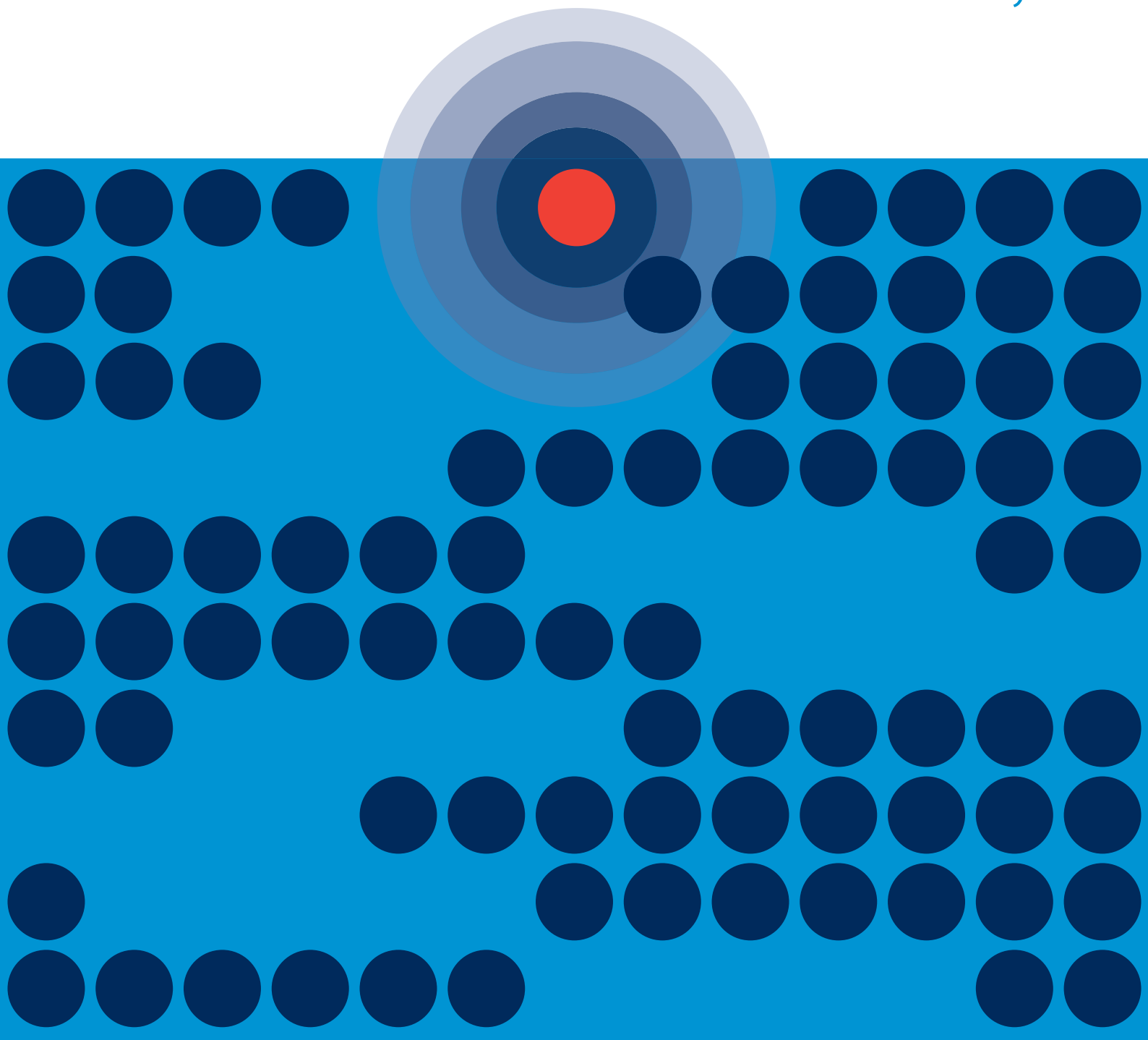
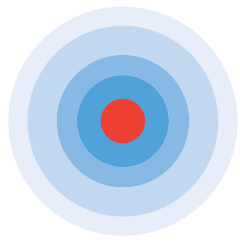


‘Building Choices’: Personal Budgets
and Older People’s Housing –
broadening the debate

Summary





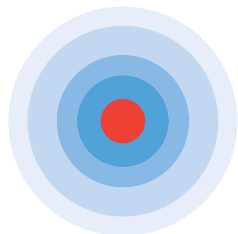
Introduction

This report gives an account of the main issues of discussion from a stakeholder workshop, held in late 2007, which aimed to explore the implications of Personal Budgets for older people's housing.

The personalisation agenda is likely to have a significant impact on work across the housing sector. The workshop raised a number of issues and questions and Housing 21 and the Housing Corporation would now like to broaden the debate. Therefore, you are invited to comment on the main issues raised here and share your views on the on-line discussion board associated with this report. Your views will be important in informing both the next phase of the project, which will involve detailed fieldwork in two key localities where Individual Budgets have been piloted, and the final report.

A note on terminology

In July 2007 when this project was commissioned, 'Individual Budgets' were being piloted in a number of local authorities. Since then, personalisation has escalated in importance on the policy agenda. For this reason, we have taken the decision to use the term 'Personal Budgets' throughout this report as this term is both more user-friendly and more likely to have a long-lasting relevance. (For a discussion of the technicalities and differences associated with Individual Budgets, Personal Budgets and Direct Payments, please see the glossary to the full report).



Background to the project

In July 2007, the Housing Corporation awarded Innovation & Good Practice (IGP) funding to Housing 21 for a project exploring Personal (Individual) Budgets in older people's housing settings, (extra care and sheltered housing) and support from the Housing Learning and Improvement Network at the Care Service Improvement Partnership, Department of Health.

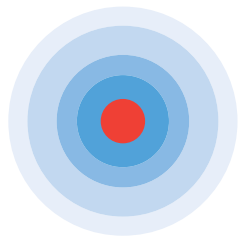
The workshop was a key component of this project which also involves fieldwork in two localities. The project is due to be completed by the end of 2008.

The workshop aims were as follows:

- *to identify, prioritise and explore the main issues that the personalisation agenda presents to older people's housing providers*
- *to share examples of good practice and to explore the feasibility of applying existing good practice templates to other settings*
- *to broaden the debate on Personal Budgets and housing*
- *to pinpoint issues which have not yet been fully addressed or considered so that these factors can inform the direction of the fieldwork component of this project.*

During the workshop, participants were asked to identify and prioritise the main areas of debate that would form the basis of detailed discussion groups. The following section summarises the main cross-cutting issues for older people and the key questions from each group. For a more detailed account of the discussion please refer to the main report.

The link to the main document is: [Personal Budgets Report.pdf](#)



Putting older people first

Transformation of services

Most care and support services for older people are devised, managed and delivered by practitioners from younger age groups. What will be the impact on the way services are managed and delivered if older people take up the increased opportunity to be engaged in developing and organising services?

Resource pressures

How can specialist housing providers enable older people to put together personalised and flexible support packages with relatively small sums of money?

Customer involvement

How can housing providers open up opportunities for participation beyond existing tenant partnership work to encompass the full range of services?

Challenging ageism

It is sometimes assumed that older people will not want the increased responsibility that managing a Personal Budget entails. Is this really the case and how can older people be supported to make real choices about their housing, care and support? How can older people be encouraged and supported to take risks that are acceptable and manageable to them?

Organisation and expertise

Older people's views

What will older people want to do if they have the opportunity to choose alternatives to existing services, to get involved in managing and delivering services or to purchase different services?

Supporting people services

What impact will Personal Budgets have on central control (alarm) services? This will be an important issue if there is a trend towards a decrease in residential scheme managers, and threats to 24 hour staffing cover in extra care schemes. Will there be a move to more 'floating support' services or will older people in sheltered housing settings opt to use their Personal Budgets to fund existing on-site support?

Flexibility

How can staffing and management structures be made more flexible to respond to the challenges of the personalisation agenda? Will it become more difficult to recruit and retain staff? Related to this, how can performance frameworks be reviewed to focus on individual outcomes? Is it more sensible to invest in expertise rather than structure?

Brokerage services

How will this be resourced? Should service providers (scheme managers) provide brokerage and advice or is there a conflict of interest? What practice already exists in brokerage and what organisations are providing this type of service?

Support for staff

Social landlords need to give serious consideration to how they plan to support front-line staff given the major shifts that Personal Budgets could represent. How can they do this effectively?

Landlord duties and supporting people issues

Responsibility or duty of care

What happens if tenants choose another service provider for housing related support/landlord services? What role should scheme managers have in terms of balancing the rights and risks of people who do not choose 'appropriate' care and support services?

Reputation issues

What is a social landlord's responsibility regarding neglect or abuse (when residents opt for services the landlord doesn't provide)? The employment choices of older people may not accord with equal opportunities legislation or landlord policies of health and safety. How do housing providers respond to this challenge?

Resident expectations

These will likely be different depending on whether we are considering the needs and aspirations of existing (long-term) residents or new/potential residents. How can housing providers perform their duty as a landlord to ensure that information is accessible, accurate and relevant to all in the light of increasing diversity and choice?

Sustainability of 'housing related support' service

How can an in-house (landlord) service be made viable in the light of increased choice and competition? How can the service be made more flexible to meet people's choices? Where is competition for the provision of 'housing related support' likely to come from?

Tenant partnership working

What are the main issues for tenant partnership? How are tenant partnership bodies such as the Tenant Partnership Advisory Service (TPAS) responding to the personalisation agenda?

Risk

Sustainability of extra care

24 hour care and support cover are central to the ethos of extra care, the way that schemes are commissioned, designed and managed. The Personal Budgets agenda may threaten this offer. What are the implications of Personal Budgets for overnight care cover? What contingencies need to be in place in the event of emergencies? What is the effect on remote monitoring or telecare – can assistive technologies minimise risk?

Core service model

Is the idea of having a core service that tenants sign up to when they move into extra care housing a way of making the extra care model sustainable? Should this be based on an 'opt in' or 'opt out' service model?

Regulation

There are risks involved in linking social care contracts closely to housing. What are the risks that extra care could be re-categorised as a care home? Should housing providers withdraw from the care market? Is it best to keep housing and care operations entirely separate?

Safety issues and risk

What is the landlord's liability to other provider organisations using the building? How can emergency situations – for example fires – be dealt with effectively if there is a risk that housing schemes are not staffed on a 24 hour basis (this mainly applies to extra care)? What are the main risk issues involved in the growth of an unregulated care workforce?

Understanding the developing market

How can housing providers become smarter about understanding the markets they operate in and capturing the views and aspirations of their customers?

The welfare benefits system

What will the impact of Personal Budgets be on Attendance Allowance and Disability Living Allowance? Will the existing benefits system be reviewed as part of the personalisation agenda?

Funding

Future uncertainty about block contracts

The personalisation agenda will increasingly mean that we have to find new ways of contracting and we will need to think creatively about long-term sustainability of services. What will happen to block contracts? Will they disappear altogether or become smaller and over shorter review periods?

Costs

Will Personal Budgets drive costs up? Will care and support services become more expensive as a result of Personal Budgets? Will service providers need to add on premiums to ensure business continuity or build extended paid notice periods into contracts?

Commissioning

What is the impact of personalisation on the emerging 'world class commissioning' agenda? Will the focus on individuals as 'micro-commissioners' mean that community or group services become residualised? In England, Local Area Agreements will be key to assuring that community services are resourced and provided. What will their role be in the personalisation agenda?

A commercial approach

The personalisation agenda is likely to force commerciality into the not-for-profit specialist housing sector. For housing providers, the decision will be should we focus on what we already do well and consolidate these services OR should we move into new markets? How is the private sector responding to the personalisation agenda – are there things that the not-for-profit and public sector could learn from them?

Cost transparency

Previous research evaluating the costs and benefits of extra care has been unable to disaggregate costs of all the complex funding streams and unit costs to the level of the individual, beyond basic data on rents and service charge. How can costs be made more transparent at an individual level? What will the impact be on individualised contracts and accounting for services?

Risk of more resource cuts

Local authority resources are already resource stretched and there is uncertainty in terms of long-term allocations via Local Area Agreements. Already, nearly two thirds of local authorities in England only fund care for people defined as having 'substantial' or 'critical' needs. Will local authorities view Personal Budgets as a cost cutting exercise?

Equality and diversity

Hard to reach groups

Do Personal Budgets have the potential to open up access to services from 'hard to reach' groups such as ethnic minorities? There are some examples from the Individual Budgets pilots pointing to the benefits of Personal Budgets to people with sensory impairments.

Mental capacity and dementia

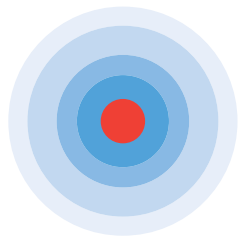
How do service providers support people to make choices when their cognitive abilities are affected by dementia, for example? How should advocacy services be funded? How can independence be assured? How can we ensure that a 'two tier' system does not emerge, based on those who have access to Personal Budgets and those who have a residual service provided with fewer opportunities for choice?

Age equality

It is well known that older people often get less funding, and fewer options than other social care service users. How interested will older people in specialist housing settings be in using Personal Budgets? How can housing providers support older people to become more confident and demanding in using Personal Budgets?

Inclusive services

How can we ensure that Personal Budgets are fully inclusive? Given the diversity of older people, it is likely that some older and frailer people will need specialist support in order to develop support plans which are suitable to their needs. They will also need to build up trust in advocates.



Conclusions

There was consensus amongst workshop participants that good providers – those which deliver cost-effective, flexible services built around the needs and aspirations of customers – will survive. Those that cannot adapt and prove that they deliver outcome-oriented, person-centred services may eventually go out of business.

Most participants were cautiously optimistic about the opportunities, changes and challenges that Personal Budgets will represent. However, there are many complex issues which need to be considered in depth in order for housing providers and older people to be in a position to benefit from the opportunities involved.

What next?

This paper is published on line on Housing 21's website and has links from a range of other websites – CSIP/Housing Corporation. A message board specific to this topic has also been set up so that readers can comment. It will be operational until the end of September 2008. We want to encourage the development of the debate and invite all interested stakeholders to have their say. This will help to shape the next phase of Housing 21's project and to promote awareness of Personal Budgets across and beyond the housing sector. Stakeholder views will also be important in informing the final report.

In the next phase of this project, Housing 21 will be conducting focussed work on two Individual Budget Pilot sites – West Sussex and Oldham. The two areas have been selected because they were Individual Budget Pilot sites, and Housing 21 has a considerable presence in both localities.

Housing 21 will publish a final report at the end of the project and will also hold more workshop events to disseminate the findings.

The discussion board link is: <http://www.housing21.co.uk/db/>



Care Services Improvement Partnership **CSIP**

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www.housing21.co.uk