



# Older People's Housing Strategy

## Foreword

Lambeth's older people have a place right at the heart of our communities. We celebrate the fact that our citizens are living longer, and are able to play an active role in the life of the borough. The 23,200 older people who live in Lambeth reflect the diversity of the borough, and we have representation from many different social, ethnic and cultural groupings of faith, language, sexuality, affluence and deprivation.

Our ambition is to enable all our older people to live the lives they choose, as full members of their community. We see the places in which people live, and the support they receive as an essential part of achieving this ambition. This Older People's Housing Strategy sets out our vision for older people's housing, and a set of outcomes that will help us turn the vision into a reality. It looks at all older peoples housing needs across all tenures and types of property.

We know that our older population is changing; it is increasing in size, it is becoming more diverse, and more people are living into very old age. We also know that people's aspirations for their lives as they age are changing too. The services Lambeth commissions and provides and the way in which we commission and provide those services will have to evolve to meet these changing needs and aspirations.

- There is a need to improve the quality and range of housing available to older people
- There is a need to improve access to support that will enable older people to live safely in their homes
- In the long-term there is a need to ensure that the housing stock is adaptable for an ageing population

Lambeth council recognises that it is not just what we do that matters, but the way we do it too. As a cooperative council, Lambeth is committed to working differently with its citizens; working as partners to find the best solutions, and enabling people them to help themselves and each other.

The outcomes we want to see are:

**Outcome 1:** Older people are able to live independently in their home for as long as they choose or it is safe to do so

**Outcome 2:** Older people are able to access specialist housing if they need extra support

**Outcome 3:** Older people are able to make well informed, supported decisions about their homes and housing options that maximises their overall control and independence

Our ambition is to build a borough that is caring, safe and secure, and aspirational. The contribution of older people is vital is achieving this.

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## 1 Introduction

Lambeth is one of the most vibrant boroughs in London, celebrated for its diversity and loved by the people who live, work and use services here. It is these people who make Lambeth what it is; they are the lifeblood of our borough. As a council we recognise we have a critical role in making sure that citizens are enabled and encouraged to contribute to and enrich their localities and communities.

Older people will form a growing proportion of Lambeth's population in the coming years, and the council recognises the valuable contribution they make to the borough and its communities. Lambeth has also set out its commitment to be a caring borough<sup>1</sup>, enabling its older residents to live independently and as they choose. The places in which people live affect their ability to live independently, to participate in family and community life, and maintain their wellbeing.

This Older People's Housing Strategy describes how we will help people, as they grow older, to live well, independently, and in a way they choose.

We know that Lambeth's older population is changing. People are living longer and the average life expectancy for a child born in Lambeth today is longer than it was twenty years ago.<sup>2</sup> The number of people living into very old age is also increasing; the number of people over 85 years of age in Lambeth is due to increase by 18 per cent by 2025.<sup>3</sup> Lambeth's older population is also projected to become more diverse, and so it will become more important for the council to commission and deliver services that are personalised, and capable of meeting a wider range of needs.

Older peoples' expectations of their lives are also changing. Our older citizens have told us that they want to remain independent and in their own homes for longer, and to exercise greater choice over their housing and support options. We share these ambitions and recognise their importance.

This means that the way we enable older people to live and engage with their differing communities needs to adapt to meet a different set of needs and expectations - in particular in relation to housing and care.

As a cooperative council, our relationship with our citizens is changing. We have set ourselves the challenge of transforming the way we design and deliver services so that citizens in Lambeth become active shapers of services and civic life. Our focus has shifted away from the provision of services that position older people as passive recipients, dependent on and shaped by the services we are able to provide without acknowledging the valuable assets they offer to these services and our communities.

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<sup>1</sup> Lambeth Council Corporate Plan 2011-14

<sup>2</sup> ONS data indicates that the average life expectancy at birth is 77 years for a boy and 81.1 for a girl (as of 2008-10 data). This 6.6 years longer for males and 3.3 years longer for females born between 1991-3

<sup>3</sup> Positive Ageing: An Older People's Strategy for Lambeth, 2009

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Instead we set out in this strategy how, as part of a new offer that reflects a more equitable relationship, we will support and enable citizens to help themselves and each other to live independently. We will do this by giving more power to service users - so in developing this strategy we have begun to re-think the relationship between older citizens and the council.

Changes in national policy and public spending will also affect the way in which Lambeth delivers services to its older citizens. At the time of developing this strategy, there have been changes to the welfare system, health and social care policy and social housing finance, as well as deep cuts to local government budgets. Lambeth is committed to ensuring there are suitable housing and care options for all older people, regardless of whether they own or rent their property, but we acknowledge that resources are now more limited. This demands that we think creatively about how we use the resources we have available to provide the kind of support that people want now and into the future.

### **1.1 Vision and strategic outcomes**

In partnership with our citizens, we have developed a vision of living well as an older person in Lambeth:

Older people in Lambeth can expect to live a full and active life during which they are healthy, independent, involved in their communities, and treated with dignity and respect.

They can expect to feel safe and confident in their homes and their local communities.

Older people will be able to choose from a wide range of quality health care, housing, cultural, leisure and financial services.<sup>4</sup>

Our Older Person's Housing Strategy develops this vision in relation to housing, and sets out three outcomes to turn the vision into a reality.

We want to work cooperatively with citizens to create a borough that is caring, safe and secure, and aspirational. We recognise that the places in which older people live and the support they receive plays an important role in enabling them to remain in their homes and active in their communities. We acknowledge that their contribution is vital if Lambeth is to become a cooperative borough, with strong ties of reciprocity and mutuality, and therefore seek to develop housing and support that facilitate these relationships.

This strategy also reflects Lambeth's ambitions for:

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<sup>4</sup> Positive Ageing: An Older People's Strategy for Lambeth, 2009  
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- More and better quality homes for Lambeth residents
- Communities that feel secure
- More vulnerable and disadvantaged residents are able to live independently and as they choose

Our vision for older people's housing ties in closely with the council's new social care offer, which will support people to be as active as possible, and to be recognised as valuable members of their communities and enabled to keep control of own lives, in as independent a way as possible.

Our mission statement is therefore:

*To enable older people to live independently and safely in the homes of their choice, as full members of their communities*

To achieve this, the council will work with citizens and our partners to deliver the following outcomes:

**Outcome 1:** Older people are able to live independently in their home for as long as they choose or it is safe to do so

**Outcome 2:** Older people are able to access specialist housing if they need extra support

**Outcome 3:** Older people are able to make well informed, supported decisions about their homes and housing options that maximises their overall control and independence

## 2 The Policy Landscape

As the number of older people in the UK has increased, and people's expectations about the lives they will lead in older age have changed, so government policy and service provision has had to adapt. Older people are living healthy lives for longer, are economically active for longer, and both expect and are expected to participate in social and political life.

Policymakers have come to understand that defining a group of individuals by their age - and therefore in need of a standard level of care and support - fails to take into account the range of different needs that exist. National care and housing policy for older people has therefore shifted in recent years, from an emphasis on providing care within a 'one size fits all' system, towards promoting independence, choice and well-being. This transition has been described as the 'personalisation'<sup>5</sup> agenda and is at the heart of the government's care policy, and is increasingly being applied to other areas.

At the same time, the increase in life expectancy and the number of people living into advanced old age has placed greater pressure on public resources, for example, through greater demand for certain medicines. In response to this rising demand, successive governments have tried to improve outcomes and efficiency in services for older people. Developing policy and services that are designed to prevent problems occurring, rather than addressing problems once they occur, is seen as an effective way of doing this. For example, providing an affordable home adaptations service for older people can reduce accidents and falls in the home, potentially reducing health and care costs.

This policy shift towards independence, choice and well-being for older people has been set out in a range of government documents, such as the Department of Health's **Putting People First** protocol. Putting People First identified greater choice and control, better access to public services and information, and empowerment of service users and their carers as priorities for reform of the adult social care system.

National policy on housing has also adapted to this change in thinking about how older people wish to live their lives. The **Lifetime Homes, Lifetime Neighbourhoods** strategy<sup>6</sup> proposed a series of steps to adapt England's housing stock to cope with an ageing population, enabling people to remain in their homes, and also adapting neighbourhoods so that they are more inclusive of older people. The strategy set out plans for a national housing advice and information service, rapid repairs and adaptations services, and a commitment to build new housing to '**Lifetime**' standards<sup>7</sup>, in the long-term making housing stock more easily adaptable to cater to an ageing population.

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<sup>5</sup> The framework for this reform was originally set out in the Department of Health's 'Putting People First' report, 2010

<sup>6</sup> Department for Communities and Local Government, 2008

<sup>7</sup> Housing built to the Lifetime Homes standard is designed to be adaptable to people's changing needs, for example, as they have reduced mobility in later life.

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The **National Housing Strategy**, published in 2011, sets out a series of proposals to enable older people to remain in their homes, by improving access to information, support, suitable housing, and financial products that allow home owners to release equity to pay for care.<sup>8</sup> It brings together existing policy around supporting choice and enablement with further commitments to fund an independent housing advice service, FirstStop, and to provide additional funding to local authorities to enable adaptations to homes via the Disabled Facilities Grant.

These changes in national policy have consequences for local authorities and the way they commission and deliver services for older people. Local authorities need to adapt their role towards being enablers of choice and independence, with an emphasis on services that assist and empower older people either to remain in their own homes, or to make informed choices regarding their housing options. Councils and their local partners also need to factor these priorities into their long-term planning strategies, by ensuring that the design of new build properties is future-proofed according to the Lifetime Homes standards.

This shift in policy, however, takes place in the context of reduced funding for local authorities. The Comprehensive Spending Review of 2010 has forced local authorities to reassess the services they provide, make cuts, and find new and more efficient ways of delivering services. Government has emphasised to local authorities that it does not expect the cuts to disproportionately affect vulnerable people.

Local authorities are also responding to changing levels of need among their citizens, partly as a result of current labour market conditions and higher than expected levels of inflation, but also as a result of the government's welfare reform measures. Changes to the Disability Living Allowance (replaced by the Personal Independence Payment) and limits placed on the Local Housing Allowance will affect our older residents and potentially increase the number of people in need of our services. Lambeth will need to mitigate the risk of a tightening in eligibility criteria by adopting a more empowering, preventative role with regard to homelessness amongst older people and social care.

We welcome many of the government's policy directions around personalisation and localism because they reflect Lambeth's **cooperative council**<sup>9</sup> values. The cooperative council is about creating a more equitable relationship with our citizens based on the principles of power-sharing and reciprocity. Putting these principles into practice involves giving more control to our older residents in the choices they make about their housing and care options, and recognising that older people themselves are the experts on their own needs. In this way, older citizens that use services are understood as assets who have something to bring not only to the service itself, but also to their wider communities and civic life. This strategy seeks to enable and support this shift.

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<sup>8</sup> Laying the Foundations – A Housing Strategy for England, Communities and Local Government 2011

<sup>9</sup> More information about the cooperative council can be found on our website: [www.lambeth.gov.uk](http://www.lambeth.gov.uk)

Our **Corporate Plan** sets out Lambeth's goals to be a caring, safe and secure, and aspirational borough, and outlines how we will use the cooperative council framework to deliver these ambitions. The Older People's Housing Strategy is a key part of achieving our outcomes around enabling our vulnerable residents to live independently and as they choose, supporting our residents to feel secure, and ensuring that there are more, better quality homes for Lambeth residents.

We have realised the principles underpinning the cooperative council idea and our Corporate Plan through the strategic outcomes, discussed in Chapter 5.

### **3 Housing and support needs and supply for older people**

Our older population is increasingly active and our perceptions of what defines old age are evolving in the context of increased longevity. Living longer, however, also means that some people may experience a longer period of requiring more support and care in later older life. This means that we will be looking to support a larger group of older people across a continuum of need: from those who require very little support to remain independent and active participants in their communities to those, predominantly in the later stages of life, who will require increasing levels of support.

Analysing demand for housing and associated care services does not rest solely on an assessment of social care needs, but should also take into account an individual's economic need. These factors affecting demand analysis are discussed later in this chapter.

This chapter therefore looks at what we know about older people in Lambeth, including their housing and care preferences and needs. It then analyses the current supply of housing stock in the borough to see if it is fit for purpose for a new generation of older people and also the support services that are available to older people in their homes.

#### **3.1 National demographic data**

Improvements in life expectancy mean that Britain, in common with most other Western countries, has a growing population of older people. In 1950, the average man retired at 67 and could expect to spend 10.8 years in retirement. Now life expectancy at age 65 is an additional 17.6 years for men and 20.2 years for women.

The Office for National Statistics (ONS) estimates that, if current trends continue, people aged 75 or older will make up 11% of the UK population in 2031, from the current 8%. This represents a national increase of 3.2m people in the next 20 years.

The over 85s now constitute the fastest growing age group in the UK, with the number projected to quadruple by 2051. The population of this age group is now 1.4 million. It is worth noting that the number of 85+ people is growing at a much faster rate than the rest of the population: in the period 2002-2009, while the UK population grew by 4.2%, the numbers of people aged 85 + grew by 21.5%. Furthermore the number of centenarians has more than tripled in the last 25 years and is forecast to increase eightfold by 2034 to nearly 90,000 people.

As well as increasing in size, the older population is becoming more complex. The UK now has an ethnically diverse older UK population, which displays greater heterogeneity in its living arrangements. And for the first time, the population of pensionable age outweighs the child population.

Life after retirement age is now increasingly divided into two periods – a comparatively fit and healthy early old age with relative wealth and prosperity, and an older old age where incapacity and ill health are more prevalent.

National studies have shown that disability free life expectancy at 65 is 10.8 years for men and 11.4 for women. Current estimates are that 36% of men and 52% of women aged 75 are unable to manage at least one domestic task on their own, rising to 68% and 82% respectively at 85<sup>10</sup>. It is also estimated that 19% of men and 27% of women aged 75 have reported at least one fall during the previous 12 months, rising to 43% for both men and women at 85<sup>11</sup>.

One of the key challenges that health and social care agencies will continue to face with an increasingly older population is dementia. There are currently 750,000 people living with dementia in England and Wales and this is likely to double over the next 30 years, with the costs associated with this condition likely to treble<sup>12</sup>.

Yet despite the increasing prevalence of these physical and mental health challenges, approximately 50,000 people in the UK are likely to be placed in residential care because of a lack of suitable support in the home and the community, indicating that at national and local levels we need to design more appropriate solutions to meet these challenges.

Suitability of housing has an important effect on quality of life and health outcomes for older people. This requires a range of specialist housing services, from adaptations to help people stay in their own homes, to sheltered housing, to full time nursing care for the most infirm. The challenge is to provide housing that reduces the need for care (such as avoidable residential care) whilst being attractive, desirable and financially viable, within a strategy that responds to changes in both demographics and expectations.

### **3.2 Lambeth's older population**

Although Lambeth has a smaller proportion of older people than many places in the country, the older population is projected to grow in the near future, especially the number of people aged 85 and over.

In the next 20 years Lambeth's population over 65 is projected to increase by 42%, from 23,200 to 32,900. This is an increase from 7.8% to 9.4% of the total population. Over the same period, the 85+ population is projected to increase by 56% from 3,000 to 4,700, from 1.0% to 1.3% of the population.

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<sup>10</sup> Prevalence rates from Living in Britain Survey (2001), [www.POPPI.org.uk](http://www.POPPI.org.uk)

<sup>11</sup> Ibid

<sup>12</sup> Alzheimer's Society Dementia report (2011)  
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Life expectancy in the borough is rising in line with national trends. In Lambeth, average male life expectancy at 65 is 18 years, of which, on average, 9.8 are disability free; average female life expectancy at 65 is 20.9 years, of which 10.8 are disability free. Increasing male longevity will gradually decrease the ratio of older women to men.

The older population will be increasingly ethnically diverse, with the BME population consisting both of migrants and British-born people. The greatest increases in the BME older population will be in the Black African, Black Other and Asian Other categories.

2001 census data indicates that over 30% of Lambeth's over 75's are owner occupiers, mostly having paid off their mortgages. Around 50% are social renters (two thirds of whom rent from the council), and 10% rent privately. Four per cent of people aged 75-84 live in communal establishments such as residential homes, compared to 12% of people aged 85+. In comparison with national figures this shows a much greater proportion of older residents living in rented accommodation with a smaller, but still significant number of older people being home owners.

We also know that currently some of our older residents experience income deprivation; Lambeth is slightly more deprived than our counterpart boroughs in Inner London in terms of the number of older people in low income households<sup>13</sup>. A further indicator of income deprivation is the number of people receiving Pension Credit. There are 25,300 people in receipt of the state pension in Lambeth, of whom 11,300 (45%) are in receipt of pension credit<sup>14</sup>. Whilst state pensioners are most numerous in Streatham, Norwood and the north of the borough, many areas where there are high numbers in receipt of pension credit are in Brixton and Stockwell.

### **Implications**

This demographic data allows us to make some tentative initial conclusions relating to our strategic objectives. Increasing average life expectancy, due to improved medical care amongst other factors, leads to both a longer active life post-retirement but also a longer period of dependency in later older life.

The majority of people who fall into the age group traditionally viewed as 'older' will not satisfy even the lowest level of Fair Access to Care criteria, which have been used as a framework for assessing care needs. They may, however, require advice or more general support services to remain independent for longer.

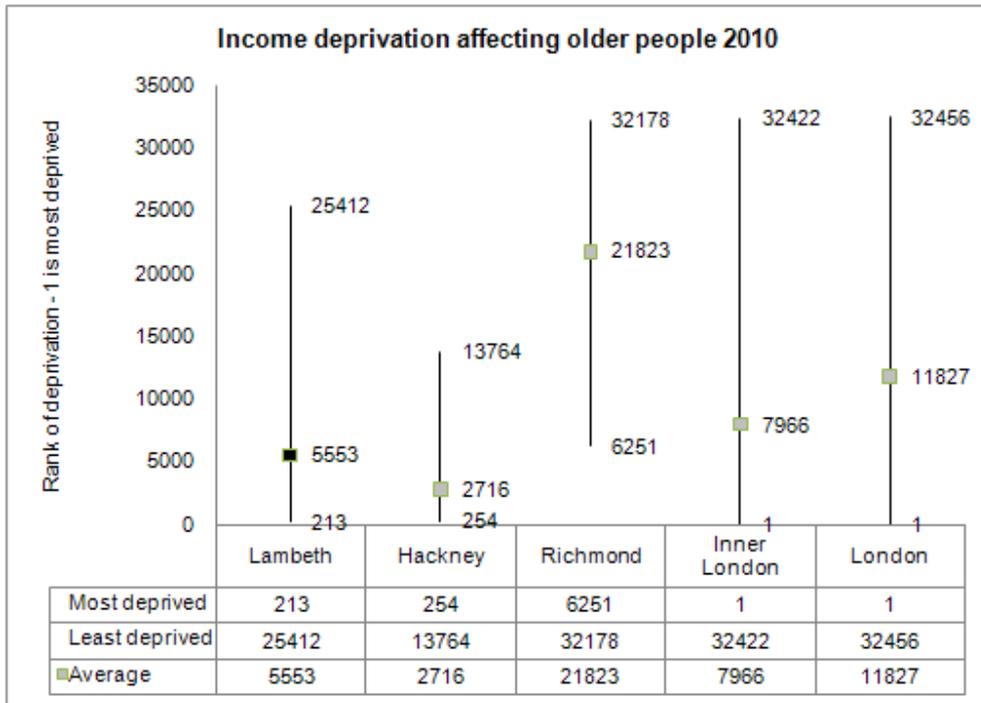
In terms of socio-economic need, we know that more affluent home owners are likely to move out of the borough when they require specialist housing and services; there is no specialist supported housing for sale in Lambeth. On the other hand, poorer owner occupiers, having paid off their mortgages, may find themselves rich in assets, but on

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<sup>13</sup> Indices of Deprivation 2010

<sup>14</sup> May 2011 data. Pension Credit is an entitlement for people aged 60 and over living in Great Britain. It is not necessary to have paid National Insurance contributions to be eligible. The guarantee credit provides financial help for people aged 60 or over whose income is below a certain level set by the law. The amount awarded will depend on other sources of income, such as other pensions and savings. Extra amounts will be added to the standard minimum guarantee for those who have relevant housing costs, severe disabilities, or caring responsibilities

low incomes, and may require financial support services, as will older private or social tenants without the revenue to maintain or adapt their homes. These residents may benefit from better financial and housing advice from the council.



The map on page 14 shows the distribution of older people across the borough.

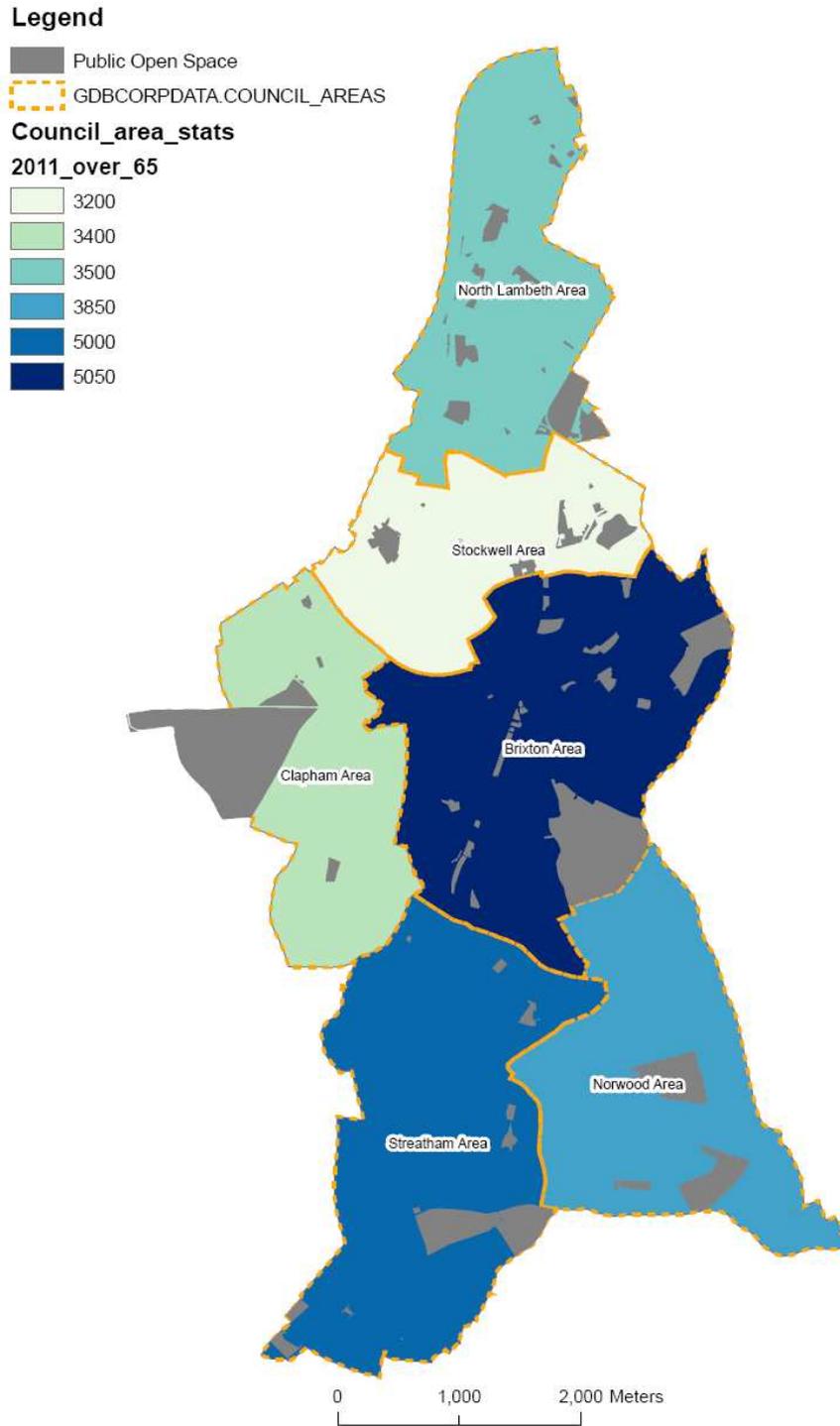
### 3.3 Housing and care services – what older people want

National studies have identified certain priorities cited by older people in terms of their housing and care expectations. For example the Wanless Review, ‘Securing Good Care for Older People’<sup>15</sup> found that whilst there is a clear preference by older people to remain their family home, many older people contemplate a move to alternative accommodation, although few people wish that to be residential care.

It is important to remember, however, that people’s preferences may be influenced by the choices available to them – a wider choice of specialist housing may result in a greater number of older people being more comfortable about moving from their family homes. One of the key objectives of this strategy, therefore, is to ensure that we enable the development of a wide range of specialist accommodation for older people.

<sup>15</sup> Wanless D (2006) ‘Securing Good Care for Older People: Taking a long-term view’ King’s Fund  
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### Distribution of older people across Lambeth



In Lambeth, older people have expressed their aspirations and concerns about how and where they live. As part of the development of our Older People's Strategy in 2008 we carried out research with our residents on housing and care issues. They told us:

- Many older people are socially isolated and have concerns for their personal safety and well-being.
- The majority wish to continue living in their own home for as long as possible, or in housing that resembles general housing but which is reserved for an older age group, and is safe and secure.
- Whilst some older people continue to wish to move into traditional sheltered housing, the main demand for specialist housing is for housing that includes an 'on site care service', i.e. extra care housing<sup>16</sup>.
- Older people also increasingly want larger homes than those available in many of the existing sheltered housing schemes, sometimes with two bedrooms<sup>17</sup>
- Older people want a choice of support services that are attuned to the needs of individuals rather than on a 'one size fits all' basis.

Lambeth has begun to act on this feedback from residents, by putting in place certain measures to improve the quality of housing, address concerns about safety, and also develop more appropriate housing for the needs of the population to encourage independence.

The introduction of the Lambeth Housing Standard (LHS) from April 2012 ensures that aids and adaptations, where needed, will continue to be funded. The LHS also ensures that access to improvements and security on estates will be improved. It makes provision for ensuring that the all wiring, electrics and heating systems are brought up to standard or replaced, thus improving the safety of residents within their homes.

The LHS will apply to all council-owned residential properties and therefore ensures that the properties inhabited by older people are improved over the next five years. Older people will be supported to feel safer in and around their homes as the LHS ensures improvements in estate lighting. Furthermore, the council, through Lambeth Living, has instituted a programme of visiting all its properties to give advice on fire safety and installation of fire alarms.

The council has continued to maintain its resources for major adaptations, 75% of which is spent on older people. Between 2008 -11, this resulted in 206 adaptations completed for owner occupiers and private sector tenants, and 412 completed adaptations for public sector tenants.

We have continued to support the development of extra care housing in schemes that are embedded in their local communities. We are enabling the development of specialist

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<sup>16</sup> This is reflected in the private sector where developers are building extra care schemes, rather than traditional sheltered schemes

<sup>17</sup> Although for rented schemes HB rules may undermine the viability of larger homes

leasehold accommodation for older people which can be bought by owner occupiers who wish to downsize from their current accommodation.

In 2011 we opened one new extra care scheme and two more in 2012. The borough now has more than 200 extra care properties, an increase from the previous 58. We are planning another scheme which will be due to open in 2015. Lambeth's Housing Strategy will be used to plan the number of additional schemes we require and where they should be located, according to the needs of older people living in Lambeth.

We have ensured that all the borough's extra care new build schemes are built to high space standards and include a number of dwellings with two bedrooms.

The council has also amended its allocation policy which now allows its under-occupying tenants who live in larger accommodation (minimum three-bed) to transfer to two-bed properties. And we operate a financial incentive scheme to help under-occupying tenants to move.

With regard to support services, for a number of our sheltered housing tenants we offer the option of a floating support service, or simply a call alarm system linked to a 24 hour monitoring service in cases of emergency.

Any older person in receipt of social care is offered a personal budget and the support to manage this themselves if they so wish. This enables service users to tailor the support they receive to match their lifestyle choices whilst meeting their precise needs.

### **3.4 Housing needs and supply for older people**

Identifying the kind of housing in which older people live in the borough, and the type of tenure they have, helps us to assess whether the current range of housing options in Lambeth is fit for purpose, and what we need to do to improve older people's choice and independence in their housing.

As indicated earlier we know that the majority of older people live in socially rented accommodation. We also know that there is very little specialist older persons accommodation which is for sale or lease in the borough.

On this basis the overwhelming majority of older owner occupiers and those renting in the private sector will be in general needs housing.

In terms of the number of older people who apply to the council for housing, there are currently 1465 on the council's waiting list, which is five per cent of the total list. Of these the vast majority indicate that they would prefer to move into general needs housing, but 11% of bids made by 65 year olds under the council's choice based letting scheme is for sheltered accommodation. Overall there are significantly fewer bids made for sheltered housing (50 per let) than for general needs housing (200-400 per let).

Currently, approximately 30% of new sheltered housing residents were existing council tenants (people who have transferred from another property, or under-occupiers, for example) and 65% are housed from the mainstream housing register; these will be mainly private sector tenants or people currently staying with friends/family. About five per cent are statutory homeless in temporary accommodation.

The acceptance rate for sheltered housing is about the same as for general needs housing. About 50% are accepted by the first person viewing, and 90% of properties are accepted by one of the first three who view the property. About 10% of properties are refused by more than three people (“hard to let”). The properties with many refusals are mainly first floor flats not served by a lift, although there are some ground floor flats as well. As far as who accepts and who refuses, the profile is very similar to general needs housing. Existing council tenants are most likely to refuse, and those from the mainstream housing register are least likely to refuse

Research suggests that those applying for sheltered housing generally want to remain in the same area. They do not generally say they want to move to other parts of the borough. However, there is not a marked preference for people to choose local schemes.

Applicants are mainly from SW2 (Brixton) (20%), SW9 (Stockwell) (19%), SW16 (Streatham) (15%) and SW8 (South Lambeth) (12%). However, schemes draw people fairly evenly from all over the borough. This may simply be because there isn’t necessarily a lot of sheltered housing in the areas where the demand is; and the areas where there are sheltered units (e.g. Norwood) there is not a lot of local demand. Streatham has both demand for and availability of sheltered units and residents do seem to have a preference for sheltered housing in Streatham.

With regard to the numbers of older people in Lambeth’s social housing, we know that there are currently 5,186 Lambeth<sup>18</sup> tenants who are aged 65+<sup>19</sup>, of which 68 were new tenancies in the last year. The majority of these tenants are in flats within large estates. Almost 90% have one, two or three bedrooms. 18% of tenants do not have central heating. With longer standing tenants there is also significant degree of under occupation.

There are 4,132 Lambeth tenants over 65 receiving Housing Benefit (HB) of which 2,722 receiving full HB and 1,410 receiving partial HB. 886 tenants over 65 are in arrears, 261 with arrears of more than £300, and 161 more than £600.

General needs housing: property type for council tenants aged over 65

Houses or bungalows	1083	20.9%
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<sup>18</sup> Lambeth Living is the council-owned Arms Length Management Organisation (ALMO) that manages the vast majority of the council’s housing. There are around 300 tenants managed by the ALMO URH in four TMOs: Blenheim gardens RMO, Loughborough EMB, Roupell park RMC and Waltham RMO

<sup>19</sup> November 2011

Flats	4103	79.1%
Large estates	3554	68.5%
Small estates	588	11.3%
Street properties	1044	20.1%
Flats above 4th floor	282	5.4%
With central heating	4289	82.7%
Total tenants	5186	

There are 892 Lambeth ALMO tenants in sheltered housing, not all of whom are older people. Nearly all (97%) of these live in flats, have one bedroom (91%) and have central heating (96%). About 60% are in small estates or street properties, and 40% on large estates. There are 30 sheltered tenants living above the fourth floor.

Houses or Bungalows	24	2.7
Flats	868	97.3
Large Estates	346	38.8
Small Estates	434	48.7
Street Properties	112	12.6
Flats above 4th floor	30	3.4
Central Heating	857	96.1
All tenants	892	

Studio Flats	51	5.7
1-Bed Properties	820	91.9
2-Bed Properties	20	2.2
3-Bed Properties	1	0.1
4-Bed + Properties	0	0.0

One of the principal knowledge gaps that this strategy has identified, however, is the lack of a clear understanding of the position of the market for older people's housing in the borough, particularly knowledge of the provision of non-specialist housing in the owner occupied and private rented sectors. The accompanying Action Plan for this strategy will seek to address this knowledge gap as part of our commitment to ensuring there is a choice of housing provision for older people.

### 3.5 Specialist housing for older people

Sheltered, extra care and residential and nursing accommodation meet the needs of older people with differing levels of frailty and disability, although of these types of scheme, extra care offers the most flexibility for catering for a range of changing care and support needs.

There are two main types of specialist accommodation for older people in Lambeth – sheltered housing and extra care.

Lambeth has a total of 27 local authority specialist older people’s housing schemes, as well as 54 schemes run by 20 separate housing associations. All of this accommodation is for rent and there are no specialist housing schemes in Lambeth which offer properties for sale, lease or market rent.

Each sheltered housing unit is self-contained with access to warden / floating support and / or an alarm system which links to a communication centre. Sheltered housing schemes tend to have communal facilities, such as a lounge, kitchen and laundrette; they do not provide any in house care facilities, although tenants might receive an individual service such as homecare if they qualify.

The specialist housing of over 2,000 council and housing association properties is well spread throughout the borough.

The following table provides a breakdown of specialist social housing units in Lambeth:

	<b>Extra Care units</b>	<b>Other Sheltered Housing units</b>	<b>Total</b>
<b>Current provision:</b>			
Lambeth owned	0	827	827
Housing Association owned	151	1109	1260
Private leasehold scheme	0	74	74
<b>Total current provision</b>	<b>151</b>	<b>2010</b>	<b>2161</b>
Existing development pipeline	112		112

### **Residential care**

At a national level many older people move into long-term residential or nursing care because there are no alternative care options for very frail older people, or older people with mental health needs. They might move from housing with no support directly into residential or nursing accommodation because their needs have not been identified at an earlier stage.

There were approximately 660 people (three per cent of over 65s) in residential care in Lambeth as of July 2009, including ‘spot contracts’. The number of people entering residential care is in the region of just over 200 per year, suggesting an average length of stay of about three years. Lambeth has the second highest number amongst London boroughs of older people going into residential or nursing care, rather than staying at

home, and has the fourth lowest number of older people supported at home. This may be a result of a lack of suitably designed sheltered/extra care housing.

There are 12 care homes in Lambeth, and a further 80 within five miles of the borough. About three in four of these meet all five Care Quality Commission criteria. Of the care homes in the borough, only one does not meet all five criteria. There are also 18 organisations based in Lambeth who provide care and supported living for older people at home<sup>20</sup>.

Care homes play a vital role in the provision of support for the frailest members of society, and given the demographic trends their role will continue for the foreseeable future. However, sometimes concerns remain about the quality of care that such homes provide. Training and education for staff are often seen as the key to raising standards and as such are widely promoted, but the role and status of care homes maybe needs to be evaluated, and a relationship-centred approach to care adopted.<sup>21</sup>

### **Extra care housing**

This is accommodation designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in extra care housing have their own self contained homes. In addition to the communal facilities often found in sheltered housing (residents' lounge, guest suite, laundry), extra care often includes a restaurant or dining room, health and fitness facilities, and hobby rooms. Increasing levels of domestic support and personal care are available as people become frailer. This support is usually provided by on-site staff. Properties can be rented, owned or part owned/part rented. One of the advantages of extra care housing for residents is that they are eligible for housing benefit and other housing related benefits that they would not get in residential care, thus enabling further independence. Currently all the extra care housing provision is provided by housing associations and is for rent at social rent levels.

In 2011 Lambeth opened two further extra care housing schemes, bringing its total current provision up to 150 units in four schemes.

Scheme number three is located near to Brixton town centre, and was remodelled by the landlord, Sanctuary Housing, from an existing sheltered housing scheme to provide 41 one and two bedroom flats and a range of communal facilities. In view of the need for extra care housing provision for other vulnerable people, we opened nominations to people with learning disabilities and younger disabled adults along with older people. Early indications are that this is working well and a mixed, vibrant community is being established.

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<sup>20</sup> Data from Care Quality Commission website, retrieved 19/01/2012

<sup>21</sup> The role of education and training in achieving change in care homes: A literature review, Nolan; Mike, Davies, Sue, Brown, Jayne, Wilkinson, Anna, Warnes, Tony, McKee, Kevin, Flannery, Jo, Stasi, Karen. *Journal of Research in Nursing*, September 2008, vol./is. 13/5(411-433), 1744-9871 (Sep 2008)

This allocations model is now being replicated in scheme number four which opened in December 2011; a 51 unit, purpose built scheme developed by Clapham Park Homes as part of a large estate regeneration programme in the centre of the borough. The services in all Lambeth schemes are commissioned through a 'Core and Flexi' contract which accommodates the personalisation agenda and ensures value for money as the council only purchases the additional care hours actually required by the tenants.

Lambeth's scheme number five is now under construction and due to complete in May 2012 and plans are well underway for scheme number six which is in the pipeline for 2015 completion.

### **Lambeth Council Sheltered Housing**

There are 892 tenants in council-owned sheltered housing, not all of whom are older people (the cohort includes vulnerable younger adults, with disabilities, for example). Nearly all these tenants (97%) live in flats, have one bedroom (91%) and have central heating (96%). About 60% are in small estates or street properties, and 40% on large estates. There are 30 sheltered tenants living above the fourth floor.

The council has recently undertaken a review of its own sheltered housing stock. This showed that, in terms of the quality of the stock, 35% of council-owned sheltered housing stock is non-compliant with the Decent Homes Standard, which measures the general condition of the stock. In addition the survey showed that many of the properties would need additional improvement if the schemes were going to continue to be used as sheltered housing. For example many of the schemes that have flats on upper floors there are no lifts. The communal facilities are outdated. There are also the units which are only bedsits, which are not popular and difficult to let.

The location of schemes varies considerably with some being located close to local amenities such as shops and transport whilst with others there is limited public transport and access to local shops.

The review indicated that the borough would need to spend £14.1m to bring properties up to a Decent Homes standard. The council has limited resources to undertake this work. It also has to take into account the overall popularity of sheltered housing for older people.

Most of the housing support services provided to tenants in sheltered housing within the borough are 'scheme based'. Support is mostly provided by a resident scheme manager, although some are now managed remotely<sup>22</sup>. The cost of providing this service has been only partly funded via the tenants' rent and service charge, with the remainder being funded directly from the council's Supporting People's budget. The nature of this service has to be reviewed as the Supporting People funding has been considerably reduced. If the service continues in its current format it could mean that tenants would be required to pay the full cost of this service. Alternative approaches are now being considered, which offer better value for money.

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<sup>22</sup> The post can have different names, for example 'Warden', Supported Housing Officer, or Support Worker. Older People's Housing Strategy 24.02.12

### **Other housing-related services**

A floating support service is also provided to a number of older people living in some designated sheltered housing schemes. This service supports up to 75 people at any one time and enabled tenants to opt in or out of the service as their needs change – this differs from the traditional model in which the support service is provided to all tenants, regardless of their need. Everyone in sheltered housing and many people in the community benefit from a community alarm service. The majority (1885 people) are linked to the call centre run by the Council (Careline 24).

Age UK Lambeth also operate a handyperson service in the borough which is funded by the council. Older people also benefit from the adaptations service which is provided by the Home Improvement Agency. Adaptations are undertaken to homes in both the private sector and the social housing sector, including in sheltered housing.

### **3.6 Care needs**

Currently Lambeth offers a range of care and support services that complement the housing offer for older people and are aimed at maximising independence and choice.

Aside from residential care, we offer a range of other services to older people in order to support independent living:

Services available to all older people include:

- Direct payments
- Community Equipment Service (includes those issued via a prescription)
- Meals on wheels
- Professional support

Services aimed at keeping people in their homes:

- Assistive technology
- Day care
- Enablement services
- Home care
- Major adaptations
- Minor adaptations
- Respite care (for carers)
- Handyperson services

Specialist housing-based services:

- Sheltered accommodation
- Extra care housing
- Residential care (short-term and long term)
- Nursing care (short-term and long care)

The table in Appendix 1 also shows the provision of care and housing services to people who fall within the four needs criteria set out by the Fair Access to Care guidance.

Amongst these, care services and equipment/adaptations services are key for promoting choice and independent living.

### 3.7 Care services

Lambeth is providing adult social care services to 4,590 older people, which includes domiciliary care services. As of July 2009 we were providing domiciliary care to 1,022 people over 65 (although this figure may not reflect whether we are meeting the overall need for domiciliary care owing to eligibility requirements). The table below illustrates a breakdown of the number of people receiving different levels of care:

Fewer than 5 hours per week care	391
5-12 hours per week care	367
More than 12 hours per week care	264
Total	1,022

276 sheltered housing residents receive domiciliary care (this is approximately 30% of sheltered housing residents)<sup>23</sup>, and typically 50% of residents in extra care housing schemes receive care or personal budget services.

A fairly positive picture emerges from the latest survey of home care users<sup>24</sup>, produced in 2009. The majority of service users who responded to the survey said that they were satisfied (83%) with services they receive at home, as opposed to dissatisfied (8%). This is almost the same as results of 2006 survey, when 84% were satisfied. It is worth noting, however, that the percentage of people who said that they were very satisfied with these services (49%) is the second lowest of ten Inner London boroughs providing data on home care satisfaction levels.

In the period 2008-9 Lambeth had the fourth lowest number of older people supported by social care services to live at home in London and third lowest “intensive” home support (over 10 hours per week). Service data indicates that between 50 and 60 frail elderly people are being supported to maintain independent living, and around 1,900 other older people with support needs. This does not give us any indication of unmet need, nor how many residential placements might have been avoided. Although the low number of people being supported, compared to other London boroughs, strongly suggests that we are not offering enough support to enable older people to remain in their own homes if that is their preference.

<sup>23</sup> Analysis in November 2010 suggested this figure is lower, approximately 20%

<sup>24</sup> Older People’s Home Care Survey, 2009

Older People’s Housing Strategy 24.02.12

This is also suggested by the high numbers of our older residents in residential and nursing homes. Based on 2010/11 data there are a total of 4,590 older people using adult social care services in Lambeth. The table below shows the number of users broken down by type of care service that they receive:

<b>Service Type</b>	<b>Number of users</b>
Residential care	480
Nursing care	475
Community-based service	3,825

Some service users will have moved from being in their own home into residential or nursing care, and therefore will have been counted in both categories.

### **Equipment and minor adaptations**

Provision of equipment and adaptations services can make a real difference to whether people are enabled to remain in their own homes for longer. In Lambeth a relatively positive picture of the equipment and minor adaptations service emerges from the latest user survey, carried out in 2009.

The majority of service users who responded to the survey said that they were satisfied (88%) with equipment/minor adaptation to their home, as opposed to six per cent who were dissatisfied. Furthermore, most service users said that they were happy with the way they were treated when their needs were assessed, that the length of time waiting for equipment / adaption did not cause any problems, and that the service had helped them with looking after their personal care needs.

The majority of service users also stated that their home meets at least some of their needs, but the minority (9%) who say their home is 'totally inappropriate' for their needs require support from the council and a range of housing options that are suitable for their needs.

### **Home Improvement Agency**

The council operates its own Home Improvement Agency. Although the service is not restricted only to older people, most of its clients (over 75%) come from this group. This service aims at providing advice and assistance for people who need to have major aids and adaptations' to their homes due their health or physical condition irrespective of their tenure. It also provides an advice service for owner occupiers who need help with maintaining their property and operates equity release schemes such as Houseproud, which aim to help older homeowners have revenue resources to maintain their homes.

28% of referrals to the HIA come from owner occupiers, three per cent from private tenants and the remainder from social housing tenants (50% council tenants, 21% housing association). The average age of all people receiving this service is 63.

Major aids and adaptations for public sector tenants are administered through the HIA, funded from the Housing capital programme with a budget for 2011-12 of £1.3M.

Major aids and adaptations for owner occupiers and private sector tenants on low incomes are currently available through government-funded Disabled Facilities Grants. These means-tested grants are mandatory provided qualifying conditions are met. . A grant of up to £30,000 can be paid to enable relevant works to be undertaken. Funds are allocated through a multi-year capital programme with a current annual budget allocation of £510,000

The council contributes funding to the Houseproud scheme in Lambeth, run by the Home Improvement Trust. The scheme provides help for homeowners, aged 55 years and over, to repair, improve and adapt their homes. It provides independent financial and legal advice and affordable finance which the council cannot provide. This includes equity release schemes with a guarantee of no repossession and no negative equity. In the period 2008-2011, 39 dwellings have been improved through this route.

Advice on energy conservation and fuel poverty is also provided by the agency. In recent years there has been a multi-year capital budget for the South West London region for energy efficiency work via the Coldbusters scheme. This provided means-tested grants for owner occupiers and private tenants, for replacing old boilers with energy efficient boilers, updating heating controls, and installing insulation. Improved heating systems can be installed for the over-60's.

To date, 597 Coldbuster grants involving £2.125m of expenditure have been approved in Lambeth since the scheme began. Funding for Coldbusters ceases on 31 March 2012, but any remaining unspent funds will be rolled forward to 2012-13. Funding from central government for specific energy conservation schemes has currently ceased and any future initiatives will be under the Green Deal.

The Renew project is carrying out surveys in Gypsy Hill and the Brixton low carbon zone to provide energy efficiency advice, but these are not specifically targeted at older people. Funds are available for insulation from energy companies as part of their CERT obligations.

It will be increasingly important for the HIA to be effective and they will have a very direct role in helping older home owners remain in their own homes for as long as possible. The HIA will need to be more closely linked with both the council's Adult Social Care services and other older person advice agencies such as Age UK. Consideration is being given to introduce small grants to older people to enable small adaptations to their homes outside of the mandatory DFG scheme.

### **3.8 Responding to need**

The changing demographics of older people both nationally and in Lambeth, the desire for older people to remain in their own homes, the advancement of technology and more innovative health and social care recuperative regimes, make it necessary to

review what the long term needs are for specialist housing and also residential and nursing care.

It is argued that where previously older people who were in need of support could only find this in residential or nursing homes, they can now have this delivered in many circumstances in their own home. Furthermore that if their care needs increased but they still wish to remain in independent accommodation, that the provision of additional extra care housing is now a more suitable than sheltered housing.

There are a number of different models which have been designed to make projections as to future need. When considering these models, which are largely based on national data, local circumstances have to be taken into account. For example Lambeth's tenure split does not reflect the national picture with lower levels of home ownership and greater levels of rent (both social and private) than the national average. Levels of wealth also need to be taken into account as this also limits the ability of individuals to move into older persons leasehold properties.

One approach to analysing the need for housing provision is outlined in the Older Persons Housing Toolkit produced by the Housing Learning Improvement Network (LIN). Here, it is estimated that 250 in every thousand people aged 75 will need some form of specialist housing<sup>25</sup>. This places the current demand in Lambeth at around 2,000 for general sheltered housing/designated Older Persons Accommodation (across all tenures), and around 500 for extra care (all tenures). The total demand for sheltered/designated OPA to just over 2,500 places and extra care to just under 650.

The table below further breaks these figures down between rent and for sale:

Form of Provision	Current provision	Estimated provision 2012	Surplus/ Deficit	Estimated Provision 2031	Surplus/ Deficit
Sheltered Rent/ designated OPA	2087	1368	719	1710	377
Sheltered Lease/ designated OPA	74	684	610	858	784
Extra Care Rent	263*	342	79	428	165
Extra Care Sale	0	171	171	214	214

\*This includes planned provision in new schemes

<sup>25</sup> The predicted demand for sheltered has been estimated using the model from the Older Persons Housing Toolkit, Quoted in Strategic Housing for Older People, Housing LIN, 2011. Data tables used in this model can be found in Appendix 2.

**Key points from the supply / need analysis affecting future service design:**

- Increasing size of 85+ population
- Increasing level of need in terms of mental and physical disabilities (physical frailty, dementia)
- High incidence of income deprivation amongst older people; 45% of state pensioners also in receipt of pension credit
- Higher than average numbers of people of going into residential care, suggesting that alternative housing options are not available to them
- A current and projected deficit of extra care housing
- A surplus of social sheltered housing
- A deficit of sheltered/retirement housing for sale or lease.
- A number of people accepting an allocation of sheltered housing if there is no other means for them to access social housing. This in part explains why there are more male residents with alcohol misuse problems than might be expected
- In terms of housing provision – people want the choice of more than one-bedroom accommodation
- Demand for adaptations is not currently being met

This strategy is designed to enable Lambeth to meet the changing needs of its older population. The evidence above suggests a mismatch between the needs of older people and current supply of housing and support services. It also indicates that there is further evidence to be gathered, particularly on private sector provision within the borough. We also know that there is potential for developing cooperative housing models for older people. This type of tenure does not currently feature within options for older people's housing either in the borough or at a national level. However, there are successful schemes which operate in other countries, such as the US and Denmark, where older people adopt a democratically run management system for their housing and care, based on models such as the Community Land Trust

Lambeth has a substantial quantity of sheltered housing, some of which is below the Decent Home Standard, and much of which requires investment if it is to enable older residents to remain in their homes as their care needs increase. The increasing size of the over 85 population, and associated increases in physical disability and mental health needs also puts pressure on existing extra care provision, which is already oversubscribed.

Many older people wish to stay in their home, and few express a preference for residential care. Yet in Lambeth, there are greater than expected numbers of people entering residential care, and fewer than expected receiving care that enables them to live in their own home. Demand for adaptations that enable people to live independently and safely in their own home is also not currently being met.

## **4 Design for future provision**

The preceding chapters have outlined the pressures that Lambeth faces in ensuring that its older residents are able to live in an appropriate home of their choice. Lambeth already offers a number of services which are designed to help older people with their housing. We are conscious that we need to ensure those services are delivering to the highest standards and capable of meeting the new challenges that we face.

This chapter summarises those challenges and then looks at a number of specific outcomes which we think will enable older people to maximise their housing choices. It then details the actions the borough, its residents and partners need to undertake to ensure those outcomes are achieved.

### **4.1 Challenges**

There are a range of challenges that will affect our ability to deliver our strategic outcomes for older people's housing. These include:

- A limited financial envelope due to budget cuts for local government introduced in 2010's Comprehensive Spending Review
- Balancing the need to focus services on the very frail elderly with the need to drive a preventative agenda with those who do not yet have high needs
- Encouraging the development of private and housing association sector provision of older people's housing in the borough – there may be more challenges around attracting private sector development as Lambeth currently has no private extra care sheltered housing
- Ensuring that services are available across all tenures and for older people living both independently and in supported accommodation

### **4.2 Strategic Outcomes**

This section presents the outcomes for older people's housing that the council is seeking to deliver and sets out the aspirations we have for services for older people's housing we have. It also sets out some services or changes that could be developed to achieve these outcomes. These are provided in order to demonstrate what activities could be undertaken; detailed actions to deliver our outcomes within the funding available will be developed and confirmed in consultation and co-production with residents.

Strategic Outcome	What would this mean for older people?	What services could the council and our partners deliver to achieve this?
<p>Older people are able to live independently in their home for as long as they choose or it is safe to do so</p>	<p>Repairs, home improvements and adaptations that help older people live in their home are easy to access, timely and of a good quality.</p> <p>These services are accessible to home owners, older people living in social rented housing (including council owned housing) and private sector rented housing.</p> <p>Homes are flexible and can adapt to the changing needs of residents over time.</p>	<ul style="list-style-type: none"> <li>• The council's Home Improvement Agency meets Grade A HIA standard within two years.</li> <li>• Disabled Facility Grants applications are processed quickly and effectively.</li> <li>• Make more effective use of small works grants and loans to enable older home owners to undertake works to make their homes safer, more accessible and energy efficient.</li> <li>• Work with partners to ensure that there continues to be an effective and growing handyman service operating within Lambeth.</li> <li>• Work with other social housing providers in the borough to ensure that they understand their responsibilities for undertaking adaptations to properties occupied by older tenants</li> <li>• Work with other statutory bodies, particularly health agencies, with the aim of providing joined up services to reduce the risk of falls within the home.</li> <li>• Ensure compliance with Lambeth's policy that all new properties must be built to lifetime homes standards.</li> <li>• Continue to develop the use of assistive technology within individuals' homes.</li> </ul>
<p>Older people are able to access specialist housing if they need extra support</p>	<p>Sufficient sheltered and extra care housing is available for older people, in all tenures (home ownership, private rented, social rented and cooperatively managed).</p>	<ul style="list-style-type: none"> <li>• Work with our partner Housing Associations so that they can develop additional mixed tenure Extra Care Housing.</li> <li>• Review current council owned sheltered housing stock and develop proposals for</li> </ul>

	<p>The quality of specialist housing is improving.</p> <p>Specialist housing takes account of the needs of our diverse older population.</p>	<p>reducing the current stock, building additional Extra Care housing and modernising the remaining stock.</p> <ul style="list-style-type: none"> <li>• Inform older people about options around cooperative housing, and then consult with them on potential take-up of these cooperative options.</li> <li>• In planning for new specialist accommodation we will consult the increasing number of older people from the borough's ethnic communities and other cohorts such as the LGBT community to ensure how to deliver for their specific needs.</li> <li>• Developing a clear set of principles that can be applied to existing sheltered housing stock.</li> <li>• Develop proposals for designating some of our current sheltered stock and other general needs stock as housing suitable for older people.</li> <li>• Work with partners to maximise investment in older people's housing in Lambeth</li> </ul>
<p>Older people are able to make well informed, supported decisions about their homes and housing options that maximises their overall control and independence</p>	<p>Older people are aware of and able to access a range of support and advice to help them maximise their housing options and independence.</p> <p>Housing options and allocations services support older people to move to smaller, more suitable accommodation if they wish to do so.</p>	<ul style="list-style-type: none"> <li>• The council provides a comprehensive housing advice service and links with the generic older person advice services, including production of a self-analysis tool that enables older people to perform an initial assessment on their own housing and care needs.</li> <li>• Work with local specialist older people's services, such as Age UK, to ensure that consistent advice is being given across all agencies in Lambeth.</li> <li>• Improve communications and referrals to</li> </ul>

		<p>ensure older people are aware of local, national and regional services available, such as FirstStop.</p> <ul style="list-style-type: none"> <li>• Work with Houseproud<sup>26</sup> to ensure that homeowners are aware of and understand the Equity Release schemes that are available to assist with homeowners undertaking repairs and improvements to their properties.</li> <li>• The council's housing allocations policy offers support and incentives to older people and reduces under-occupancy.</li> </ul>
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<sup>26</sup> A scheme run by the national Home Improvement Trust, which promotes repairs, improvements and adaptations to the homes of older homeowners.

### 4.3 Financial context

Deep cuts to local government budgets mean that we need to think creatively about how we use the resources we have to provide the kind of support that older people want. Older people have told us that they want to remain independent and within their own homes for longer, and to exercise greater choice over their housing and support options. And from a financial perspective, supporting older people to remain in their own homes makes sense as well.

#### 4.3.1 Current spend on housing services for older people

At present, council-owned sheltered housing in Lambeth is currently provided in 27 schemes, comprising 893 units. The Adults' and Community Services Department (ACS) net expenditure budget for customer service is £352,000 (gross £2.233m). This includes sheltered housing and Careline services, of which £1.31m is attributable to Supporting People funding. The remainder of the cost of the service is encompassed within the Housing Revenue Account (£2.7m). This does not include any overheads from central budget recharges.

Upgrading all Lambeth's sheltered housing schemes to a modern standard would require investment of some £14.1m. However we would find it difficult to upgrade most, if not all, schemes to be suitable for extra care sheltered housing.

To build extra care housing rather than remodel what is currently built would cost between £120,000 to £140,000 per unit (excluding land cost). There would be additional revenue costs associated with delivering the care to the costs outlined above. However, as shown in paragraph 5.3.2, this should result in a net decrease in overall costs for Lambeth as extra care housing tends to be more cost efficient than using traditional residential care.

Lambeth also provides Disabled Facility Grants to homeowners and tenants in private sector housing who require alterations or equipment in order to enable them to continue living at home in a safe way. Lambeth provided £0.7m in grants in 2011 and is on track to spend the same amount in 2012. In addition £0.3m was made available for these services to residents in council housing. These are not exclusively for older people although grants are made to older people usually to provide safe bathing facilities, access from ground to first floor, or alterations to rooms, in order to assist people to remain in their own homes.

#### 4.3.2 Current spend on care services for older people

We spent almost £24m on older people's care services in 2011-12, the majority of which was spent on nursing and residential care, with domiciliary care receiving the third highest level of expenditure. The breakdown of spend by care service is provided in this table:

Older People's Services	Forecast Gross Expenditure 2011-12 £'000s	Number of clients – FTE <sup>27</sup>
Domiciliary Care	6,312	916
Extra Care	959	75
Nursing	8,888	330

<sup>27</sup> 1 FTE = Equivalent of one person in service for one year

Residential	7,679	322
Supported Living	45	3

A full financial appraisal will be undertaken on the Action Plan that will be drawn up following consultation. An initial analysis of our spend on domiciliary and residential care services indicates that, in addition to the positive health and wellbeing outcomes associated with supporting people to stay in their own homes, there are potential cost efficiencies resulting from this approach. Average prices indicate that it is cheaper for a client to be given services in their own home rather than going into residential care. However, on occasions where an individual needs a very intensive home support package it can be more cost effective for a person to be in residential care. The financial appraisal will consider all of these facts.

We also provide an aids and adaptations service which, as discussed in Chapter 5, support people to stay in their own homes for longer. Currently our budget for this service is £201,000. The budget for our Careline telecare service, which provides a call alarm system to vulnerable adults, is included within our customer services budget, with a gross expenditure of £763,000 and income of £730,000k (including £580,000 of Supporting People funding).

## Appendix 1: Population data tables

Year	Persons 65+	65+ as % of population	Person 85+	85+ as % of population	Total pop	85+ F/M ratio
2011	23,200	7.8	3,000	1.0	295,900	1.7
2016	24,200	7.7	3,200	1.0	313,400	1.7
2021	25,900	7.9	3,600	1.1	326,700	1.6
2026	28,900	8.5	4,200	1.2	339,500	1.6
2031	32,900	9.4	4,700	1.3	350,000	1.6

Projected population<sup>28</sup>

Projected increase in number of households to 2033 <sup>29</sup>	Households
Total in 2008 aged under 65	109,000
Total in 2008 aged 65 and over	18,000
Total in 2008 all ages	127,000
Projected increase 2008-2033 all ages	31,000
Projected increase 2008-2033 age 65 and over	9,000
Projected increase 2008-2033 age 75 and over	3,000
Projected increase (all ages) as proportion of households in 2008 (all ages)	24.41%
Projected increase (aged 65 and over) as proportion of increase in households (all ages)	29.03%
Projected increase (aged 75 and over) as proportion of increase in households (all ages)	9.68%

Average Life expectancy at age 65	London	England
Male LE	18.1	17.5
Female LE	20.9	20.2
Male *Disability Free Life Expectancy	9.8	10.8
Female DFLE	10.8	11.4

Population data : GLA 2011 Borough Population Projections	units per thousand people aged 75+*	2011	2016	2021	2026	2031
No of people over 75	-	10,700	11,000	11,500	12,900	14,300
Conventional Sheltered Housing to rent	60	642	660	690	774	858
Leasehold sheltered housing	120	1284	1320	1380	1548	1716
Enhanced sheltered housing	20	214	220	230	258	286
Extra care housing for rent	15	161	165	173	194	215
Extra care housing for sale	30	321	330	345	387	429
Housing provision for dementia	6	64	66	69	77	86
<b>Predicted demand for sheltered housing</b>	251	2686	2761	2887	3238	3589

<sup>28</sup> GLA population projections 2011 round

<sup>29</sup> Source: www.poppi.org.uk version 6.0. Figures may not sum due to rounding. Crown copyright 2010. The information in this table comes from figures published by Communities and Local Government (CLG) in table 414: Components of household growth (2006-2013) by region, England, March 2009. This table projects household growth 2006-2031 for all ages including older people by council. Figures are rounded to the nearest 1000. Age of household is based on the household representative. This is the individual that represents that household and is usually taken as the eldest male within the household. The 2031 projections are from the 2006-based household projections, based on the 2006-based population projections. Projections are based on recent trends and may not be consistent with council development plans. The proportion of older households in the growth is likely to be realistic in the medium term.