations that enable people to remain independent	With social care and health partners, process map adaptations provision in council homes, looking for ways to reduce demand, improve delivery and assess ongoing resource requirement – by July 2011: resulting from this, amend the process to provide optimum deliver – by April 2012: work with partners to identify sufficient resources to remove the backlog and keep pace with demand – by April 2012	Private Sector Housing Manager	Adults social care; PCT; customers (not just older people); In Touch and other relevant VCS	Likely to be substantial capital resources to remove the backlog – to be assessed and reported
HSOP 2.3	Monitor needs for adaptations and delivery times in private sector housing to ensure that needs for adaptations continue to be met	Prompt adaptations that enable people to remain independent	Quarterly monitoring	Private Sector Manager	Occupational Therapy and related VCS agencies	None
HSOP	Review grants and loans	Loans scheme	January 2011	Private Sector Manager	None	None for review, may

Ref	Activity to deliver this priority	Outcome required	Three year targets and times	Lead agency / person	Other external agencies involved	Additional resources required
2.4	policy to improve accessibility to funding for low income older people	provides funding for minor works in older people's homes				be call on resources for loans
HSOP 2.5	Identify how the Handyperson service can be expanded and secured in the longer term	Long term secured funding for a wide variety of small works via the Handyperson scheme	Review of the Handyperson scheme and its funding by April 2011. Confirmation of new scheme arrangements by June 2011	Private Sector Manager	In Touch, Supporting People, PCT, Adult social care	None for review, may be call on resources dependant on outcome of review
HSOP 2.6	Work to expand the availability of advice on repairs and maintenance	Older people have routes to improve the maintenance of their home	Identify good practice elsewhere to look for ideas and opportunities – December 2011	Private Sector Manager	Other local authorities, advice agencies	None for review, may be call on resources depending on findings
HSOP 2.7	Work across staff and partners to raise awareness of the issues of safety and security in the home and encourage referrals to agencies that can provide advice and practical assistance.	Older people are not placed at additional risk because of insecure or unsafe homes	Engage PCT and SP providers in this project - by December 2010 Develop and implement a multi agency training programme from April 2011	Tenancy Services Manager	PCT, SP, adult social care, VCS agencies,	None for engagement; may be some funding required to enable training to be delivered
HSOP 2.8	Explore joint working with the NHS Eastern and Coastal Kent PCT on initiatives to enable older people to live independently and reduce the incidence of falls	Engage with PCT in a joined up strategic approach to develop initiatives that enable older people to live independently & safely	August 2010	Private Sector Manager/Housing Initiatives Manager	PCT	None for engagement

Ref	Activity to deliver this priority	Outcome required	Three year targets and times	Lead agency / person	Other external agencies involved	Additional resources required
<b>Priority 3: Ready access to reliable and comprehensive information and advice to help older people to make choices about how to meet their housing requirements.</b>						
HSOP 3.1	Explore in partnership with Supporting People the possible extension of housing related support to older people living outside sheltered housing	Increased access to housing support across all housing sectors	April 2011	Supporting People with Tenancy Services Manager	SP Commissioning Body, VCS, support providers,	None for option appraisal
HSOP 3.2	Work with the INVOKE project to improve its profile amongst council staff and partner agencies to ensure best use is made of these services.	There is high recognition, and best use is made of the INVOKE project across council staff, partner agencies and older people	Engage INVOKE in the activity – by August 2010. Agree what needs to be done to achieve the outcome – by December 2010. Delivery of agreed actions – from January 2011	Tenancy Services Manager	INVOKE, VCS partner agencies	None anticipated
HSOP 3.3	Ensure that older people and wider agencies are aware of reliable and responsible equity release schemes such as the HouseProud scheme	Older people have confidence in taking forward equity release to meet their requirements for maintaining and improving their home	Complete research into and evaluation of HouseProud and other schemes by October 2010. Council backing of HouseProud confirmed or other option agreed, by April 2011. Publicity to ensure that all agencies and older people have the relevant information	Private Sector Manager	Equity release schemes, VCS,	None anticipated until later stages of the project

Ref	Activity to deliver this priority	Outcome required	Three year targets and times	Lead agency / person	Other external agencies involved	Additional resources required
			completed by April 2012			
HSOP 3.4	Work with older people to explore the relevance and usefulness of the FirstStop advice service for local people and provided it meets older people's requirements will develop and publicise this service across the Dover district.	Older people receive comprehensive information and advice as and when they need it and with least inconvenience to them	Establish with older people how the FirstStop service can best be tested – by December 2010 Carry out testing to decide whether the service meets the needs of older people in Dover district, and evaluate – by June 2011. Agree way forward – by July 2012	Tenancy Services Manager	VCS, older people (specifically as delivery partners), FirstStop	Resources to pay for expenses of older people engaged on the project

## **Annex 1. Report of a consultation event with older people and stakeholders Ageing Well in Dover, Friday, 23<sup>rd</sup> May 2008**

This was a half day event with invitations issued to members of Dover's Senior Citizens' Forum and to a range of stakeholders (largely voluntary agencies from the district). Around 25 people attended in total and after short 'thought-prompting' presentations, the following topics were discussed within small groups.

### **Hot topics**

What makes you hot under the collar?

- What are the main issues for you?
- What makes it a pleasure or a pain to live:
  - In your home?
  - In your neighbourhood?
- What ideas do you have to improve things?

### **Our homes**

- What are the main issues:
  - Now?
  - In the future as you get older?
- How do you expect to deal with those issues?
- What help, advice or assistance would make a difference to how you deal with things?
- Any ideas to improve how people manage in their home?

### **Our neighbourhoods**

- What are the main issues – now and as we get older?
- What makes a neighbourhood 'liveable'?
  - Good for older people to live in
  - Practical to live in
- What do we want to see changed for the better?
- Any practical suggestions?

### **New homes and 'specialist' housing**

- What would motivate you to move?
  - A positive choice or only if you had to?
- What sort of home would you want?
  - New home design – messages for planners?
  - Specialist housing – of interest to you?
- What sort of area would you look for?
  - New or more settled communities
  - Rural or town
  - Lively or quiet
  - Mixed generations or all older people

Facilitators took notes and these have been brought together into the following record of the discussions on the day.

### **A. Housing and Neighbourhoods - hot topics**

Money and finances

1. Council tax bears no relationship to services in any particular village
2. Local income tax would be better way of paying for local services
3. Pensions are really important - should be getting advice out to 30-40 year olds!

Getting around

4. Transport is a really hot topic!

5. Lack of buses; no point in having a free bus pass if there are no buses to catch! For example, people drive from Shepherdswell to Lyden to catch the bus because the service from Shepherdswell is so poor (2 buses a day).
6. Free bus passes are really helpful but you can't use them on trains
7. No direct public transport to the hospital
8. No public transport in rural areas generally and particularly on Sundays
9. Road network - it's hard to get from north to south
10. Poor access to shops, particularly steps – both local and national retailers are aware of their obligations, and some have made provision for better access at the rear of their properties. But some, e.g. Dolland & Aitchison, show a shocking disregard for the law! Apparently, Gwyn Prosser Labour MP for Dover & Deal has campaigned on the issue.

#### Leisure

11. Quite well provided in local rural community
  - Twinning association
  - WI
  - Quiz nights in community hall
12. Rural communities are relatively well off for pastimes that the community organises itself
13. Luncheon clubs - Age Concern bus people in. The socialising (reducing isolation) is more of an issue than the food (i.e. the lunch) itself.
14. Older people tend to more reserved
15. Church-based communities can provide greater social capital

#### Community and neighbourhoods

16. Communities suffering from loss of post offices etc.
17. Need caring neighbourhoods and neighbours
18. Concerns about decanting people into areas where they don't know the neighbours;
19. Post office closures are a real problem
20. Villages have a stronger local identity
21. It's good to have a post office and decent local shop - do main shop at Tesco's but they've withdrawn the free bus they used to run.
22. Out of town shopping just isn't convenient
23. Dover DC is a good council
24. Isolation is a really big issue - many people don't know their neighbours any more. Turnover of neighbours because of short term lets makes it even more difficult
25. There is little help to overcome isolation. Vicars used to visit people at home but can't now they cover more than one parish and as communities grow

#### Security and crime

26. Vandalism is a real problem - plagued by hordes of youths and feel threatened. If we stand up to them, we get persecuted even more.
27. Systematic theft of lead flashings.
28. Community Wardens have been really good.
29. Local policing issues - PCSOs are '9 to 5'
30. Need to feel secure - not just locks on a door - neighbourhoods need to be safe
31. Perception is the main issue with crime
32. Town in the evenings - over-reliance on CCTV cameras instead of much-needed police presence
33. Poor street lighting is problematic
34. Older people are frightened of groups of younger people

#### Our homes

35. Home owners get no help with repairs (or do they?) although handyvans are very good
36. Length of wait for adaptations
37. People want to stay in their own place - their own home!
38. It's ridiculous to split up couples when they have to go into care homes

39. It's very difficult to find good residential care when it's needed. There is a lack of good information
40. Need a selection of different accommodation within a reasonable area
41. Security is an issue once you move away from your own home
42. Limited numbers of smaller homes in villages and all new homes seem to be going into urban areas. People don't want to leave their village as they grow older but nowhere to move to when home or garden gets too much

#### Health

43. They are talking about closing down A&E in Dover - but we need a hospital in Dover. It's a long way to Ashford or Canterbury and there are big transport issues too.
44. Need a major hospital in Dover or Folkestone
45. Parking problems at the hospitals.
46. Access to services - transport issues and exorbitant parking fees for people attending hospital
47. Local GP has a new health centre (White Cliffs) and provides van transport - really good
48. Older people now are so much younger than the previous generation - 70 is young now!
49. Well man/woman clinics are important

#### Advice and assistance

50. Concerns about communicating with the disabled and elderly, particularly those that are in rural areas or that don't get out much (either by choice or infirmity);
51. Withdrawal of service provided by Careline – some customers thought the service was being withdrawn altogether.
52. Concerns about national organisations such as Bluebird (a domiciliary care company) 'mis-selling' (e.g. scaring the customer into buying) products that customers don't need
53. Over-reliance on the internet to get advice to people - it's expensive to buy a computer and pay for broadband
54. People avoid social services - bad image (old 'workhouse' hangover - might get put in a home)
55. People are not well aware of the equipment and adaptations for disabilities that can help them stay in their home
56. Like the idea of CILAs [Community Information and Liaison Assistant - part of the INVOKE project]

Suggestions (note, where relevant some of these have been copied into topic headings lower down)

#### Travel

- *Introduce concessionary (i.e. nominal) fare for local travel on train*
- *Post van could maybe double up as public transport*
- *Be able to use free bus passes before 9.30*
- *Need more spaces at hospitals - Ashford (William Harvey) or Canterbury*
- *Free passports for older people*
- *Dial-a-ride is better*

#### Community and Neighbourhoods

- *Need to do more for younger people to distract them from vandalism (though we note that sometimes older people object to plans to help younger people)*
- *Need more social life - clubs, events, fun days*

#### Our homes

- *More information about help with home repairs for owner occupiers*
- *Need to put out more information about equipment and adaptations/modifications to cope with ageing and disabilities*



- *Need more supported and sheltered housing so that people can grow old in communities that they know and feel comfortable in.*
- *Stop people expanding smaller homes in villages into family-sized homes so there is somewhere to move to as you get older but want to retain your community*

### Advice and assistance

- *Need a range of information - not just the internet e.g.:*
  - *via notices in community and Parish halls*
  - *parish and community magazines - the one thing people are likely to look through because it's local*
  - *villages have a local correspondent for the Dover Express - should try to make use of them*
  - *Simpler leaflets - most are too detailed. Just want a simple message*
  - *Information people in community halls to give better access to advice and information*
  - *Decent access to advice over the phone*
- *Needs to be more regulation against mis-selling; especially to older, more vulnerable people*
- *Social services need to update their image!*
- *Needs to be help with financial issues, e.g. equity release schemes*
- *Advertise help with insulation and heating more widely - especially as bills rise*

## **B. Our Homes**

### Money issues

1. People above poverty line but not wealthy often need financial help as they don't have enough money to meet all the demands of home maintenance/garden etc.
2. As a pensioner may end up with enough money for 'needs', but insufficient for 'wants'
3. Difficult to release equity in home - too many bad stories about untrustworthy schemes.
4. Equity release is easier to organise if you are well and able - more difficult if you are more vulnerable or don't have access to internet etc.

### Inside

5. DFGs – waiting times are too long; alternative is to use SAAFA and they offer help throughout the process. Particular concerns about bathrooms, stair lifts (because people don't stay long)
6. People know about adaptations but it can be a real hassle to get them sorted out
7. Lots of Victorian terraced housing with steep stairs and stair lifts are expensive (though point made that climbing stairs also keeps you fit!)
8. Need to have walk in showers rather than baths
9. Cleaning, painting and window cleaning are all issues that people can find difficult or impossible - and hard to find help with
10. Changing net curtains is a big issue for older generation of older people - face presented to outside world
11. Simple things like being able to re-set own fuse trip switches - impossible if above head height or awkward places (often are) - designers don't think about things like that
12. Careline services currently 'free' to Council tenants – big debate about whether this is in fact the case (wider community believe that they are) and whether they should be, e.g., non-Council tenants have to pay.
13. Handyvan/handyman schemes are good (including security issues)
14. Can secure homes from the inside but that makes emergency access difficult - but a constant worry about burglary
15. People don't realise how decayed their home is getting unless they have visitors who can point it out to them. If you have few visitors, there's nobody to prompt you on things
16. Insulation issues - not everyone realises how effectively insulation can cut down bills

### Outside

17. Maintenance of large gardens - contractors can be expensive and provide poor service

18. Letting the garden go often isn't an option for people who are proud - rather let the inside go than their 'public face'
19. Difficult to get reliable and affordable help with gardens
20. Volunteer Bureau does gardening help
21. Help the Aged Handyvan is excellent but most handyvan services are for inside jobs

#### Advice and assistance

22. CAB is fabulous - really helpful!
23. INVOKE project is brilliant [but needs guarantee that it will continue]
24. Coastal guide was good but quickly became out of date and only partial guide.
25. Information - need to know where to go for help, e.g. DISC, CROP CARENAVIGATOR;
26. Deal Centre for the Retired is a good model
27. Age Concern does lots of really good things but not everybody knows about the variety of services and interests
28. Some people feel left out in the internet age - it isn't only email addresses but access to phone numbers too.
29. Difficult to know which broadband scheme is the best - confusing deals, how do you know you're not being ripped off?
30. Example of Smarden (Ashford area) - village 'workforce' voluntary group. Tends to be younger old people only; not younger people from the community
31. Need decent advice on equity release - can use money to pay for adaptations, maintenance and upgrading etc. but only if can rely on the product

#### Suggestions

##### Outside

- *DDC to set up and run an approved gardening scheme comprised of approved contractors;*
- *Garden maintenance is a big growth area - to keep lawn cut and plants under control - Economic Development should be interested as a new business idea*
- *Encourage people to plan ahead and develop low maintenance gardens.*

##### Inside

- *Encourage people to invest when they can afford it - to think ahead if they want to stay put*
- *Show how people can release equity from their homes to get essential and desirable work - plenty of choice on the market*
- *More information about help with home repairs for owner occupiers*
- *Need to put out more information about equipment and adaptations/modifications to cope with ageing and disabilities, insulation and heating grants and assistance*

##### Advice and assistance

- *Update coastal guide*
- *Make better use of GP surgeries [although there are so many leaflets it's hard to find what you want without guidance]*
- *Need more help to fill in the confusing forms of the different agencies (particularly Housing Benefit)*
- *Free broadband for everyone!*
- *If anything goes wrong, have one number to call for advice who deal with your problem; available in emergencies. In East Kent, that's what INVOKE can do*
- *Reliable equity release scheme - people trust councils, for example*
- *Take a community development approach to involving people in social activities to decrease isolation - no good just telling people what's going on, need volunteers to talk to people, find out what they like and arrange for someone to go with them at least the first time - feel welcome and not intimidated!*

*A future vision?*

- *everybody gets the chance to have an assessment at 50+ and upon request via a central agency that acts as a one stop shop for all the different agencies;*
- *update the Coastal guide;*
- *introduce a token system;*
- *Make better use of European funding to introduce/ make improvements to intelligent housing via pressure mats, services delivered via TV etc.*

## **C. Our neighbourhoods**

### 1. Ideal neighbourhoods:

- i. Should be able to walk to local food shop (e.g. Co-op), Post office, leisure facilities (e.g. village hall)
- ii. Flatter areas - not too hilly!
- iii. Decent pavements
- iv. A bus service
- v. Green, pleasant environment with no graffiti!
- vi. A safe environment
- vii. Good street lighting
- viii. Somewhere to meet friends or new people
- ix. A local food shop (but note that price can be an issue - pay for convenience) - including able to get stamps, weigh parcels (now there are no post offices)
- x. A farmer's market or similar - somewhere for local people to gather and meet
- xi. Good neighbours
- xii. Mixed communities and generations comprised of young and old to share experiences etc. (however, need to manage communication and expectation)
- xiii. Mixed tenures - too much private housing is leading to 'class' estates
- xiv. Access to health care - e.g. a visiting health clinic in smaller villages - doing check-ups, chiropody.

### Security, fear of crime

2. I wouldn't go out at night unless I was being picked up and 'escorted'
3. At bingo club, the numbers drop in the winter because of the dark nights.
4. PCSO and Community Wardens are great - and means there's someone to contact
5. Neighbourhood Watch can be good
6. Buckland - good results with PCSOs but people have to understand what they can do, e.g. they go and see people
7. PCSOs have a 'public relations' job - perhaps like community support but not policing
8. Police aren't always responsive - on other hand, some areas have bigger problems than others
9. Anti-social behaviour problems destroy communities and neighbourhoods
10. Private landlords are often poor at sorting out tenants who cause neighbour nuisance - just want the money not the hassle
11. Trouble in the streets and noisy groups enhances fear of crime

### Getting around

12. Lack of pavements can be dangerous
13. Car drivers parking up kerbs and on pavements and wheelchairs can't get through.
14. Cyclists treat pavement like 'their' road
15. Traffic is a big worry - busy roads and difficult to cross
16. We think that more people would use buses now that's there's the free pass

### Public areas

17. Impact of superstores has led to closure of local stores; not everyone can get to the superstores
18. Litter on Sundays from takeaway food places (and the food is terrible!)

19. Perception of an area is the most important thing - things that bring the area down are litter, dereliction, dumped goods, - all show lack of respect for an area and encourage others to behave the same way

#### Community issues

20. Need to arrest decline of volunteers – increasing number of 50+ still at work, can't get there or have moved to Spain! CRB assessments have important role but too complicated and too slow
21. Buckland Community Centre is wonderful for community cohesion - daily events.
22. Lunch clubs can be clique-y - fear of sitting in someone's chair!
23. Need more 'joiners in' - community champions - is there a class issue? The same people always get involved.... Can't force people though.
24. 'Community Days' might prompt voluntary work but champions from the community are needed. Also need a community building - a hub like a school, church, community centre to make it happen
25. Why don't some people come to community events? Inward-looking people. Perhaps too scared to come along for first time though?
26. It's important to get community events - organised by volunteers, which should be the parish council's role.
27. Difficult to know whether growing areas mean good or bad for older people - can be fewer people you know and more problems but also often means more community facilities.
28. Need to learn to live with younger people - things like graffiti walls and youth groups to get people away from nuisance. Older people often have good ideas for diverting young people.

#### Suggestions

- *Learn lessons from France – slower pace of life; Nationalistic, community based economy and family orientated;*
- *Need to do more for younger people to distract them from vandalism (though we note that sometimes older people object to plans to help younger people)*
- *Should tap into older people's ideas (through community meetings or whatever) to bring areas up, divert youth problems etc. Use talents of older generations more.*
- *Use sporting activities to encourage interaction between young and old e.g. snooker*
- *Improve CRB checks - more simple, quicker, to improve flow of volunteers.*
- *Need more schemes where voluntary drivers will pick you up if you phone*
- *Need more social life - clubs, events, fun days*
- *Fund community groups to provide local people/volunteers to provide local services e.g., horticultural societies to upkeep local villages*
- *Encourage post office to diversify activities e.g. dry cleaning, etc to keep them open*
- *Need more affordable housing to allow young people to live where they grew up;*
- *More or bigger litter bins*
- *Why can't GP surgeries pool their resources and pay for 75+ check-ups for the village at one 'sitting', flu jabs etc. on a more local basis? Means people won't have to travel to surgery and more likely to keep their health under review too.*

#### **D. Moving home and design of new homes**

1. Generally, older people don't want to move, but may be forced to, due to physical, financial or health reasons;
2. It is best to move when you're 50 or so - gives you time to settle into community and feel established
3. However, few people predict the need to move - like most people's attitudes about distasteful things, it will never happen (till it does - and then it's too late!)
4. Not always a good idea to move closer to sons and daughters who may not have time.
5. Retirement apartments in Shepherdswell? Yes please!

6. Sheltered housing is good if you already live locally but it isn't so good for people who have to move some distance to it - need to keep sense of family and friends and community, especially when younger people move away
7. If you have to move, it can be good to move somewhere with people of around the same age as more likely to have common interests and way of life
8. Older people don't want to lose their support network; but staying in a village, which may be preference, becomes difficult when you can no longer drive
9. Nice homes in a nice neighbourhood partly makes up for having to move away from a village to get access to amenities
10. Affordable housing seems to be bought by affluent people e.g. part ownership housing that can't be sold is being put onto the market for 100% sale.
11. Equity locked into homes - issue for downsizing to release some equity. Shared ownership is a useful model if you can afford the rent
12. For affordable homes for local people - suggestion that the Jersey model be adopted to be run by Parish Councils: top 10% can buy in, but rest have to qualify by working and living in area over time, etc
13. Need more supported and sheltered housing so that people can grow old in communities that they know and feel comfortable in.
14. Stop people expanding smaller homes in villages into family-sized homes so there is somewhere to move to as you get older but want to retain your community
15. Design issues:
  - a. *Lifetime homes standards - all new homes need to be that basic standard so that people have full choice of where to live (not just a token gesture in a few new homes)*
  - b. *Certainly need two bedrooms - absolute minimum especially now families don't live near.*
  - c. *Two bed bungalows are the most popular choice and more availability may persuade more people to move and release large family homes*
  - d. *If building flats, having a communal garden is important plus security of the block and preferably a community space. No more than three stories with two lifts, not just one.*
  - e. *Electrical fuse boards should be easy to reach*
  - f. *Big, deep drawers in new kitchens instead of lots of cupboard space makes storage easier to reach and less likely to fall trying to get to things*
16. Important themes:
  - a. *Social networks*
  - b. *Mixed generations*
  - c. *Specialist housing would be attractive if it was in the right place (good local amenities, close to where we lived before) - with support and a handy person available*
  - d. *Need financial advice about selling or renting options. Worried about money running out if renting.*
  - e. *Unfair to have to sell home to pay for care, if needed.*
  - f. *Want absolute choice of area, design, when to move and what to move to - choices shouldn't be limited because someone is pigeon-holed as 'old'*
  - g. *Choice is the most important thing!*

### Individual stories from attendees

We planned ahead and moved 20/25 years ago! If we were forced to move again, we'd want to be in a town where all facilities are close to hand, no need to drive/catch bus, etc. Ideal place, if we could afford it, would be in an adapted bungalow in Canterbury or a ground floor flat.

We moved in our fifties into a bungalow in the same village where we had our social connections and daughter and grandson. We know that we won't be able to manage the garden eventually. The village has doctors (who also run a mini-bus) and a decent shop. We've also got a mobile library - but it's not there long enough!

I'd want to move somewhere flat, near to doctors and would therefore want to move into town because of facilities. Eventually I'll have to move because I live on a steep hill.

I'd want to be in a town with lots going on that is walkable to. Perhaps abroad! Or Canterbury (it's a small city and you can walk around easily)

I would hate to move, but will have to eventually as I live on a steep hill with steep steps. I'd like to live in River because of my social networks, shops, Post office, good transport into town - but I couldn't afford it! Anyway - somewhere on the flat and in a bungalow.

I've lived in my house 50 years and don't want to move but I don't need 3 bedrooms and I've got steep stairs. Otherwise it's good - on the flat, good neighbours - I like everything about it

I wouldn't want to move unless I had to for accessibility reasons. I'd want easy access to facilities.

We've just invested a lot of money (through equity release) in our home to make sure it is fit for the next 30 years. If I had to move I'd want to stay in a village - I don't want to move to a town. I'd want complete choice of how, when, where, what to move to - and its design if a new build place. We have just spent quite a bit on having our home upgraded so we don't have to spend lots of money on it over the next 30 years as we get older.