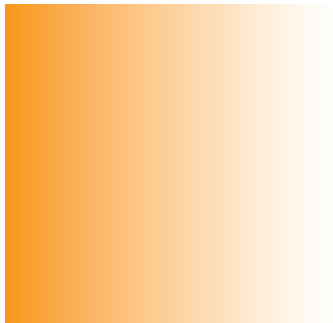
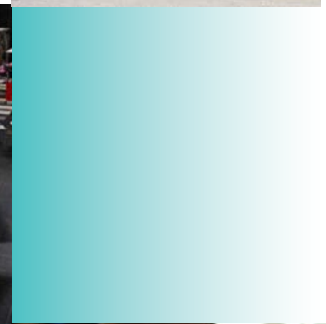
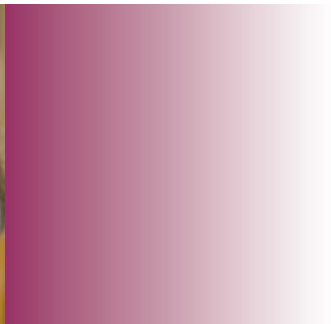


Great Places to Grow Old



Bradford District's Housing Strategy for the Over 50s

2011 - 2021

City of Bradford MDC

www.bradford.gov.uk

“We recommend that Local Authorities play the strategic role in co-ordinating new efforts by housing providers, adult care services, primary care and health trusts, private and third sector organisations to meet the housing needs of older people.”¹

This document is intended to be read by:

- Councillors and Council officers
- Older people, their carers and families
- People approaching old age
- Architects, private sector developers and builders
- Registered providers
- Volunteers and those working in the voluntary and community sector
- Those working in the health sector, including GPs
- Anyone else with an interest in older people’s housing.

¹Housing our Ageing Population: Panel for Innovation 2009

<http://www.homesandcommunities.co.uk/public/documents/Happi%20Final%20Report%20-%20031209.pdf>

Front cover photos reproduced from Housing our Ageing Population: Panel for Innovation Report with kind permission of CLG. Photos feature (from top left) Gradmann Haus Germany; Maartenshof Netherlands; Hartrigg Oaks York; Herfra til Evigheden Denmark.

Executive summary

The Bradford Housing Strategy for the Over 50s has been developed to respond to the changing needs and aspirations of our elderly population and recent increase in the number of people aged over 50 in the district. It has been developed in partnership and in consultation with the current and future older people of our district.

Our vision is for everyone aged over 50 in Bradford to have a **choice of high quality, accessible and practical** housing options, and the care and support services required to make them possible.

This will be delivered through a combination of **private sector** development, **community** collaboration and **public sector** creativity.

These choices will be within the **financial reach** of all current and future older people in the district so they can make and act on **informed** decisions about where they would like to live at **appropriate times** in their lives.

Throughout our strategy we will adhere to the three principles of Growth, Quality and Inclusion which stem from the district's Joint Housing Strategy.

To help achieve our vision, we have developed six objectives:

- **Objective One – Increase Choice.**
Give older people, and those approaching old age, desirable and affordable options and assistance, so that they choose to move to more suitable housing.
- **Objective Two – Support Everyone.**
In addition to objective one, support those

people who choose to stay in, or are unable to move from their current home, at a price they can afford.

- **Objective Three – Work Together.**
Strengthen opportunities for local people, communities, the private sector, the public sector, and other housing and service providers to work together to provide solutions.
- **Objective Four – Make People Aware.**
Get the right information to the right people at the right time.
- **Objective Five – Make it Sustainable.**
Make sure our housing stock and associated services are sustainable in the long run.
- **Objective Six – Manage the Impact of Change.** Have clear plans in place to minimise the disruption caused by getting to where we need to be.

Funding our strategy will be challenging given public sector funding cuts. However, we have new tools such as the Big Society Bank, Affordable Rent and New Homes Bonus and we will use these as best we can. We will pool resources where appropriate to reduce duplication and put preventative solutions in place that help save us money in the longer term. The Council also has land assets that we will look to use creatively to kick-start development. But with an estimated £7bn of equity in their homes, Bradford's householders aged over 50 have significant commercial power. Downsizing and equity release will become increasingly important.

We have developed an action plan (see separate document) which we will review annually to ensure we make things happen.

Contents

Executive summary	3
Contents	5
Definitions of key terms	7
Introduction	11
Our vision	18
Our three principles	21
Our objectives	25
Objective one	27
Objective two	29
Objective three	31
Objective four	33
Objective five	35
Objective six	37
Our approach to funding	39
Making things happen	41
Appendix 1 – Specialist housing checklist	43
Appendix 2 – Where we need specialist housing	44
Appendix 3 – Useful resources	46
Appendix 4 – Glossary of terms	48
Appendix 5 - Action plan	see separate document

Definitions of key terms

This section explains the main terms used in this strategy and how they are applied. In addition, a glossary of all the terms used in this strategy is included in Appendix 4.

Specialist housing

The term specialist housing used in this strategy relates to the wealth of housing designed specifically for the needs of older people. It is used throughout this strategy to encourage creativity and innovative housing options rather than specifically categorising the types of options based on the current provision available. Examples include, but are not restricted to, bungalows, sheltered housing, extra care, granny annexes, park homes, co-housing or retirement communities. They could be individual homes

located in mixed communities or clusters of homes creating their own communities to combat isolation. They will generally be designed with physical accessibility in mind, and residency will often be aimed but may not be restricted to older people. They may be rented or owned, or on a shared ownership basis.

Extra care

Extra care has a broad definition. Its defining factor is that it provides self-contained accessible homes to encourage independence linked to varying levels of care and support packages that can be brought in when needed by the resident. It is often seen as a replacement for a residential care home; enabling a resident to stay living in their own home (maybe with their partner or other family member) whilst still being able to receive a high level of formal care and support. However, it is now generally accepted that it is



Hartrigg Oaks, York - Continuing Care Retirement Community



Heald Farm Court development, Merseyside. *Photo courtesy of Helena Partnerships.*

more than this; catering for residents who may just want to downsize, live in a secure accessible environment, or who may anticipate future needs but want to move whilst they are fit and able rather than after an incident or deterioration of health. Extra care schemes therefore create mixed communities of people with varying health needs. Extra care homes may be rented, owned, or in shared ownership.

Sheltered housing is a more traditional approach to retirement housing than extra care. Generally rented, they were developed to have a warden based on site who would provide housing-related support to the scheme's residents. Traditionally, residents would have to move to residential care if their needs became greater but models are now being developed to adapt existing sheltered housing into extra care so residents can access increased support when needed without having to move (often called very sheltered housing).

Extra care villages, or Continuing Care Retirement Communities are larger forms of extra care schemes which may have additional accessible facilities on-site (for example, hairdressers, function rooms, restaurants, ICT rooms, shops etc) – often these facilities will

be available to the wider community, partly to make them more commercially viable, but also to increase the interaction of the scheme within the wider community.

Lifetime Homes

This is an accessible design standard that can be applied to all housing either during refurbishment or when it is built from new. Lifetime homes are designed to be accessible and useable to all households regardless of their current circumstances. Their basic premise is that they remain accessible if its occupant's health deteriorates through whatever cause.

Registered Providers (RPs)

Previously known as Registered Social Landlords (RSLs), Registered Providers are government-funded not-for-profit organisations that provide affordable housing. They include housing associations, trusts and cooperatives. They work with local authorities to provide homes for people meeting the affordable homes criteria. As well as building homes, RPs undertake a landlord function by maintaining properties and collecting rent.

Supporting People

The Supporting People Programme provides housing-related support to help vulnerable people (such as the elderly) live as independently as possible in the community. This could be in their own homes, sheltered housing or other specialist supported housing.

Personalisation

Personalisation puts an individual at the centre of the decision making process about how support and care is commissioned to help them live their lives. It gives people choice and control over their lives. At the heart of personalisation is an individual budget set up for an individual who is eligible for state support; the individual (or family members) then (within parameters) is free to decide how the money is spent with the guidance of the service providers.

Grassroots, homesharing, co-housing and co-operatives

Based on similar principles, these take personalisation a step beyond care and support into the physical bricks and mortar by putting the individual in the driving seat. They are all ways in which the public can find their own solutions to the problems they face. They are defined by being driven and delivered by members of the public, primarily to address the problems they are facing themselves. They may, or may not,

be supported by the private or public sector. For a full description of each of these options see Appendix 4 – Glossary of terms.

Local Housing Trusts

This is a new initiative unveiled by the Government that could be applicable to older people's housing. The basic premise is that local people decide what development happens in their area therefore removing the need to lodge specific planning applications. Any profits made from the development would have to be reinvested in the local community, and the land would remain with the housing trust – regardless of what happened to the homes built on top.



Senior Co-Housing at Herfra Til Evigheden, Denmark



Introduction

Getting Older

It's no secret that as a nation we're getting older, and in more sense than one. Ageing is something that affects us all, whether that's because we're an older person ourselves, because we have elderly relatives, or because we're expected to live longer than ever before. But society itself is getting older, that is, the balance of the number of younger people and the number of older people is changing; in 2009 the average age of a person living in the United Kingdom was 39.5, up from 37.3 in 1999².

Ageing brings with it opportunities, but also challenges, and the places we live in reflect this. For some older people, a simple step at the front door may as well be the Great Wall of China, preventing them from meeting friends, helping others, spending money in our economy, or even working.

The Bradford Challenge

Neighbouring Leeds, Halifax and Huddersfield, and the Yorkshire Dales to the north, Bradford is a diverse district in many respects. The city itself reflects its Victorian roots with its grand historic city centre, back-to-back³ terraces and large municipal parks. In places deprivation is amongst the worst seen in the country, but at 370 square kilometres the district is more than just the city. Additionally there are the towns of Keighley, Ilkley, Shipley and Bingley, and two thirds of the district is rural, dotted with villages, moorland and woodland. Areas such as Wharfedale represent affluence and are some of the least deprived in the country.

Bradford's people are equally diverse, reflecting a long history of migration to and from the city. In 2005 about one-quarter of people living in the district were of non-white or mixed ethnic backgrounds. Projections show that that this

proportion is growing, with the proportion from Asian backgrounds expected to rise from about 20% to just over 30% by 2030⁴.

In 2007 there were an estimated 150,000⁵ people aged over 50 living in the district. In general, healthier lifestyles and better living conditions mean people are living longer than ever before and by 2030 the number of over 50s is expected to rise to 196,000⁶ people. By 2020 we can expect to have an extra 13,600 people aged 50-64, an extra 11,900 people aged 65-84 and an extra 3,600 people aged 85 and above.

However, they are not distributed evenly across the district. Added together, Craven, Ilkley, Wharfedale, Bingley, Bingley Rural and Baildon wards have nearly double the amount of people aged over 50 than the inner city wards of Toller, Manningham, City, Little Horton, Bradford Moor and Bowling & Barkerend. Add to that, the inner city seeing a reduction (in real terms) of people over 50 living there from 2001 to 2007 whilst Craven, Worth Valley and Baildon saw large increases over the same period. Figure 1 (page 12) illustrates the variance in the proportion of population aged over 50 across the district.

Deprivation plays a huge part in how healthy our older people are. Census 2001 information shows a patchy distribution of over 50s suffering limiting long term illness across the district.

² Office of National Statistics Population Estimates Mid-2009

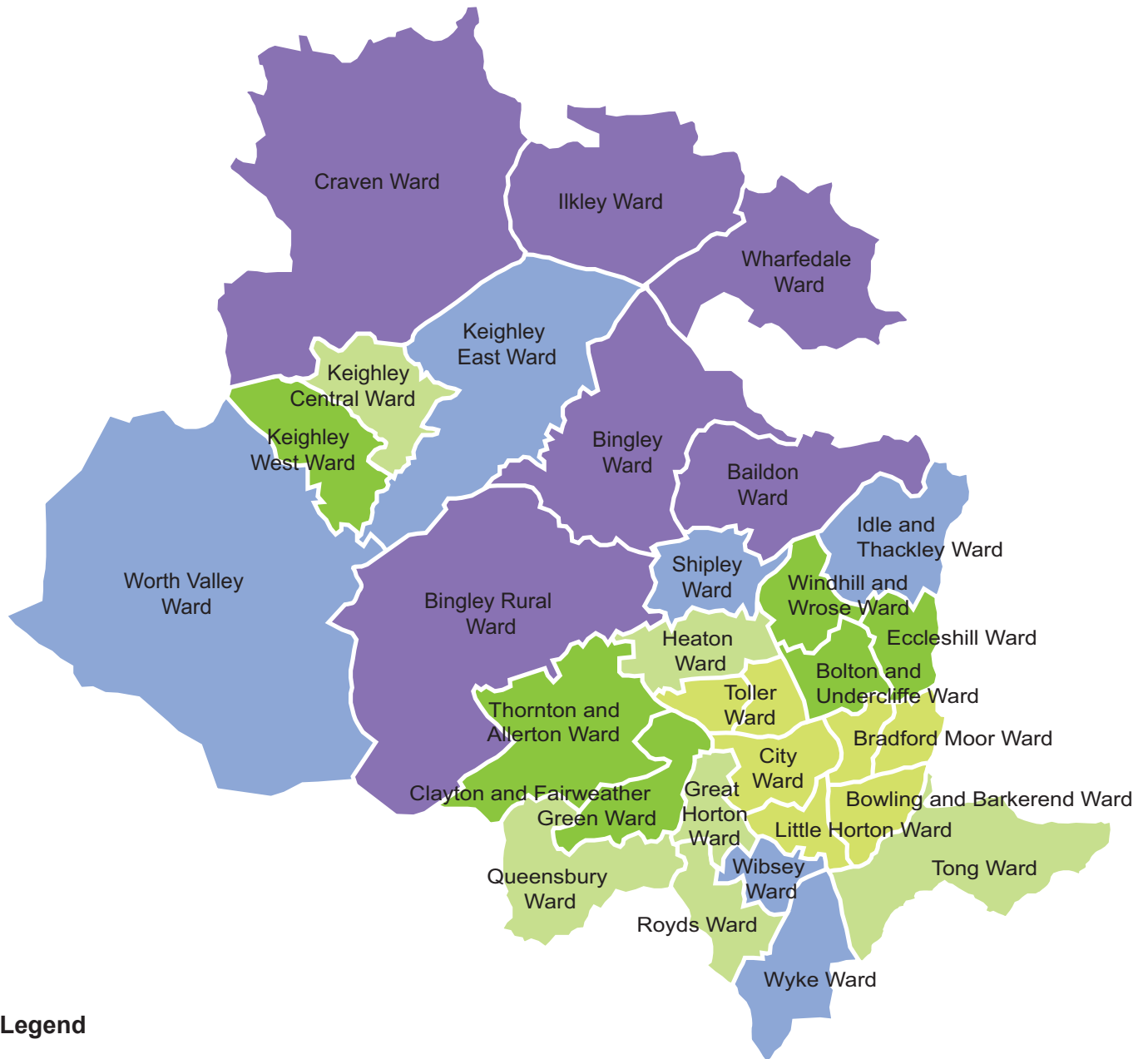
³ A property type largely confined to West Yorkshire where a terraced row shares its rear party wall as well as the side walls with another property, largely dating from the late 1800s and the early 1900s.

⁴ The Big Plan for the Bradford District

⁵ ONS Population Estimates 2007

⁶ ONS Population Projections 2007

Figure 1 – Proportion of population aged 50 or over (ONS Population Estimates 2007)



Legend

**Proportion of Population aged 50+
ONS Population Estimates 2007**

	13% - 23%
	24% - 30%
	31% - 33%
	34% - 36%
	37% - 44%

Why do we need this strategy?

The diversity of Bradford makes it particularly important that we respond to the needs and

“One size does not necessarily fit all.”

aspirations of local people at a local level. Whilst generalisations can be useful, one size does not necessarily fit all.

When you scratch the surface, you realise that the stereotypical older person is becoming increasingly less representative. Many 1950s and 60s teenagers are beginning to draw their pension and the post-war baby boom means there's more of them. Their aspirations are rising, and they want to see real choice which includes, but does not limit them to, living in their current home.

In the past our contracting arrangements have meant we've expected our older people to move home in order to receive support and care, for example into a rented sheltered housing scheme or a residential home. Usually small, and often bedsits, these properties are no longer meeting the expectations of our older people. You can still see the legacy of this across the district in the quality of our offer of specialist accommodation for older people. This poor offer stigmatises specialist accommodation instead of creating a positive and attractive image that people naturally choose to move to.

It has been recognised in recent years that support and care should not be tied to buildings and progress is being made in ensuring our older people get the care and support they need regardless of where they live in the district, be that in the home they have lived in for many years or a specially designed property. But the majority of our housing stock hasn't been designed with accessibility in mind; for most people this isn't a problem, but as people get older the more likely it is that small things, like that front door step, start getting in the way.

New technology opens up new opportunities. Increasingly advanced Telecare can assist more people to remain at home and be independent whilst providing that bit of support they need. Mobile phones, the Internet and social networking will become increasingly important in the future to combat isolation and to access services (such as online food shopping).

Finally, we all know that over the next few years there will be a squeeze on public funding and this

will create new challenges to ensure the public money we do have is used as effectively as possible.

The Supporting People Commissioning Board has commissioned this strategy to respond to this new landscape at a local level and to find the answers to the challenges we have. By opening up access to better housing, financial products and support, we can work towards ensuring our vulnerable people don't have to live in unsuitable housing. At the same time we will make the best use of our existing housing stock to meet the needs of the wider growing population and help reduce pressures on land.

This is why we have written this strategy.

The case for age 50

The district's Older People's Partnership works on behalf of those aged 50 and over; this strategy uses age 50 as a threshold to align itself with the Partnership.

Most people in their 50s won't think of themselves as being old, indeed we're constantly hearing phrases such as "50 is the new 40" in the media. But it's a time of life when many will start to see their children leave home, and some will be lucky enough to start thinking about easing off, taking a bit of time to enjoy life a little more or take part in volunteering activities.

Using age 50 allows the strategy to be more than sheltered housing and care homes. Fit, healthy and active people in their 50s and 60s are in an excellent position to start thinking about where they would like to live in the future. Co-housing, co-operatives and Local Housing Trusts all present additional opportunities for those that plan ahead.

More than just the Council

The Council cannot deliver the outcomes of this strategy by itself. Whilst we will take the lead in co-ordinating, filling in the gaps, and kick-starting new developments, we need the private sector, communities, the voluntary sector and Registered Providers to meet the majority of the housing needs of our older people.

67% of those aged 65-84 own their home outright, and 80% of those aged 50-64 are owner occupiers (either owning outright or with a mortgage). As with mainstream housing our

greatest reliance, and opportunity, is through the private sector. Even after the house price falls of the last couple of years, Bradford householders aged over 50 have an estimated £7bn⁷ locked

“Bradford householders aged over 50 have an estimated £7bn locked up as equity in their homes.”

up as equity in their homes. But at £153,000, the average price of a private sector retirement flat is out the reach of many who wish to downsize. No

longer just a niche market, the private sector needs to offer more than just high-end. Offering a product that more people regard as good value for money has the potential to unlock a significant market. An additional strength of the private sector is its ability to be innovative, bringing new products to the market to help people stay independent at home; new technology brings with it new commercial opportunities.

Individuals and communities too should play a role. The Government wants to give local communities more power over local decisions and delivery through what it terms ‘The Big Society’; whether that is through communities planning their own retirement housing via ‘Right-to-build’, the creation of co-operative housing, or through good old-fashioned voluntary help and support. Taking more responsibility and planning for our own old age throughout our lives will be increasingly important, although we recognise that this can be difficult for many people.

The voluntary sector has a long track record of working both nationally and locally to support older people. One of their key roles is providing impartial information and guidance but sometimes they struggle to understand the housing options available. In an increasingly complex society, where there is more choice, there will be a greater reliance on accurate and timely information and advice. There will also be new opportunities for the voluntary sector to work beyond its current remit.

With 14 social landlords operating around 5,600 sheltered housing units across the district it is clear that Registered Providers have a huge stake in older people’s housing. 85% of the sheltered housing in the district is of

average or high demand, mainly due to being in a desirable location, but other factors play a part such as cost, quality and design and the facilities available. However, over 800 units are considered to be in low demand, mainly due to the legacy of ex-council stock inherited by Incommunities. Together landlords estimated it would cost £9m⁸ to address the high priority issues facing their sheltered housing stock. Landlords face the challenge of finding the money to invest against a backdrop of increasing expectation amongst older people; without a desirable offer and the support and assistance needed to help people move, more people will choose to continue to live in their family home putting an increasing pressure on our general needs social housing stock.

“Landlords estimated it would cost £9m to address the high priority issues facing their sheltered housing stock.”

Clearly the Council does have a big role to play; hence taking the lead on this strategy. Its Supporting People programme and Adult Social Care

do, and will continue to support our elderly people. The roll out of Personalisation is a big shift in the way it delivers support bringing a new age of choice to a generation of older people who rely on the Council’s services. The Council’s Housing Service delivers Disabled Facilities Grants to adapt homes and make them more accessible, has overall responsibility for allocating social housing and works with communities to develop neighbourhood regeneration plans. Its Planning function has responsibility for ensuring sustainable development in the district and the Council has numerous land assets that it could use creatively to kick-start what might otherwise be commercially unviable.

The intention of this strategy is to make it clear how the Council can work together with its partners, the private sector and communities to deliver what our elderly people and wider communities need.

“The Supporting People programme spent £2.3m on 4,000 elderly residents in the year 2009/10.”

⁷ Estimated from 2008 Housing Needs Survey and 2010 Land Registry House Price Index

⁸ The Changing Face of Age – Survey of local RSLs

How we developed this strategy

This strategy is based on a robust evidence base⁹ and has been developed in collaboration with the Older People's Partnership, the people of Bradford, the private sector, voluntary sector and public sector. The process was overseen by a multi-agency steering group. Figure 2 (page 16) illustrates the process followed and how the local community were involved.

from the Joint Housing Strategy for the district and ensure this strategy meets the wider aims of the district. Figure 3 (page 17) illustrates the structure of the strategy.

The structure of the strategy

Firstly we set out our vision which expresses our general desire for where we need to be. We have then set out six objectives that will help us achieve our vision. Flowing through each of the objectives are our three principles which come



Photo courtesy of Helena Partnerships.

⁹ The Changing Face of Age – Research to inform a Bradford District Strategy for Housing in our old age

Figure 2 – Process followed to develop the strategy

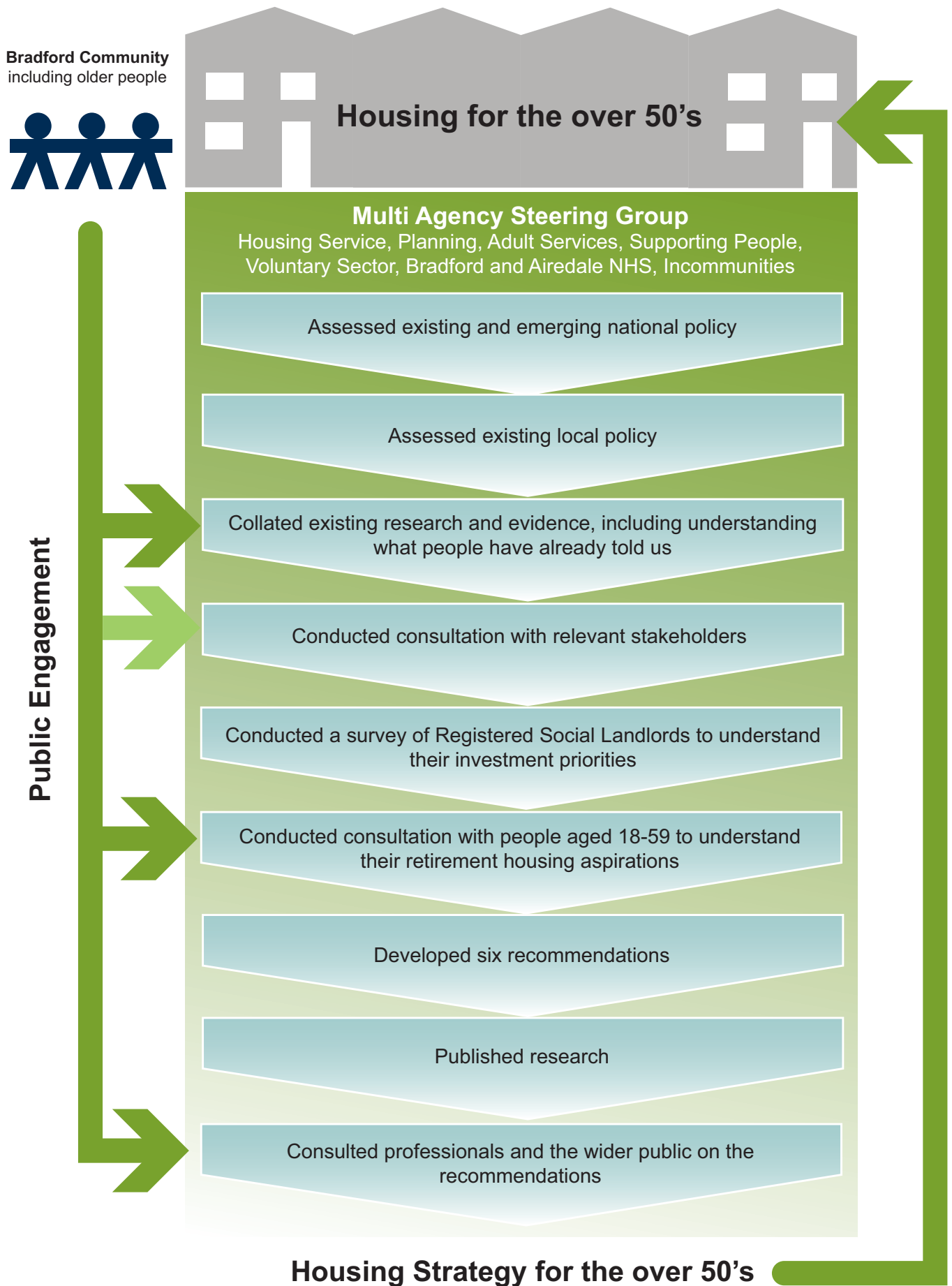


Figure 3 – The structure of the strategy



Our vision



Quotes taken from 'Thinking Ahead' survey and Older People's Partnership Housing Action Group

Our vision

Our vision is for everyone aged over 50 in Bradford to have a **choice** of **high quality**, **accessible** and **practical** housing options, and the care and support services required to make them possible.

This will be delivered through a combination of **private sector** development, **community** collaboration and **public sector** creativity.

These choices will be **within the financial reach** of all current and future older people in the district so they can make and act on **informed** decisions about where they would like to live at **appropriate times** in their lives.



Our three principles

The Joint Housing Strategy for the Bradford District

'Sustainable Homes and Neighbourhoods in a Successful District' is the Joint Housing Strategy for Bradford 2008-2020. The Joint Housing Strategy has three objectives:

- **Growth** – To provide new housing, much of it affordable, to meet the needs of a growing population. To ensure that new housing creates popular neighbourhoods with high standards of quality and design linked to good transport networks and with easy access to employment and amenities.
- **Quality** – To improve the quality of our existing housing stock both private and social. Improve the quality of our

neighbourhoods including open space for leisure and recreation, and to provide high quality services within the local authority and its partner agencies.

- **Inclusion** – To ensure that vulnerable sections of our communities are helped to maintain a home and achieve independent living by preventing homelessness, providing adaptations for those with a disability, tackling fuel poverty, increasing the number of homes built to Lifetime Standards and providing more extra care homes.

It is within these overarching objectives that the Housing Strategy for the Over 50s flows, forming the three principles of this strategy:

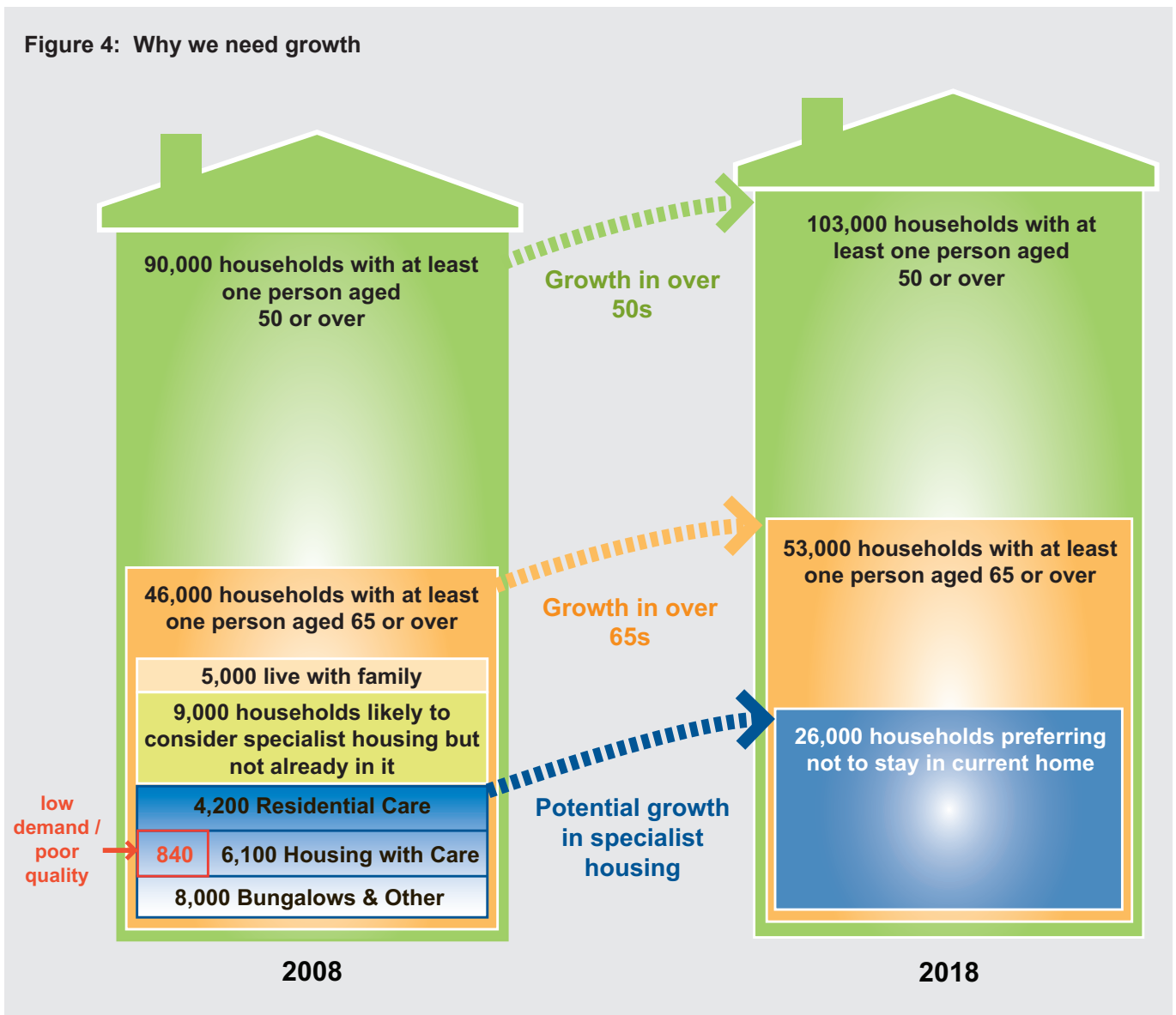


Growth

We need growth to cater for the needs of a growing population of older people in the district and their families. Growth will need to be in the number of homes we provide as well as a growth in the services required to support our older people to remain independent. On a basic level, we have estimated that we need at least a 31% growth in our provision of specialist accommodation over the next 20 years simply to keep up with the growth in population. This would equate to an extra 180 bungalows per

year, an extra 85 sheltered units per year and an extra 34 care spaces (preferably extra care) per year. The additional issues of poor quality stock will add to this requirement, alongside the increasing expectations of our older people.

With less than 50% of those aged 50-59 either preferring or expecting to live in their current home in retirement, figure 4 illustrates why we need growth in specialist housing in the district.



For the purpose of this diagram Housing with Care includes sheltered housing and extra care housing; Other includes such things as Park Homes. Household numbers based on CLG household estimates and projections in combination with 2008 Bradford Housing Needs survey. Housing preferences based on 2008 Bradford Housing Needs survey and 'Thinking Ahead' 2010 Housing Options survey. Stock data based on EAC HousingCare, National Register of Social Housing and 2008 Housing Needs Survey. Low demand sheltered housing based on 2010 RSL survey.

Quality

We need to improve the quality of our existing offer of older people's accommodation so that it better meets the needs of current and future older people. We also need to ensure our newly built accommodation is of the best quality and meets people's needs and expectations. And we need to provide high quality services.


Registered Providers have told us that 15% of their current sheltered housing is in low demand, equating to 840 units; this is mainly down to the quality of the location but the quality of the facilities and accommodation on offer is also important. They have estimated that 480 of these units could be brought up to standard given sufficient investment but at least 200 are expected to require demolition and a further 160 require conversion to other forms of accommodation. They have estimated it would cost £9m to address the issues facing their existing specialist older people's housing.

Inclusion

We need to ensure that all sections of our older community are helped to maintain a home and achieve as much independent living as possible. And that our services and specialist accommodation are accessible and desirable for all sections of the older people's community, including those from minority groups.

Historically, older people have had to move to sheltered accommodation to receive housing-related support and the vast majority of the Supporting People older people budget is currently allocated in block contracts to sheltered accommodation schemes or Registered Provider community alarms. Many older people choose not to live in sheltered housing but would benefit from similar help and support. It is therefore important that anyone eligible for housing support can access what they need within the accommodation of their choice (whether that be their current home, for home owners, or otherwise).





In the future there will be more older men, and more elderly people from Black and Minority Ethnic (BME) backgrounds. Our specialist housing will need to be culturally sensitive to cater for their specific needs, and in locations that are suitable to access appropriate religious facilities, shops and families. Asian households have started to welcome sheltered housing more but the level of understanding of the options available is still poor in these communities. Although family links are still strong, the gradual merging of Western and Asian cultures can lead to BME elders living alone in very large properties, having expected their younger family members to live with them as they got older.

We have conservatively estimated that there are at least 2,200 older lesbian, gay or bisexual (LGB) people within the Bradford District¹⁰. Nationally it has been shown that older LGB people are more likely to live alone, more likely to need care, and less likely to have family networks to call on. They are also more likely to fear the help of strangers, and especially the reaction of strangers coming into their home.

We also need to ensure the needs of specific vulnerable groups (such as those with mental health, physical and learning disabilities, those with drug and alcohol dependency, and the homeless) are met, as they age and move from traditional Adult Social Care to Older People's Services. This transition needs to operate smoothly for those individuals involved.

¹⁰ In the 2010 Bradford District Residents Survey 1.5% of the local population identified themselves as being gay or lesbian (lesbian, gay or bisexual - LGB) (this will be an underestimate as LGB people are often unlikely to identify themselves in surveys).

Our objectives

Bradford District Housing Strategy for the Over 50s

VISION

- * Our vision is for everyone aged over 50 in Bradford to have a **choice** of **high quality, accessible** and **practical** housing options, and the care and support services required to make them possible.
- * This will be delivered through a combination of **private sector** development, **community** collaboration and **public sector** creativity.
- * These choices will be within the **financial reach** of all current and future older people in the district so they can make and act on **informed** decisions about where they would like to live at **appropriate times** in their lives.

PRINCIPLES



OBJECTIVES

OBJECTIVE ONE

Increase Choice

Give older people, and those approaching old age, desirable and affordable options and assistance, so that they choose to move to more suitable housing.

OBJECTIVE TWO

Support Everyone

In addition to objective one, support those people who choose to stay in, or are unable to move from their current home, at a price they can afford.

OBJECTIVE THREE

Work Together

Strengthen opportunities for local people, communities, the private sector, the public sector, and other housing and service providers to work together to provide solutions.

OBJECTIVE FOUR

Make People Aware

Getting the right information to the right people at the right time.

OBJECTIVE FIVE

Make it Sustainable

Make sure our housing stock and associated services are sustainable in the long run.

OBJECTIVE SIX

Manage the Impact of Change

Have clear plans in place to minimise the disruption caused by getting to where we need to be.

Our first objective...



you said...

Offer a wide and varied choice of

options • I would like a garden to pursue a hobby, keep active or for when my grandchildren come to visit • I would like more than one bedroom • Better specialist housing within the neighbourhoods we know • There should be a choice available to those wanting to live in mixed communities or with people their own age • religious beliefs and areas to pray could be incorporated • play facilities for visiting families and grandchildren • realistically priced, rent and/or purchase outright • adequate car parking • not typical dull looking, but somewhere that is nice to live, planned thoughtfully to preserve as much independence as possible • using best practice from other parts of the country/Europe • a hub for the wider community • it was such a relief when the manager of the extra care scheme where I was living encouraged me to open up about my lesbian identity • Future proofing such as broadband and telecare should be built in • not feeling forced into a residential/nursing home • The local planning system needs to be transparent over use classes so we know how our applications will be processed •



we know...

30% of those aged over 60 were very or fairly likely to consider moving to a bungalow • 67% of those aged 65-84 own their home outright • 73% of those aged 18-59 would expect to own their home in old age • 85% of the sheltered housing in the district is in average or high demand, mainly due to location • 80% of those aged 50-64 are owner occupiers • 15% of those aged over 60 were very or fairly likely to consider moving to sheltered housing • It would cost £9m to address the issues facing low demand sheltered housing stock • By 2020 there will be an extra 11,900 people aged 65-84 living in the district • 37% of those aged 50-59 would prefer to live in a bungalow in their old age • To match population growth, we have estimated we need a 31% increase in specialist housing provision over the next 20 years • 16% of those aged 18-59 would consider sheltered housing when asked to consider the implications of having a slight physical or mental disability in old age • 15% of those aged over 60 were very or fairly likely to consider moving to a retirement development •

...increase choice

OBJECTIVE ONE

Increase Choice

Give older people, and those approaching old age, desirable and affordable options and assistance, so that they choose to move to more suitable housing.

This is about improving our offer of specialist older people's accommodation to make it a more desirable option. This might be by improving the quality of our existing sheltered housing or by building more specialist retirement developments. What's important is that the offer is attractive to older people and available to suit a range of budgets; with options for home ownership, shared ownership and affordable rent. It is **not** about forcing older people into accommodation they do not want.

Why?



To meet the needs of a growing population of older people, including growth in those aged 50-70, and those aged 85 plus. Enable older people to have their families living close to them by freeing up much needed family accommodation. Ensuring our existing housing stock is used as effectively as possible and reduce pressures on land.



Housing stock specifically designed for the needs of old age will enable occupants to live more independently, lead a better quality of life and continue to contribute to society and the economy. But some of our specialist housing requires investment to meet increasing expectations and address quality issues.



Some older people may want to move to specialist housing to feel more secure, and be able to live and socialise with people of a similar age and reduce isolation. But we need to build in accessibility, and cater for the needs of growing minority groups to ensure that there is choice for all.

What success should look like

Older people value their choice of accessible accommodation and have remained healthy, active and independent into old age through the removal of the physical barriers that may have contributed to, or even caused, isolation, ill health or accidents in their own home. Fewer older people face the trauma of having to make quick decisions about where they live as they will be able to access a sliding scale of care and support (for either short or long periods) as and when they need it within their own home, with the additional support of their family, having planned ahead. Healthy and active residents are happy to offer their help and assistance to their less able neighbours and all residents feel a part of the wider community as facilities are open to and used by the neighbourhood. The provision of housing for older people is routinely incorporated into neighbourhood regeneration plans.

The implications of failure

Our existing specialist housing becomes undesirable, financially unviable and empty homes lead to neighbourhood blight. Some older people struggle to maintain their homes, feel trapped and become increasingly isolated from society. Incidents in the home become traumatic and lead to longer periods of hospitalisation; eventual loss of confidence and independence for individuals; and greater cost to the public purse. More land is used to build larger family homes to cater for a growing population.

Our second objective...



you said...

Provide more support in the home at a more

reasonable cost • **Appropriate levels of support need to be provided to older people to maintain them within their own home** • Older people look out for each other – if more support was given to community groups this would benefit a lot • **To have choices of services and support in own properties** • Practical help in the home to remain independent, not feeling forced into residential/nursing home care • **not easy within existing housing stock, but a few small adaptations can make a big difference** • By having a range of services available where people can stay in their present property and the services come to them • **Good services to buy in as required** • It's about offering assistance and at a price that the old are willing to pay not just able to pay • **Look at what the voluntary sector can provide, befriending, gardening, etc**



we know...

68% of those aged over 55 with a long term illness are owner occupiers

• **20% of older BME households were very or fairly likely to consider living with family/friends in comparison to 8% of White British households** • people spend between 70%-90% of their time in their own home • **47% of older people were very unlikely or fairly unlikely to consider moving to any form of specialist housing** • **41% of those aged 50-59 would prefer to live in their current home in their retirement** • **over 5,500 households containing at least one person over 50 are living in homes that do not meet their health requirements** • The main cause of unmet housing health needs are climbing the stairs at home and general mobility at home • **at £183,500, the average advertised price of a bungalow is out of the range of most households relying solely on equity to fund a move** • It has been estimated that for every £1 spent on telecare, £3.82 of savings are made in traditional care •

...support everyone

OBJECTIVE TWO

Support Everyone

In addition to objective one, support those people who choose to stay in, or are unable to move from their current home, at a price they can afford.

We recognise that many older people will choose to stay in their current home as they get older and we need to make sure our services are offered to everyone in need, regardless of where they are living in the district, at a price they can afford.

Why?



Recent years have seen a growth in the number of elderly people who own their own home – the vast majority of elderly people in our district own their home outright and many will choose to live in their current home as they get older.



The quality and suitability of mainstream housing varies, especially for those whose health is deteriorating as a part of old age. Elderly people often struggle to know who to trust to carry out essential maintenance on their homes. The equity in some (poorer quality) housing will often not be enough to enable a move to specialist housing without 'giving up' owner status.



Historically, housing-related support services have only been provided to people in socially rented specialist accommodation which is in contrast to where the majority of elderly people live. Some elderly people may fear the discrimination of strangers coming into their homes, such as older lesbian and gay people who will still remember when their sexuality was illegal.

What success should look like

New advances in telecare will enable more elderly people to choose to live in their current home, safe in the knowledge that help is at hand if it is needed; and families will feel reassured that their elderly relatives can still live independently reducing unnecessary pressure to move to residential care. Family and friends feel their care is valued, and floating support and care services can be brought in when needed. Elderly people feel more in control of their own lives and are able to access or buy desirable minor or major adaptations to their home, potentially through confidently releasing the equity locked up in their property. Regardless of their tenure, or location in the district, all elderly people can access an increasing range of affordable and trustworthy 'low level' services such as a handyman, gardening, or shopping help therefore boosting their confidence, keeping their property maintained and reducing the likelihood of admission to hospital.

The implications of failure

Older people still choose to remain in their current home but some older people struggle to maintain their independence, their home, and become increasingly isolated from society. Incidents in the home become traumatic and lead to longer periods of hospitalisation and eventual loss of confidence and independence for individuals, and leads to greater cost to the public purse. Ill-informed but well intentioned families put pressure on their elderly relatives to move into expensive residential care whether they need to or not.

Our third objective...



you said...

Housing co-operatives and varied grassroots solutions • If fitter and more mobile older people were encouraged to help a less abled this would benefit both • Local people understand local concerns and have knowledge that others do not • Older people like fun and are also active in mind and limb • Old folk can be very supportive of young and young can be very supportive of old •



we know...

Family or friends help with 84% older people households struggling with the maintenance of their home • Around 8,200 older people live with their younger relatives •

...work together

OBJECTIVE THREE

Work Together

Strengthen opportunities for local people, communities, the private sector, the public sector, and other housing and service providers to work together to provide solutions.

The Government is keen to put more power and opportunity into people's hands and make the decision making process more local. They want to see citizens, communities and local government coming together to solve the problems they face.

Why?



Against the growth in population we will see a reduction in public funding. But more people will mean more creativity as individuals and groups find their own solution to the problems they face. A growth in population and increasing affluence amongst the age group will offer more commercial opportunities.



By involving older people, those approaching old age, family, friends, neighbours and community groups in our decision making process we will be able to make more effective decisions. Many older people greatly value the quality and personal care that their partners, family members or neighbours can provide.



To strengthen the opportunities that the young (including young adults) and old have to interact and understand each other's needs and aspirations to create strong communities that are supportive of each other.

What success should look like

Groups of active older people have come together and have created their own 'grassroots' solutions to the problems they anticipate facing. Some have built from new, or adapted existing properties, to meet their anticipated future needs. The Public Sector has provided support to form 'Local Housing Trusts' on which local communities have designed and developed their own solutions. More people have been motivated to volunteer through the 'Year of Active Citizens and Volunteering 2011' and the Older People's Partnership continues to be involved and lead the decision making process. Social enterprises have sprung up to fill gaps in demand and carers receive the support they need to continue to provide their valuable care. More younger people are thinking about and making plans for their own old age.

The implications of failure

Communities become increasingly polarised with the young living in one part of the district and the old living in other parts. Breakdowns in communication lead to unnecessary expense and duplication. Gaps in provision appear as public sector funding is reduced or targeted in the wrong direction, causing greater incidences of hospital admission and pressure on health budgets. Younger people fail to see the importance or worth in planning for their own retirement leading to a greater reliance on the state as they get older.

Our fourth objective...



you said...

By informing me of the options available

throughout my age – in a friendly and colourful manner that wouldn't make the 'retirement age' seem daunting and something to run away from

- To help you know what's available out there and what choices and funding you can have and also let you know earlier on in life so you know what options you have
- All staff singing from the same hymn sheet and pointing in the same direction
- Preferably done whilst individuals are able mentally to make an informed decision
- not have to make decisions about such important things in a few days
- Why reinvent the wheel if it's out there let's use it and save time and money



...make people aware

OBJECTIVE FOUR

Make People Aware

Getting the right information to the right people at the right time.

Getting the right information to the right people at the right time is crucial if we want people to be able to make informed decisions at key points in their lives. But too much information can be overwhelming, difficult to manage and lead to inconsistency.

Why?



We need to ensure that people have the information available to enable them to choose between all the options in an informed way. More choice of places to live and services to buy in (for example through, but not limited to, Personalisation) will mean there is a need for more information.



The information we provide needs to be clear, consistent, timely and accurate so that people are able to make the right decisions.



The information gets to everyone who needs it by using a variety of communication methods. Some minority communities have a lower awareness of the options available and their associated benefits.

What success should look like

Elderly people, their families and professionals working with elderly people know where to go, value, and find it easy to get the information they need about their housing options and related support services. Savings are made by making the most of electronic resources and existing national resources such as FirstStop and HousingCare. Local information is easy to maintain and is updated on a regular basis by the relevant providers. Increased media coverage has raised the profile of the choices available as people get older and more people are starting to plan ahead. Housing options are integrated into retirement planning seminars and courses. Specialist properties become easier to let or sell as more people recognise their benefits.

The implications of failure

Older people and their families live in ignorance of the options they have available and make decisions that unnecessarily restrict their independence, end up being costly to themselves and the state. Low demand affects new and existing provision as people are unaware, or do not understand what it can offer. Elderly people become unnecessarily confused by conflicting information and become withdrawn from the whole process.



OBJECTIVE FIVE

Make it Sustainable

Make sure our stock and associated services are sustainable in the long run.

This is about making sure what we build and refurbish now works well into the future, both for current residents and future residents. This is not just relevant for our specialist housing but for all our housing (for example through the adoption of Lifetime Homes standards). It is also about working smarter and making sure our front line services continue to provide quality in the light of budget pressures.

Why?



The Joint Housing Strategy for the District makes a commitment to the growth in housing stock to meet the demands of an increasing population. We need to ensure that what we are building now will meet the needs of the people living in these properties in the future.



Much of our existing housing stock does not lend itself to accessibility without making major adaptations which can be time consuming and expensive.



We need to reflect the increasing affluence of many older people in our district and ensure there are adequate quality and trustworthy services for those who are able to pay for them as well as for those who qualify for support.

What success should look like

All new homes are being built with accessibility and adaptability in mind. Residents are encouraged by architects and builders to build in accessible features when they refurbish or improve their homes. Households looking for accessible properties are able to choose from a range of previously adapted properties, either for sale or rent, and estate agents value being able to match households to the adapted properties they are selling. Households inheriting adapted properties (through purchase or otherwise), know how to get adaptations removed and recycled if needed, reducing waste and benefiting the environment. More homeowners value being able to release the equity in their home to fund the adaptations they need. New specialist housing is built in the right location with futureproofing in mind, with broadband access and 'upgradable' Telecare built in. Council-run services operate on a financially viable model and the most is made of the Council's trusted name by potentially offering commercial services that provide the Council with the economies of scale. Energy saving solutions are built into mainstream and specialist housing, reducing energy costs, CO2 emissions, and the likelihood of fuel poverty. Adequately insulated and heated homes improve life expectancy and reduce the likelihood of cold or heatwave related illness.

The implications of failure

Newly built homes provide physical barriers as their occupants age or get infirm. Money and time is wasted installing new adaptations from scratch. Telecare built into specialist housing becomes obsolete quickly and is expensive to maintain.



OBJECTIVE SIX

Manage the Impact of Change

Have clear plans in place to minimise the disruption caused by getting to where we need to be.

Bringing poor quality, or low demand specialist housing up to standard will inevitably impact on the people living there and we need clear plans in place to minimise the disruption caused. We also need plans in place for how we will re-utilise decommissioned buildings and land to minimise the impact on the wider neighbourhood. Finally, as we reconfigure the way our services are delivered, we need to manage the impact of change on the people that currently use them.

Why?



Rising aspirations amongst a growing population of elderly people will mean some of our existing offer of specialist housing will not be considered acceptable.



Some existing specialist housing is of poor quality, or in low demand. Some will be adaptable to bring them up to standard but others will require demolition or change of use – these will be people's homes and we will need a clear plan of how we will deal with this situation to minimise disruption.



Often, elderly people living in specialist accommodation will need additional support to help them cope with a move – this support will need to reflect the needs of the individual.

What success should look like

Pre-planning and appropriate safeguards mean that elderly people feel enthused and excited about the changes affecting them and look forward to better living environments. Elderly people and their families are keen to assist, taking the pressure off services. Land released by properties being demolished or becoming redundant has a clear re-use plan. Value to the community is maximised, either through commercial sale, or through its reuse for the community – for example through co-operative building projects for affordable family housing.

The implications of failure

The stress of disruption impacts on elderly people's health and wellbeing as properties are being refurbished or decommissioned. They feel disengaged from the process that is affecting them, and more resources are used as elderly people and their families are less willing to offer their assistance. Redundant buildings are left to decay leading to anti-social behaviour and neighbourhood blight and land is used inefficiently. Bad press discourages other people from moving to specialist housing.

Figure 5: Funding Sources



Our approach to funding

We have been successful in Bradford in attracting external resources for housing projects and services, particularly over the last few years. However, we will no longer be able to rely on public money to the extent that we have in recent years; public sector budget cuts will challenge our ability to deliver services and capital projects.

In this financial environment, it will be increasingly important for our partners to work together with us and pool resources where appropriate. By working together, we can minimise duplication and put preventative solutions in place to save us money in the longer term. The roll out of Community Budgets will help us achieve this (the Government's replacement for Total Place).

To help alleviate the impacts of budget cuts, the Government has put in place new tools that we will need to take advantage of to achieve our aims. These are summarised below:

- **Affordable Rent** – Registered Providers will have the option to rent homes at an affordable rent set at a maximum of 80% of the private sector market rent. It is intended that the additional money raised could then be used to fund new affordable housing.
- **New Homes Bonus** – The Government will match the Council Tax income for every additional home we build in the district for six years. The Council will need to work with local communities to decide how the money will be spent, but it is intended to form an incentive to approve new development.
- Nationally there will be a £6bn commitment over four years to the Supporting People programme.

- The Disabled Facilities Grant will be protected and rise with inflation.
- **Big Society Bank** – This will use funds from dormant bank accounts to lend finance to neighbourhood groups, charities, social enterprises and non-government bodies.

The Council still has significant land assets and we will be creatively looking at how these can be used to kick-start developments where they would be otherwise unviable. We will investigate how we can use land trusts to maximise the long term impact of the land we have available.

We will seek to use these alternative funding sources where possible but we will still call for the Government's Homes & Communities Agency (HCA) to subsidise some capital projects, especially in areas where private sector viability is low but need is high. We have therefore included a theme on older people within our Local Investment Plan priorities - a document which will be used by the HCA to allocate funding over the next five years.

Even after the house price falls of the last couple of years, house prices in Bradford have still doubled in value in ten years. Householders aged over 50 in Bradford have an estimated £7bn of equity in their homes. With 67% of those aged 65-84 owning their own home outright, and 80% of those aged 50-64 owning their home (either outright or through a mortgage), it is clear that equity release and downsizing will become increasingly important. This presents significant commercial opportunity for the private sector to deliver the options older people are looking for.

Figure 5 (opposite) illustrates the potential funding sources.

Making things happen

We have included as an appendix to this document an action plan which details what we will do to work towards achieving our aims. We will review and update this plan annually to monitor progress and respond to new challenges. The action plan represents our high level plans, some of which will be led by the Council; others will be delivered by our partners. The action plan is not expected to deliver all the outcomes in the strategy as we will be greatly relying on the private sector and communities to develop their own solutions.

The performance framework of the council is currently being reviewed in light of the Government's intentions for local accountability. We will therefore seek to ensure that we continue to monitor the following areas for our older people (although the methodology to collect the data may change):

- Fuel poverty
- Housing condition
- Access to information
- Completions of specialist accommodation
- Perceived health and wellbeing (for example through the Bradford Perceptions Survey)
- Social housing waiting lists for sheltered housing
- Provision of older people's housing by area
- Housing market indicators (for example house prices)

For those planning or thinking about developing specialist older people's housing in the district we have included a checklist to help you understand what older people in Bradford are looking for, and a guide to help you assess the suitability of sites using localised data and information.

- **Appendix One – Specialist housing checklist**
- **Appendix Two – Where we need Specialist Housing**
- **Appendix Three – Useful resources**

By providing high quality, accessible, practical, and desirable housing options and support to older people within their homes we aim to really make a positive difference to the people of our district. We will enable them to live more independently, ensure they can continue to contribute to our society and economy, and reduce the reliance on expensive hospital services and residential care. Only by working together can we really make things happen on the scale we need and we look forward to working with our housing partners and those in the public, private and voluntary sectors to help deliver positive outcomes for all our older people; both now and in the future.



Appendix 1

Specialist housing checklist

The following checklist reflects what people have told us they would like to see in specialist housing. It does not constitute a standard or requirement to meet all the aspirations listed, but reflects a 'wish list' of what we would like to see. The checklist is intended to be used for both new build specialist housing, or during refurbishment of existing specialist housing.

- ✓ Open to those with the foresight to plan ahead i.e. access criteria that creates communities with a mix of able and less able people. Neighbours will be able to offer each other support and the stigma of specialist housing will be removed.
- ✓ Self contained units (having a home rather than being 'in' a [residential] home).
- ✓ Desirable locations (e.g. in the neighbourhoods people know).
- ✓ Desirable designs (inside and out).
- ✓ Accessible to shops and transport.
- ✓ Built to Lifetime Homes standards as a minimum.
- ✓ Accessible kitchens, bathing and toileting facilities.
- ✓ Design features to help those with dementia (e.g. the use of contrasting colours for doors, etc).
- ✓ Mixture of buy, rent, shared ownership, at various price points.
- ✓ Mixture of clustered units for elderly people to live close and support each other, or individual homes in the wider community.
- ✓ Adequate space for storage (including mobility scooters).
- ✓ Not too small, with options for two bedrooms to allow families to stay.
- ✓ Family friendly (with spaces for children to play).
- ✓ Parking for those who can drive, and adequate spaces for visitors.
- ✓ Integrated into the wider community (e.g. sharing facilities).
- ✓ Space to continue hobbies (such as gardening).
- ✓ Future proofed (able to take advancements in telecare, access to broadband, etc).
- ✓ Energy efficient (well insulated, use of renewable energy sources).
- ✓ Able to bring in care and support when needed; without having to move again; at affordable price points.
- ✓ Assistance to help people move in (practical assistance, how to downsize belongings, emotional help).
- ✓ Conversion of existing buildings where appropriate (such as old mills).
- ✓ Culturally sensitive to the needs of elderly people from different ethnic backgrounds.

Appendix 2

Where we need specialist housing

It would be unrealistic to review the entire district within this strategy on a neighbourhood basis to decide where in the district we need more provision of specialist housing. Changing demographics, ongoing new provision and the decommissioning of outdated provision will provide a constantly changing picture that a static analysis of the district would not suit. Realistically, the availability of land will be a defining factor in where development can take place. Instead, as a guide for developers, RPs, and providers we have included a checklist of questions and information sources that will help initially assess particular sites on a case by case basis.

- **Local demographics – do old people, or people approaching old age currently live in the area?**
 - **The Changing Face of Age** – Page 28 has simple ward maps based on 2007 ONS population estimates for small areas.
 - The latest ONS population estimates can be found on www.statistics.gov.uk/sape/.
- **What is the general health like for older people currently living in the area?**
 - Whilst some parts of the district have fewer older people, poor living conditions and deprivation can lead to more older people being of ill health or in ill health at a younger age than some of the more affluent areas.
 - **The Changing Face of Age** – Page 42 has a map showing the number of over 50s with limiting long term illnesses across the district based on the 2001 Census.
 - The DWP reports on the numbers of people receiving Attendance Allowance by ward or LSOA. <http://83.244.183.180/NESS/BEN/aa.htm>.
 - Remember that some figures can be skewed by the current location of care and nursing homes in the district.
- **Tenure – what is the existing tenure profile of the area?**
 - This will inform the tenure mix needed and the viability of using private sector funding to support development. Most people who currently own their home will want to continue to own (either outright or through a shared ownership arrangement), whilst renters will generally require a social or affordable rent.
 - The **Bradford Housing Requirements Study** – Page 35 has a chart of tenure by sub area in the district. Unfortunately we can't break this down further to report only on older people households but it will give you a good impression of the tenure make up of the area.
 - In the coming years, look out for the Census 2011 information on tenure; but in the meantime do not rely on Census 2001 information as there have been significant changes in the tenure profile of the district (as has been the case nationally) since the Census was conducted.
- **House prices – What are house prices like in the neighbourhood?**
 - This will help inform the price point to aim to make downsizing a realistic and financially viable option for people. It will also help inform whether shared ownership options will be required.

- Note that district wide average house prices will not reflect the sub markets that operate across the district. Some areas of the district attract high prices whilst other areas attract lower prices.
- House price information at sub district level is commercially available from the Land Registry or through independent valuation companies. The Council's Strategic Housing service may be able to offer assistance to non-profit making organisations.

■ Is the location accessible?

- A walk round the local area will give a good indication as to access to shops, bus routes, rail stations and post offices.
- www.wymetro.com has information on bus routes and train stations.
- Google Streetview covers the entire district and can be useful to view an area remotely. Google maps also show bus stops and link to real time bus information so you can easily get a feel for bus frequencies.

■ What is crime or the perception of crime like in the area?

- www.police.uk is a website that shows actual crime levels by type at post code level across the district
- The Bradford District Residents Perception Survey 2010 is available through the **Bradford Observatory** and gives an indication as to the perception of crime in an area.

■ What is the existing provision in the area?

- **The Changing Face of Age** – Pages 44-54 has information as to what existing provision

there is across the district. Note that this reflects the situation at the time the report was written.

- A good start for further information is <http://www.housingcare.org/>. This details the majority of specialist housing schemes across the district and we will be working to ensure this information is comprehensive and kept up-to-date. The site has information on price points, popularity and the facilities offered for many schemes and for all schemes a contact is provided for further information if required.
- If there are other operators working in the vicinity, is there a potential for joint working to save costs and improve services?

■ Planning applications

- The Council's website has an online system for public access to past and current planning applications and their status. This will allow you to search for and view any current planning applications relating to the local area, and in particular any plans for older people's housing.
- Note that planning applications do not necessarily mean that the plans will happen; even if they are approved.

■ Are there any regeneration plans or Neighbourhood Plans for the area?

- There are currently housing regeneration plans in Manningham, Holme Wood, Laisterdyke, Goitside and the Canal Road Corridor. For further information please contact the Housing Regeneration Team on 01274 434485.

Appendix 3

Useful resources

For older people, their carers, family and friends

City of Bradford Metropolitan District Council

■ Adult Services

Tel 01274 431704

Website: www.bradford.gov.uk/adultcare

Benefits Service

Tel: 01274 432772

Website: www.bradford.gov.uk/benefits

■ Housing (for Council and Social Housing see Incommunities)

Tel: 01274 433531

Website: www.bradford.gov.uk/housing

■ Safe & Sound (Telecare & Community Alarms)

Tel: 01274 434994

Website: www.bradford.gov.uk/adultcare

■ Age Concern Bradford

Information Points:

32 Kirkgate, Bradford, BD1 1QN

Tel: 01274 391190

8 Cooke Lane, Airedale Centre,
Keighley, BD21 3PF

Tel: 01535 610100

Website: www.ageconcernbradford.org.uk

■ First Stop Care Advice

The National Advice Service for Older People

Advice Line: 0800 377 70 70

Website: www.firststopcareadvice.org.uk

■ Elderly Accommodation Counsel Housing Care

National database of retirement housing and care homes linked to First Stop

Advice Line: 0800 377 70 70

Website: www.housingcare.org

■ Incommunities

Incommunities now own and manage two thirds of the social housing in the District. They also operate the social housing waiting list on behalf of the Council.

To become a new tenant visit:

Open Moves, 23-27 Cheapside, City House,
Bradford, BD1 4HR

Tel: 0845 141 6666

Website: www.openmoves.co.uk

For existing tenants contact your local housing office or telephone 01274 254000

Website: www.incommunities.co.uk

■ Bradford Older People's Partnership

Tel: 01274 437963

Website: <http://www.bradford.gov.uk/bmdc/BDP/Partnerships/Older+Peoples+Partnership>

■ Bradford & District Older People's Alliance (BOPA)

Tel: 01274 728216

Website: www.bopabradford.org.uk

For RPs, developers, providers and other professionals

■ **The Changing Face of Age**

This comprehensive research document forms the evidence base for this strategy. It is available from www.bradford.gov.uk. The report covers the national and local policy context, background statistics, current provision and planned and future provision. In addition to the main document there is also a full report on the results of the 'Thinking Ahead' survey which asked householders aged 18-59 on their retirement housing aspirations.

■ **Bradford Strategic Housing Market Assessment**

The [Strategic Housing Market Assessment](#) is a planning document which has been conducted to inform the district's Local Development Framework. It analyses the housing market in Bradford and advises on the types of housing needed in different areas and the amount and pattern of need for affordable housing.

■ **Bradford Observatory**

The [Bradford Observatory](#) is a "one stop shop" website for information and intelligence about the Bradford District. Here you can find facts, profiles and statistical analysis regarding the people and communities across the whole of the district. The Bradford Observatory also has a research library.

■ **Invest in Bradford**

The [Invest in Bradford](#) team work on your behalf to make sure that your company can make the most from working in the Bradford area.

■ **Diva Bradford**

[Diva Bradford](#) is a directory of voluntary organisations operating in the Bradford District.

■ **Housing our Ageing Population Panel for Innovation (HAPPI)**

Working on behalf of CLG the [HAPPI](#) panel gathered good practice from across Europe and put together new and creative proposals to help put the UK at the forefront of housing for older people.

■ **Joseph Rowntree Foundation – Planning for Continuing Care Retirement Communities: Issues and good practice**

This is a [guide](#) to planning community care retirement communities.

■ **DH Care Networks – Extra Care Housing Toolkit**

This is a [toolkit](#) that contains sections that cover in detail the essential elements in developing extra care housing, including implementation and evaluation.

Appendix 4

Glossary of terms

BME (Black and Minority Ethnic)	This is a classification often used to describe the section of the population that is not white (i.e. including those of South Asian origin, African, Chinese or Caribbean origin). It is often also taken to mean any other group that may not be visibly different to the white population but may have specific housing needs such as gypsies and refugee groups.
Bradford and District Older People's Alliance (BOPA)	BOPA is a network of older peoples voluntary and community sector groups and organisations in Bradford. They work alongside the Older People's Partnership Board to ensure the older people in the district are able to contribute to the decisions directly affecting their lives.
Co-housing	Co-housing is a way of living applicable to all ages which combines three essential elements <ul style="list-style-type: none"> • Self contained homes with some shared facilities • Residents involved in the creation, ownership and maintenance of communal facilities • Intentional neighbourhood design: scale and layout designed to create social contact and a sense of community Senior co-housing (i.e. co-housing for older people) has been pioneered in Denmark and the Netherlands.
Community Budgets	This is the Government's replacement for 'Total Place'; an initiative pioneered under the previous Government. Community Budgets allow the pooling of distinct budgets (for example policing, health, social care) within a 'local bank account' so that the budgets can be used in the most effective and joined-up manner. Initially the pilots will be in helping turn around the lives of families with multiple problems.
Continuing Care Retirement Communities (CCRCs)	Continuing Care Retirement Communities (often called Extra Care Villages) are larger forms of extra care schemes which may have additional accessible facilities on-site (for example, hairdressers, function rooms, restaurants, ICT rooms, shops etc) – often these facilities will be available to the wider community, partly to make them more commercially viable, but also to increase the interaction of the scheme within the wider community.

Co-operatives

Housing co-operatives are uncommon in the UK but often seen in other countries. On a basic level a housing co-op is very similar to a housing association, but it is managed by its tenants who make the decisions collectively. Tenants do not individually own their properties but instead become their own landlord with the ownership remaining, legally, with the co-operative (of which they become members).

Disabled Facilities Grants

This is a Council grant that helps those with an assessed need towards the cost of adapting their home to enable them to continue to live there. It is available to both home owners and tenants. Typically, work funded by the grant would include installing ramps, installing a stair-lift or improving access to bathing facilities.

Equity Release

Equity release plans let a home owner release some or all of the capital they have tied up in their home while keeping the right to carry on living there for as long as they need. This could be through a 'Lifetime Mortgage' or a 'Home Reversion Plan'. The money released could then be used (but not restricted) to fund maintenance or adaptations on the property. Taking out an equity release plan is a major financial decision and we recommend seeking the help of an independent financial advisor or solicitor who is familiar with these types of plans if you are interested in this option.

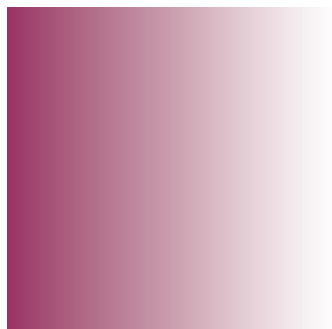
Extra Care

Extra Care is more a 'concept' rather than a specific housing type. Its defining factor is that it provides self contained homes with flexible support and care services on hand if needed. It is often seen as a replacement for residential care. Importantly, extra care housing is housing first. People living there, either through ownership, shared-ownership or rent, have legal rights to occupy their property that are underpinned by housing law. Each home is designed with accessibility in mind making them more suitable for those with specific needs than general housing. Recently it has become more common to offer extra care housing to those anticipating future needs as well as those with existing needs (i.e. the requirement for care/support is not a prerequisite for living there); this creates mixed communities of able and less able people. Extra care may be provided with the help of public subsidy or entirely on a commercial basis (or a mixture of both).

Extra Care Villages	See Continuing Care Retirement Communities
Fuel Poverty	A household is said to be in fuel poverty if it needs to spend more than 10% of its income on fuel to maintain a satisfactory heating regime (usually 21 degrees Celsius for the main living area and 18 degrees for other occupied rooms). Fuel poverty can affect households regardless of age but can disproportionately affect older households as inadequate heating will have a more immediate impact on health. Additionally, long term fuel poverty in younger households may affect their health in old age or contribute to shorter life expectancy.
General Needs Social Housing	This term refers to the majority of housing provided by Registered Providers (often still referred to as Council Housing by the general public – although technically this is incorrect as all council housing in Bradford was transferred to Incommunities in 2003). General needs refers to the fact the properties are adequate for the general needs of the population, often family housing. General needs housing is distinctly different to housing designated as sheltered.
Home Reversion Plan	A type of equity release where a home owner sells part, or all of their home in return for a cash sum. They have the right to stay in their home as a tenant, paying little or no rent.
Homesharing	A homeshare involves two people with different sets of needs, both of whom also have something to offer. Firstly, people with a home that they are willing to share but are at a stage in life where they need help and support (known as the householder). Secondly, people who need accommodation and who are willing to give some help in exchange for somewhere to stay (known as the homesharer). By putting these two people together the householder receives the support and security they need and the homesharer gets a place to call home, possibly rent free and maybe in an area that would have been financially out of reach. Both people benefit from the arrangement and the costs are very low. The Homeshare Scheme vets potential homesharers.
Incommunities	Previously known as Bradford Community Housing Trust. Incommunities is Registered Provider set up in 2003 when the Council voluntarily transferred its housing stock. This allowed Incommunities to invest in the stock and bring the vast majority up to decent homes standard. Incommunities owns and manages around two thirds of the social rented housing in the district.
Lifetime Homes	Lifetime Homes Standards are a set of 16 simple home features that can be applied when a property is built from new or when it is being refurbished. They make homes more functional for everyone, including families, disabled people and older people. Examples of criteria include electrical sockets being at a convenient height, and an accessible threshold. Full criteria can be found on http://www.lifetimehomes.org.uk/pages/introducing-the-design-criteria.html . Research conducted for the government suggests compliance with lifetime home standards would result in modest additional costs of around £547 per new home.

Lifetime Mortgage	A type of equity release where money is raised by a home owner by taking out a mortgage against their property. The loan is repaid when the home is eventually sold.
Local Housing Trusts	This is a new initiative unveiled by the Coalition Government that could be applicable to older people's housing. The basic premise is that local people decide what development happens in their area therefore removing the need to lodge specific planning applications. Any profits made from the development would have to be reinvested in the local community, and the land would remain with the housing trust – regardless of what happened to the homes built on top.
Older People's Partnership	Bradford Older People's Partnership was established in 2005 to champion and lead on strategic working for older people aged 50 plus and their related issues across the Bradford district. The Partnership brings together a broad range of partners from both the public and voluntary sector, and includes older people themselves who are elected onto the Partnership through the Bradford and District Older People's Alliance (BOPA). Within the partnership is a housing and support in the home subgroup.
Personalisation	Personalisation puts an individual at the centre of the decision making process about how support and care is commissioned to help them live their lives. It gives people choice and control over their lives. At the heart of personalisation is an individual budget set up for each individual who is eligible for state support; the individual (or family members) then (within parameters) is free to decide how the money is spent with the guidance of the service providers.
Private Sector	Any part of the economy (including the housing market) that is run by private individuals, usually as a means of enterprise for profit. These may be sole traders, partnerships, private limited companies (with private shares) or public limited companies (with shares open to the public). The Private Sector also includes Mutual societies such as co-operatives and Industrial & Provident Societies (most Registered Providers take this legal form).
Public Sector	The public sector delivers statutory (i.e. legally required) and other services under the control of Government (either locally or nationally).
Registered Providers (RPs) – previously known as Registered Social Landlords (RSLs)	Registered Providers are Government-funded not-for-profit organisations that provide affordable housing. They include housing associations, trusts and cooperatives. They work with local authorities to provide homes for people meeting the affordable homes criteria. As well as building homes, RPs undertake a landlord function by maintaining properties and collecting rent.
Right-to-build	The Community Right-to-Build is a power proposed under the new Localism Bill. It will allow communities to lead new housing development by reducing the planning requirements if a local scheme receives at least 50% of votes in a local referendum.
Social Landlords	See Registered Providers

Social Networking	Social networking computer websites allow individuals to interact with each other through their friendships, relationships and common interests. Sites such as Facebook, Twitter, Flickr are all examples of social networking. Social networking allows people, including computer literate older people, to communicate with each other, share photos and videos regardless of the physical barriers they may face (for example, to their family in another city or country). Until recently, Bradford was famously home to the ‘world’s oldest Tweeter’ Ivy Bean.
Specialist Accommodation	The term specialist housing used in this strategy relates to the wealth of housing designed specifically for the needs of older people. It is used throughout this strategy to encourage creativity and innovative housing options rather than specifically categorising the types of options based on the current provision available. Examples include, but are not restricted to, bungalows, sheltered housing, extra care, granny annexes, park homes, co-housing or retirement communities. They could be individual homes located in mixed communities or clusters of homes creating their own communities to combat isolation. They will generally be designed with physical accessibility in mind, and residency will often be aimed but may not be restricted to older people. They may be rented or owned, or on a shared ownership basis.
Supporting People	The Supporting People Programme provides housing related support to help vulnerable people (such as the elderly) live as independently as possible in the community. This could be in their own homes, sheltered housing or other specialist supported housing.
Telecare	Telecare provides remote monitoring of real-time emergencies in order to manage the risks associated with independent living. Systems are usually connected to a relative, keyholder or call centre who can take appropriate action if an alarm is triggered. Most commonly this is in the form of a pendant which an elderly person can activate if needed (for example after a fall), but new advances in technology allow for the remote detection of fire, flooding, gas, unexpected movement or lack of movement around the home. Bradford Council provides a Telecare service through ‘Safe and Sound’.
The Big Plan for the Bradford District	This is Bradford’s Sustainable Community Strategy which sets out the most important tasks for improving the Bradford District. It is produced by the Council and its partners to create a better quality of life for everyone.
The Big Society	The Big Society is the Government’s vision of a society where individuals and communities have more power and responsibility, and use it to create better neighbourhoods and local services. It lies at the heart of the Government’s work in housing, planning, regeneration and local government.



Housing, Employment & Skills Service

Department of Regeneration and Culture
City of Bradford Metropolitan District Council
1st Floor, Jacobs Well, Bradford, BD1 5RW

Tel: 01274 434454

E-mail: will.ridley-ellis@bradford.gov.uk

Contact: Will Ridley-Ellis

The wording in this publication can be made available in other formats such as large print. Please call 01274 434454.