



Housing LIN

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Case Study 167

Swallowtail Place, Acle in Norfolk: Sharing a vision for shared ownership and Independent Community Living

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About Swallowtail Place

Swallowtail Place is a 58-apartment, mixed-tenure Independent Community Living Plus scheme located in the Norfolk town of Acle, part of Broadland District Council, situated between Norwich and Great Yarmouth. With a GP surgery, library, various shops and good rail and bus links to Norwich and Great Yarmouth, this scheme aims to cater for everybody looking to make a positive choice about where to live in later life.

Developed and operated by Saffron Housing Trust, Swallowtail Place has 41 affordable rent apartments and 17 shared ownership apartments for people over 55 years of age. Across Norfolk, between 5%-13% of adults will often or always be feeling lonely. Of all the users of adult social care, 49.3% report that they have as much social contact as they would like.¹ Swallowtail Place aims to assist those over 55 combat social loneliness and isolation, by promoting a sense of community.

The scheme was made possible due to funding from Homes England (Older Persons Shared Ownership) and Norfolk County Council. The council has a clear vision for Independent Living across the county - attractive housing for people taking control of their future, which offers peace of mind and helps them stay independent in their communities for longer.

Investing in new developments like Swallowtail Place, with on-site care and support, sees Norfolk working with housing partners to shape places fit for the future. Creating communities within communities, Independent Living gives people the choice and opportunity to continue living in their own home, with their own front door, as their care and support needs change.



**SWALLOWTAIL
PLACE**
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¹ www.norfolkinsight.org.uk/jsna/older-peoples-health-and-wellbeing/#cite-note-13

HAPPI design features



Hot on the heels of the All-Party Parliamentary Group on Housing and Care for Older People Inquiry SO-HAPPI report, which set out a wide range of recommendations on designing, funding, commissioning and managing shared housing for older people, Saffron's aims for the design are closely aligned to the 'Housing our Ageing Population Panel for Innovation' (HAPPI) principles which help to make older persons housing an appealing alternative to a traditional home.

Working together with Norfolk-based construction firm R G Carter, Swallowtail Place has recently received the Gold award for 'Secured by Design', demonstrating its commitment to improving the security of buildings and their immediate surroundings. This can also be a determining factor for residents and their family members.

"It's a beautiful place to live. You've got peace of mind here, but you've got all the independence you need."

Mary, Swallowtail Place tenant.

Wanting to remove an 'us and them' environment, Saffron made the decision to tailor the apartments, with regards to design, features, equipment and white goods, to be the same as the general needs apartments. Each apartment boasts either a balcony or a Juliette balcony (due to planning constraints) to give residents easy access to outside space, within the comfort of their own home.



The main communal area is open to the public and has become the talk of the town with a restaurant and dining area to help promote a community hub. The residents also benefit from their own exclusive activity lounge and bar.

The reception area is bright, spacious and welcoming with access controlled front doors. There is a video door entry system for residents in each of their apartments and Saffron staff are onsite Monday - Friday to help with any housing-related queries.

Person-centred housing with care on site

Norfolk-based NorseCare provide the care at Swallowtail Place whose staff are well-trained and live by care values, the first of which is keeping all residents at the heart of everything they do and feeling proud of their service.

NorseCare believes in a person-centred approach through engaging with residents and their families. Their experienced coordinators match residents with a Care and Support Worker to suit their needs and personality. They offer personalised care, companionship and meal preparations, assist residents with their pets, shopping and also help them care for their home.

The scheme includes a fully automated mobility scooter/bicycle store and lift access to all floors. Each of the floors are coloured coded to help residents familiarise themselves with each floor along with signage.

The outside area is a lovely space for residents to come together. It includes a large patio with seating and a path around the exterior of the building with established trees and plants, and a wild garden.



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73-year-old Jenny moved into her Shared Ownership property in February. She has Scoliosis and previously lived in a 2-bed terrace house which was becoming unsuitable. She needed to live on one level but wanted space for her daughter to visit. She currently only has minimal care but is reassured to know that care is available if needed in the future.

She said: *“Before you would wake up and all you would see is cars. Now, to wake up and look at the trees, it is lovely. And I can now enjoy a cup of tea in bed, which I could not do before. And it is so quiet. I love it.”*

A better understanding of Older Persons Shared Ownership

When it came to the legal sales documents, with the knowledge that there is limited awareness of Older Persons Shared Ownership (OPSO), we worked with our lawyers to ensure that the documentation was clear and accessible. As the scheme was Homes England grant funded, we adopted the relevant model lease and where we were able to amend the model lease, we wanted it to be fairly balanced. For example, the leaseholder obligations promote a harmonious shared living environment without being unduly onerous. Estelle Corner, head of social housing at Howes Percival said: *“Saffron were fully engaged with the legal process and that made our job much easier.”*



It was important throughout the whole process that the understanding of OPSO was clear to those looking to purchase. Through in house publications, additional training for our estate agents in tandem with clear and honest discussions with purchasers and their families, we feel we were able to avoid any confusion. The introduction of the new Key Information Documents (KIDS) also helped ensure our messaging was consistent and transparent including our property adverts which illustrated how purchasing differing percentages would

impact on monthly costs. We also asked our Independent Financial Advisor to have the same conversations. In addition to this, the KIDS provided detail on a likely trajectory of service charges and repair costs, along with staircasing and resales admin fees.

We decided to adopt a 990-year lease, even though we hadn't utilised the 2021 - 2026 grant funding but wanted to ensure fairness was throughout our whole approach.

Where we have had residents purchase an apartment, this has freed up some historically large family homes.

Prior to the recommendations from the government's Social Housing White Paper, residents may not have considered moving, because they were not able to bring their beloved pets with them. Swallowtail Place operates a pet positive policy and several residents have been able to move in with their pets.

An affordable housing choice

This scheme provides much needed older persons' housing as Independent Living with a care element/support need. Applicants living within the Broadland district in need of affordable rented homes are directed to join Broadland District Council's Housing with Care register where they will be assessed and prioritised via a nominations panel.

Older Persons Shared Ownership provides a much-needed product for applicants within the district requiring a level access property and/or those living with family and/or those needing to downsize to a smaller property. This is an affordable route into homeownership for applicants who generally are unable to access these types of new homes via the open market.

As this was Saffron Housing Trust's first OPSO scheme, we carried out a lot of research into eligibility, consulting other Registered Providers, the Capital Funding Guide, our lawyers at Howes Percival, to ensure that we were clear on who could apply for the scheme. We were perhaps too prescriptive and took the Capital Funding Guide at face value. After a review, we relaxed our approach and found that more eligible purchasers approached us.

It is important to recognise that OPSO is a variant of the traditional Shared Ownership model, and it is reasonable for potential residents to consider having funds available to prepare for potential care needs which may arise in later life.

We also felt that we marketed the properties too early and unlike traditional Shared Ownership sales, interested purchasers wanted to visualise the apartments on site, rather than through pictures and CGIs, to assist in their decision to move into the scheme. To find out more about the sales and marketing approach, read the Housing LIN guest blog by the Trust's sales manager, Stephen Maraj, *'Getting the marketing and selling right for Older Persons Shared Ownership'*.

Access at: <https://www.housinglin.org.uk/blogs/Getting-the-marketing-and-selling-right-for-Older-Persons-Shared-Ownership/>

Saffron recognises that potentially; this will be the last property purchase residents undertake so providing a friendly and caring service to residents and their families is a priority for us and the partners we work with.

Key learning points from Swallowtail Place

Saffron found this an exciting opportunity and one which we hope our OPSO residents and general needs tenants have found to be the same. The key lessons which we will take away and ensure we review in our future schemes are;

- Get the advertising period right. Whilst traditional sales benefit from early advertising, this is not the case with this target market.
- Make sure show homes are ready in line with advertising. We've realised that the demographic prefers the physical look and feel of an apartment, rather than relying on visuals from CGI's.
- Factor into our plan that the sales may take longer as technology may not be a key part in the sales process.

The Sales Officers who have overseen the journey at Swallowtail Place have loved every minute of it and they certainly have a crucial role in making sure future schemes are just as much of a success for our future purchasers.

Note

The views expressed in this paper are those of the author and not necessarily those of the Housing Learning and Improvement Network.

About the Housing LIN

The Housing LIN is a sophisticated network bringing together over 20,000 housing, health and social care professionals in England, Wales and Scotland to exemplify innovative housing solutions for an ageing population. Recognised by government and industry as a leading 'ideas lab' on specialist/supported housing, our online and regional networked activities, and consultancy services:

- connect people, ideas and resources to inform and improve the range of housing that enables older and disabled people to live independently in a home of their choice
- provide insight and intelligence on latest funding, research, policy and practice to support sector learning and improvement
- showcase what's best in specialist/supported housing and feature innovative projects and services that demonstrate how lives of people have been transformed, and
- support commissioners and providers to review their existing provision and develop, test out and deliver solutions so that they are best placed to respond to their customers' changing needs and aspirations

If you found this of interest, also check out the recent: APPG for Housing and Care for Older People SO-HAPPI Inquiry report on shared ownership and housing for older people, *Making retirement living affordable: the role of shared ownership housing for older people* at:

<https://www.housinglin.org.uk/Topics/type/Making-retirement-living-affordable-the-role-of-shared-ownership-housing-for-older-people/>

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