WIDENING THE SPECTRUM OF RETIREMENT HOUSING IN TOWER HAMLETS
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1 Introduction

1.1 Gateway Housing Association is the largest provider of sheltered and residential care accommodation within Tower Hamlets and a leading local organisation in the delivery of older people’s accommodation services. The London Borough of Tower Hamlets is currently finalising its Older People’s Housing Statement 2012 – 2015 and Gateway decided earlier this year to inaugurate an Older People’s Housing Commission for Tower Hamlets to begin to take forward aspects of the council’s vision, aims and plans. Creating opportunities to hear the different voices of older people living locally was at the heart of the Commission’s work.

1.2 The aim was to make a positive contribution to local strategy development, to strengthen the local evidence base and to ensure that Gateway’s own development strategies are well aligned with the latest knowledge of best practice. Gateway hopes that the Commission’s findings will contribute both to local service innovation and to future strategy development in older people’s services in Tower Hamlets as well as more widely across the older people’s accommodation sector.

1.3 The Commission is chaired by Don Wood, CBE, Board member at the Homes & Communities Agency, Chair of the London Housing Foundation and Trustee of the Orders of St John Care Trust. Its membership includes representatives from the local authority, Age UK, the National Housing Federation, the local Arm’s Length Management Organisation (ALMO) Tower Hamlets Homes, and Gateway Board, shareholders and residents. The work of the Commission has been supported by consultants from Altair appointed to undertake the fieldwork on its behalf.

1.4 This report summarises the findings from the fieldwork, which took place over the spring and summer of 2012, and the conclusions and recommendations for next steps drawn by the Commission at its final meeting in October 2012.

Strategic objectives

1.5 The Commission has sought to develop a deeper understanding of the specific housing issues older people experience living in Tower Hamlets, the types of housing they need and to which they aspire and the type of housing “products” they want. By talking directly to older people, the Commission has worked towards a more holistic and deeply informed understanding of how local accommodation based services can best fit the local social context. A key aim has been to identify those service models which have longevity and a degree of “future proofing”, able to meet the needs not just of the existing older population but those of later generations too. A further key aim has been an evidence-based approach to understanding the innovative approaches of other providers including their critical success factors, and whether these might be transferable to or adaptable for Tower Hamlets. The work has considered:

- The types of accommodation older people want in years to come, and;
- Whether this includes different property ownership options, as well as rented housing.

1.6 The approach has been qualitative, seeking to understand the nature of demand, rather than quantitative, or seeking to measure the amount of demand for future retirement housing.
Introduction

Innovation in Tower Hamlets

1.7 The council’s Older People’s Housing Statement highlights the absence of any leasehold retirement housing in the borough, notes the lack of choice across the housing spectrum for older people and seeks more choice at this end of the spectrum. The historical absence of leasehold retirement provision in the borough is considered to be a result of the exceptionally high levels of social housing tenure in the borough reflecting the equally high levels of deprivation and poverty. This profile, combined with high land prices, has so far been a strong deterrent to the private sector.

1.8 There are clearly significant risks of viability and affordability involved in attempting to develop leasehold retirement options for older people in Tower Hamlets and part of the Commission’s work has therefore been to develop a better understanding of whether there is demand from older people for local ownership retirement options, and if so, what kind of ownership options might work for older people in this borough.

1.9 As part of its successful Homes and Communities Agency (HCA) bid 2011-15, Gateway secured funding for approximately 20 shared ownership units for older people, and will use the findings from the Commission’s work to help shape a new retirement ownership option for older people. These units will be the first shared ownership offer to older people in Tower Hamlets. If Gateway can ensure that these are a success despite the specific challenges posed by the local economic and social environment which have so far deterred the private sector leasehold retirement home market, this will provide a valuable “demonstration project” showing how a model of provision previously considered non-viable can be adapted to work in this borough by a social housing provider.

Why this work matters

1.10 The Commission’s work breaks new ground in that it has taken a specifically local focus in a densely populated inner city area with high levels of poverty and deprivation combined with some of the highest land values and property prices in the country. The borough is struggling with high levels of overcrowding in its social housing, whilst at the same time some older people remain in family sized homes which no longer meet their needs simply through lack of other viable local options. The older population in Tower Hamlets is already diverse and as the minority ethnic sub-populations age, will become increasingly so. Understanding the specific needs and aspirations of these and other older sub-populations within the area therefore clearly plays a crucial role in developing more viable and sustainable local options.

1.11 Much has already been achieved recently across the wider housing sector in building a better picture of the needs and aspirations of older people, but the majority of this work has been at national level. The Commission’s work makes a new contribution by drawing on the wealth of national information and experience and applying it locally to think in new ways about creating greater choice and more flexible housing options for older people, despite the barriers that have operated locally so far.

Report structure

1.12 This rest of this report is structured as follows:

- Section 2 provides a description of our approach and methods;
- Section 3 outlines the local operating context;
- Section 4 summarises the key findings from our fieldwork;
- Section 5 provides further detail on the needs of some minority groups within the population – the Bengali community, the Somali community and Lesbian, Gay, Bisexual and Transgender (LGBT) communities;
- Section 6 summarises lessons learnt from visits to exemplar schemes and provider interviews;
- Section 7 draws together our conclusions and suggested next steps.
Methodology

2.1 The aims of the Commission have been:
- To consider the types of accommodation older people want in years to come, and
- To understand the nature of demand for property ownership options, including Older Persons Shared Ownership (see Glossary for definitions) and the factors involved in making this a success.

2.2 The Commission has sought evidence from a number of perspectives which include:
- Consumer perspective - gaining an understanding of the type of housing older people need and aspire to, the type of housing 'products' they would consider and the housing issues they experience living in Tower Hamlets.
- Local Government/political perspective - clarifying the broader policy perspective and how the provision of accommodation based services fits the wider social context.
- Provider perspective - identifying innovative approaches taken by exemplary accommodation providers and their critical success factors, including interviews with providers of key older persons' accommodation based services and visits to a range of exemplary accommodation based projects in the London region.

Defining “older people”

2.3 We have broadly used the age range 50 – 70 to define the target population of older people included in the Commission’s consultation and engagement work. This was varied to include some younger people in the work with minority ethnic sub-groups, typically aged 40 plus.

Desk top review and interviews

2.4 After an initial inception and scoping phase, we undertook a brief desktop review which included all three perspectives of the triangulated approach to the work – consumer, political and provider. Drawing on the initial scoping discussions and the desktop review the consultants then undertook a series of semi structured interviews, both telephone and face to face which sought to develop greater insight into the local policy perspective, and the local social and economic context as it varies within the borough, in particular the views, perspectives and priorities identified by key local authority officers and commissioners, and other community stakeholders. A further series of interviews were undertaken with providers of older people’s accommodation, working in London or at national level, to identify models of innovation, good practice and critical success factors, including a specific focus on affordability for those with limited incomes. Thirty nine interviews were completed in total.

Community engagement with older people

2.5 This preliminary work was then used to design a broad ranging engagement and consultation programme of fieldwork with older people, set up with the help and support of a wide variety of community organisations. This included a mix of focus groups and individual telephone interviews and explored the views, experiences, needs and aspirations of older people with different backgrounds, housing situations and experiences. The engagement was targeted at people in the 50 – 70 age range and was clustered in a number of different areas of focus:
- A cross section of ethnic groups including Bangladeshi, Somali, White British and others, with community interpreters used to prevent language creating a barrier to understanding;
- Geographical locations where the 20 units for home ownership will be piloted – Bow and the Isle of Dogs;
2 Methodology

- A cross section of older people with a potential interest in ownership options, including leaseholders living in ex-Right-to-Buy accommodation, leaseholders in general needs shared ownership accommodation, and other owner occupiers.
- Older people from Lesbian, Gay, Bisexual and Transgender (LGBT) communities.

2.6 The objective was to achieve deep insight into some very different experiences and perspectives to inform both the wider approach to developing more flexible and accessible models of provision and the specific task of developing a successful shared equity/ownership scheme. In particular it was a priority to explore the concerns and interests of older people within the borough who have been willing and able to take up a current form of home ownership, and identify some of the challenges they are currently facing.

2.7 Over the course of the engagement work we consulted directly with 87 older people. This included three focus groups with 21 women and 6 men from the Bengali community; one focus group with 15 women from the Somali community and one focus group with 15 people from LGBT communities. Thirty four of those interviewed or participating in focus groups owned their own home.

Visits to examples of innovative schemes in the London region

2.8 Drawing on the knowledge gained through the desktop review and provider interviews, Commission members undertook visits over two days to three accommodation schemes in London which provided examples of good practice and also visited one of Gateway’s own schemes as a comparator. Two of these schemes had been identified in various research studies as cutting edge in terms of built form and/or management arrangements. The third was a scheme developed by one of the market leading volume providers in the private sector retirement home sector.

Confidentiality and data protection

2.9 The interviews and focus groups were managed to the standards set by the Economic and Social Research Council in relation to confidentiality and data protection, and no personal data or any data which could be attributed to an individual participant was shared with any of the Commission members.

Working collaboratively with Tower Hamlets Homes and other associations

2.10 Gateway sought to work collaboratively with Tower Hamlets Homes, the Arm’s Length Management Organisation (ALMO), which manages the council’s housing stock and with the other local housing associations operating within Tower Hamlets, which helped provide access to a good cross section of the borough’s older population.

2.11 Tower Hamlets Homes has been working on a parallel and complementary piece of work with older people with a focus on operations and service delivery over the same period, and the two organisations have shared emerging findings as the work has progressed, and been actively involved in the steering process of both projects to avoid duplication and optimise synergy.
3 The Tower Hamlets context

3.1 The desktop review of local strategy papers and interviews with local authority policy officers, commissioners and other local stakeholders highlighted the key local themes summarised below.

Demographic changes in the older population

3.2 Population projections (LGA 2009) suggest that despite a small dip in the next couple of years, there will be steady growth from about 207 and overall there is a predicted increase of approximately 27% in the older population aged 65–84 by 2016. In the 85+ population there is an even greater increase of 81% forecast over the same period. (Early headline analysis from the 2011 Census results appears to bear out the short term dip, but the updated longer term forecasts are not yet available) Whilst the Bangladeshi community has a much younger age profile than those of White British origin, it will account for an increasing proportion of older people in the borough over the next five to ten years.

Diversity and equalities

3.3 Tower Hamlets is one of the most diverse boroughs in the country with almost half the population coming from a minority ethnic group. Nearly one in three people come from a Bangladeshi background and there are also significant numbers of Afro-Caribbean, Somali, Lithuanian and Romanian people in the borough. 31% of 949 people living in sheltered housing association and surveyed in 2010/11 were from black or minority ethnic backgrounds.

3.4 The borough is a geographically small but very densely populated urban area. The 2011 Census data indicates that Tower Hamlets had an increase of 29% in the number of households since 2001 - the highest increase in the country. The borough includes long established East End communities and neighbourhoods together with newer neighbourhoods created by the regeneration of the old docks. Pockets of great affluence therefore sit within some of the most deprived areas in the country.

3.5 The Joint Strategic Housing Needs Assessment 2011 found that health inequalities are particularly severe and a larger than average proportion of the older population are assessed as having critical or substantial needs including homecare, residential care, day care and nursing needs. 58% of those aged over 65 living in the borough account for 92% of the borough’s secondary care expenditure.

Age profile

3.6 Demography indicates that Tower Hamlets has an exceptionally high proportion of younger people, with more than a third of the population aged between 20 and 34 and 43.5% of the population aged 25 to 44. Conversely, the population has a much lower than average population aged 65+, at 7.7% in comparison to the national average of 16% or the Greater London average of 11.7%. The older population trends to be concentrated in specific locations, in particular Bow East, and St Dunstan’s & Stepney Green.

Tenure

3.7 Forty per cent of the homes in the borough are social housing, but 56% of older people live in social housing, and levels of home ownership are correspondingly much lower than the national average. Many older owner occupiers are leaseholders who bought under “Right-to-Buy” and are now struggling on limited incomes to cope with service and maintenance costs.

3.8 Nearly 84% of older people live in flats/maisonettes or bedsits with only 16% living in a house or bungalow – a much higher percentage of flat dwelling than older people in other parts of London or nationally. There are significantly lower numbers of care home places per head of older population in Tower Hamlets than the national average. This is considered to be the result of the economic profile of residents resulting in very few self-funders to support private care homes. In addition the borough has had consistently strong performance on home care, and is one of the few remaining authorities which provide home care free to service users.

Support

3.9 The primary source of support for older people in Tower Hamlets is targeted through five open access LinkAge Plus centres for the over 50s which offer both centre based and outreach social and health based activities intended to improve the wellbeing and quality of life for older people. These tend to provide first point of contact with statutory services for many older people. The floating support service in the borough is generic and approximately 34% of cases are older people aged 50 plus. The council is currently considering how generic floating support can better meet low level needs of older people who fall below Farer Access to Care thresholds – enabling people to be more resilient in coping on their own. Although the traditional model of warden supported sheltered services remains popular with tenants the council is also considering the need for a more hybrid approach between the traditional residential warden service and a more peripatetic service. There may be scope for reviewing this at the close of 2012 when the revenue contracts for support in sheltered housing are due to be re-tendered, although the complexities involved in the landlord/support relationship will need to be factored into this process.

Aspirations

3.10 Although provision of sheltered housing is in line with the national average, the draft Older People’s Housing Statement indicates that this increasingly does not meet local aspirations, commenting that there is qualitative evidence that many older people in the borough do not consider the traditional sheltered housing model as a priority choice. The council’s housing statement consultation found that Bengali elders expressed a strong preference to continue living with their families rather than consider sheltered or extra care housing. However, during the LBTH Needs Assessment for Extra Care Housing (2008), local stakeholders described cultural expectations amongst the Bangladeshi community as changing and suggest that the tendency to provide care in the extended family home will diminish significantly in future years.

3.11 Available research nationally points to an increasing need for culturally sensitive, (inclusive provision which is able to cater for the cultural needs of a specific community within its overall service) rather than culturally specific services (developed primarily for a specific community). However, within Tower Hamlets the picture seems to be more mixed with continued demand for culturally specific services likely to continue through to at least the next generation of older people.

12 WIDENING THE SPECTRUM OF RETIREMENT HOUSING IN TOWER HAMLETS TOWER HAMLETS OLDER PEOPLE'S HOUSING COMMISSION

13 WIDENING THE SPECTRUM OF RETIREMENT HOUSING IN TOWER HAMLETS TOWER HAMLETS OLDER PEOPLE'S HOUSING COMMISSION
Widening the spectrum of retirement housing in Tower Hamlets to Tower Hamlets older people’s housing commission

3. The Tower Hamlets context

“Hub and spoke” provision

3.12 Recent locally commissioned needs assessments and research suggest a high level of demand for accommodation that is more flexible and accessible than traditional sheltered models, but has some of the same benefits through separate but linked communal/“hub” facilities. This model, sometimes described as “hub and spoke” provides a central hub where communal facilities, support and other services are available to those living on the same site and accessible to people living in the wider community. It can also provide outreach to excluded or isolated people where necessary. The council’s draft statement highlights older people’s risk of social isolation, stressing the importance of social engagement, the need to address transport issues successfully, and the need to integrate new older people’s housing with a wider provision of mainstream support and care offered to the surrounding neighbourhood community.

Under-occupation, poverty and welfare reform

3.13 The pressures on supply of social housing, particularly family sized accommodation are particularly intense in Tower Hamlets, because of its age profile and the large proportion of family households, and also because it has been profoundly affected by the Docklands regeneration which has pushed up land and property values and brought an influx of young professionals to the area making the competition for homes even more fierce. In turn this has created greater demand from the social housing sector from those living in poverty or lower incomes and priced out of other housing options.

3.14 The Welfare Reform Act 2012 cuts in housing benefit targeting under-occupiers (the “bedroom tax”) are due to be implemented in April 2013. These will affect those older people aged up to 60 with one or more spare bedroom (including couples who sleep apart for medical reasons) who are deemed under-occupiers. The council’s housing benefit department estimates that just over 1,000 childless households aged 50 – 62 currently claiming housing benefit will be affected initially, as detailed in the table below.

<table>
<thead>
<tr>
<th>Excess beds</th>
<th>Number of claims</th>
</tr>
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<tbody>
<tr>
<td>RSL</td>
<td>THH</td>
</tr>
<tr>
<td>1</td>
<td>436</td>
</tr>
<tr>
<td>2</td>
<td>206</td>
</tr>
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<td>3</td>
<td>35</td>
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<td>4</td>
<td>15</td>
</tr>
<tr>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>683</td>
</tr>
</tbody>
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3.15 The National Housing Federation estimates that social housing tenants affected by these cuts will lose an average of £36 per week.

3.16 Council officers highlighted that tackling over-crowding in social housing is a political priority and therefore addressing under-occupation, whilst recognising that this must be addressed sensitively and with the well-being of older people at its heart, is a key element. This raises the question of the feasibility of returning ex-Right-to-Buy homes to the social stock as part of any programme targeted at helping under-occupying older leaseholders to move.

Development priorities and opportunities

3.17 New scheme development must be considered in the light of the greatly reduced grant levels available through the current Homes and Communities Agency funding, the introduction of Affordable Rents in the 2011-15 programme and the resultant pressure on borrowing levels and future capacity. Higher rents in new developments than in existing stock may impact on demand for new units. The combined impact of this with constraints on local authority and health funding means that innovative methods of scheme funding that can deliver homes that are genuinely affordable will be required to meet the increasing demand for older people’s accommodation. Any leasehold purchase housing options must recognise that many older owner occupiers in Tower Hamlets have very limited incomes, especially those who bought under “Right-to-Buy” who are now facing financial difficulties with maintenance and service costs.

3.18 The announcement in late September 2012 that the government fund available to stimulate the market in specialised housing will be boosted from £200m to up to £300m clearly presents new opportunities to address the specific accommodation needs of older people in Tower Hamlets. The fund, which was promised in the government’s care and support White Paper in July, will provide capital funding over five years from 2013/14 to encourage providers to develop new accommodation options for older people and disabled adults who are homeowners. The Care Services Minister announced “Staying independent and having the choice to live in your own home as you get older is something we know most people want... this fund will support the creation of... new homes specially adapted for the needs of older people.”

3.19 The White Paper suggests that local authorities must plan for a range of accommodation to meet different people’s needs and requirements. It specifically acknowledges that there is a particular need to develop a greater supply of accommodation for the growing number of older people who are homeowners.

3.20 Access to suitable land has also been identified as a national issue for many potential developers of housing for older and disabled people. The Department of Health and the NHS are now identifying land which is no longer required for health purposes to make this available for the benefit of the local area. Whilst decisions on the use of this land will be the responsibility of local authorities, the government expects NHS organisations, working with their local authorities, to give particular consideration to developing housing for older and disabled people.

3.21 The local authority is keen to see whether the findings from this study indicate that Gateway’s proposed developments may help to tackle over-crowding and under-occupation positively and provide a pilot project for the way land use including future developments for older people might be taken forward.

Key findings from the fieldwork

4 Key findings from the fieldwork

4.1 The desktop review drew on a range of national studies and research (which included direct consultation with older people on their key concerns in relation to housing in later life), interviews with local policy lead officers, local community stakeholders and providers of older people’s accommodation working across London and nationally. The review highlighted a number of key features in relation to future housing demand. We discuss these issues below, alongside the views, perspectives and aspirations expressed by older people in Tower Hamlets on these topics during the focus groups and interviews.

4.2 It is important to emphasise here that these discussions were qualitative in their content, and so provide qualitative rather than numerical data on the potential market demand.

Summary

4.3 Overall, the literature portrays a national picture of limited choice (in terms of tenure, location, size, affordability and care and support options) available to older people who wish to make a planned move in preparation for later life. Although most of the focus has been on specialist housing, for example models of housing with care such as extra care and close care (see glossary for definitions) and retirement communities, less has been achieved on developing a more integrated offer for older people within mainstream developments, which would hold the potential, by creating wider choice and availability, to reduce demand for specialist provision.

4.4 Affordability is increasingly a concern – specialist provision tends to have higher associated costs and in the current and projected longer term economic climate of financial downturn, large scale public sector spending reductions and government welfare reform, such additional costs are likely to prove a stronger disincentive in areas such as Tower Hamlets where communities are already coping with concentrated levels of poverty and deprivation. For older people, particularly pensioners on a low fixed income, there are strong financial pressures, (as well as emotional and social) to stay put rather than risk some of the uncertainties and lack of financial control that can come with a new home with service charges, unknown property maintenance costs and possible exit fees. For providers of specialist accommodation, the personalisation of social care budgets and the removal of “ring fencing” from Supporting People funds, combined with the large scale cuts in NHS budgets mean that they are finding themselves exposed to much higher levels of revenue risk.

4.5 The concept of under-occupation has recently been a contentious subject of public debate, causing distress to many older people who are the main group targeted by the welfare cuts, or “bedroom tax”, being introduced from next April (government estimates define 57% of older people as under-occupying compared to 27% of other households). Nevertheless, these policy changes cannot be ignored and must be engaged with. If approached sensitively and with a focus on the quality of life issues from older people’s perspective, tackling under-occupation creatively and constructively could bring real benefits in Tower Hamlets where pressure on housing supply is extremely severe – benefits for both families in need of larger homes and older people themselves. Private developers and social sector providers see financial incentives focused on making a move more affordable plus packaging of practical support for older people, both those who own their home or those who rent from a social landlord, as important elements in making the possibility of a move more realistic and feasible for older people.
4 Key findings from the fieldwork

4.6 These trends seem to indicate that whilst there will continue to be a need for specialist provision this is perhaps beginning to plateau. A number of national providers told us that they are moving away from further extra care development as a result of the higher risks involved due to reductions in capital subsidy and revenue insecurity resulting from the personalisation of care contracting. This is particularly relevant in Tower Hamlets where the continued provision of free homecare makes accommodation with in-built care potentially less attractive for some people (as the latter is subject to a means test whereas all home care is free). Future demand, particularly in densely populated urban areas with large pockets of deprivation such as Tower Hamlets, is likely to require a more integrated approach, building on the hub and spoke model, and keeping running cost bills such as service and works costs to a minimum. More specific aspects of these issues, as discussed with older people in the borough during the fieldwork are developed in the following sections.

Accessibility

4.7 Older people generally recognise the importance of a home which is as accessible as possible and can be easily adapted if their needs change or mobility decreases.

4.8 The focus group discussions and interviews explored the importance of being in accessible accommodation before mobility decreases. All participants generally thought this was desirable in principle but many felt strongly that there would need to be other benefits to provide a “pull” factor to encourage them to give up their existing home for something more accessible. Those older people who were actively starting to consider a move to more accessible accommodation tended to already be experiencing the beginnings of “push” factors, such as arthritis, heart ill-health, breathing difficulties, osteoporosis, and other degenerative conditions affecting mobility.

4.9 Many participants were clearly focused on staying active, and often described flights of stairs with no lift as a help in keeping fit for the short term, but as a worry for the longer term future. Of those without any existing health or mobility problem, it is important to note that very few thought it was worth moving to more accessible accommodation on the expectation that mobility needs might increase alone.

Case example:
Julia traded her larger flat for a smaller one bedroom ground floor flat with a garden – the ground floor accessibility was a consideration, but, despite having knee problems, it was the garden that had been the primary “pull” factor for her.

Space

4.10 The review literature emphasises that older people do not necessarily wish to “downsize” and often want to retain the same size accommodation, to enable family and friends to visit, for a night carer to sleep-in, and/or to keep the furniture and possessions that mean “home” to them. However, older people also recognise that a larger home can be increasingly difficult and expensive to manage and maintain. Circulation space within the home becomes more important if mobility decreases and walking aids or wheelchairs become necessary. Well-designed space with natural light and good ventilation is important to everyone, but for older people whose eyesight may start to fail and who get out less, these become increasingly a priority. As a result, most providers are moving away from the provision of bedsit accommodation and many are also moving away from developing one bedroom flats as the primary older person’s housing product, with two bedroom units increasingly viewed as the optimum accommodation size which provides flexibility of space for visitors/carers, but reduces running costs for those moving from larger homes.

4.11 However, one housing association working in London, the south east and the midlands commented that there is a need for more exploration and market testing of the option of bedsit accommodation re-packaged as high-quality studio style provision in very high cost areas such as central London. She suggested that future generations of older people living in greater cash poverty as pensions decrease in relation to living costs, but facing the potential of a longer life in retirement, will increasingly be looking for more cost effective accommodation options.

Provider comment:
“It’s now received wisdom in our sector that no older person should live in a bedsit, but we have offered show flats in good locations in two different designs and people really liked them. I think it’s worth exploring modern, high specification really cleverly designed bedsits, especially in central London where we have such land shortages and cost really affects people’s choices over the longer term.”

4.12 The focus groups and interviews explored the space needs and aspirations of participants in relation to their current space availability.

4.13 There were strong views from virtually all participants on the need for space for family and other visitors, and for the majority, two bedrooms were seen as the most desirable option for people moving from larger family sized accommodation – especially for couples where one partner might have increasing health problems and might need to sleep separately, or need a carer overnight. Participants talked about the benefit of being able to have someone to stay over if they were ill, and the importance of being able to have grandchildren and other family to stay. However, they also expressed considerable willingness to trade space for other benefits – one participant felt that costs were an over-riding factor.

“...A one bedroom flat should be much cheaper, and I can get a nice sofa bed for my visitors – if it’s just for a few nights, it’s not worth the cost of having a spare bedroom just for that!”

4.14 Another participant who had downsized was clear that:

“It was worth giving up my other bedroom for my garden, being in a small, nice block, and being on the ground floor.”
4 Key findings from the fieldwork

4.22 Many older people said they had had gardens or balconies in previous homes and tended to value highly having balconies, patios or terraces with space for tables and chairs to sit out, as well as plants. The desire for fresh air and “green space” came up consistently as an element of good design which would make a new home attractive. For the few people who had had large gardens, a smaller, more manageable terrace or balcony was potentially a contributory “pull” factor, although not a primary influencer for a move.

4.23 Very few people saw separate retirement villages as an attractive option, and many thought these seemed unattractively insular, and cut off from community life. However a significant number of people identified a need for some peace and quiet in later life, as well as wanting to stay active and involved. More informal clustering of small blocks or designated groups of flats within a block seemed to many a good way of providing this balance.

4.24 In one focus group on the Isle of Dogs, there was a strong consensus that many of the fears about safety and security that older people experience were largely down to weaknesses in management on estates, and that more pro-active management of anti-social behaviour was a better way of addressing these fears than isolating older people from other parts of the community.

Case example:
Jenny described the behaviour of local teenagers who fire-set paper and rubbish outside her flat as a constant problem – however she was clear that this didn’t mean she didn’t want children around her; she just wanted the landlord to deal with the problem effectively.

Managing at home

4.25 Many older people worry about managing their home on a day to day basis. Practical help with minor maintenance, cleaning, gardening, shopping, or checking up on them when they are ill can make a big difference. The focus groups and interviews explored the benefits of “bought in” practical help in the current home and moving to where help is available on site.

4.26 Most participants expressed many concerns about the difficulties of managing at home as they got older, and the great majority thought that practical help with minor maintenance, gardening, shopping and checking up on their health and safety were important aspects of the kind of support they would need.

4.27 The majority of participants were clear that they would prefer to buy in help in their current home rather than move somewhere where help was available, and thought that this would not be a sufficient “pull” factor on its own. However, if there were other benefits available by moving, the option of help would contribute to creating a “pull” factor. Those expressing this opinion tended to stress the importance of such support being optional and flexible to make it attractive: rather than a standardised service, a draw-down menu of options to be used only when needed would be preferable. All participants were also very anxious about pricing and would only be prepared to buy into such services if they were reasonably priced, and could be withdrawn from if they became unaffordable.

4.28 For leaseholders in particular, these considerations appeared to be more significant and provided quite a strong “pull” factor when making a decision about whether and where to move.
4 Key findings from the fieldwork

Help with moving

4.29 A flexible package of options to help with making the move itself was seen by many older people as an option which could make a real difference in helping to make a positive decision to move rather than staying put. Many people described feeling daunted and overwhelmed by the mix of complex factors involved in moving, and although some had family who would be able to help, others felt isolated and unable to cope with the practical and emotional aspects of planning and implementing a move. In particular, all the leaseholders interviewed were very attracted to this option and thought it would be popular and well used – as long as the charges were reasonable.

4.30 Some of the elements of a flexible package of options for help with moving that people thought would be helpful are listed in the figure below:

Options for help with moving
- Independent and easy to understand financial advice on the options and implications of the proposed move;
- Paperwork and forms;
- Making decisions about possessions and storage;
- Packing up;
- Booking and organising removals;
- Changing or transferring utilities, insurances and services;
- Shopping for new furnishings and appliances;
- Putting up shelves, organising furniture and other physical tasks in the new home.

Warmth and energy efficiency

4.31 Fuel poverty is a major concern for many older people and having a well-insulated home that can be kept warm and well ventilated is a significant priority for most. The focus groups and interviews did not prioritise this as a topic area for exploration; nevertheless, many older people raised concerns about the costs of heating which they expected to rise significantly over time and become increasingly unaffordable on retirement incomes. Control over heating costs was important to many people, and a number of leaseholders in particular identified a modern, well insulated and energy efficient home with low heating costs as a significant contributory “pull” factor, although none identified this as a primary influence to move.

Assistive technologies

4.32 The review literature indicates that older people, particularly the “younger old” now appreciate that telecare and assistive technology may become important to them in the future and there is a value in having these available or easy adaptability.

4.33 Although this was not a focus of discussion, some focus group participants expressed views and concerns about assistive technologies.

4.34 Participants had mixed views and limited knowledge about care-line systems and thought they were useful but had limited value. The biggest fear was a fall or other episode where they became unconscious, when “it would be no good to you, lying there in a heap on the floor”. They thought it would be valuable to have more information about the possibilities assistive technology can offer communicated in a clear and accessible way, including reassurances about both its reliability and limitations.

4.35 Generally participants felt that a regular personal check up involving human contact by phone or visit was more reassuring, and some participants described how they had built such arrangements informally with other residents living nearby. They suggested that helping older people use each other as a support resource in this way could be a really useful way of keeping people safe, combating social isolation and strengthening a sense of community.

Environment and location

4.36 Easy access to shops, banks, cafes, GPs, health, leisure and community services are highlighted in the review literature as very important to older people, as are good outside lighting, suitable seating in public spaces, access to public toilets, and well designed and maintained kerbs and crossing places.

4.37 Participants in both focus groups and interviews generally felt that existing access to services such as GPs, shops, banks, libraries, and other health and leisure services were good across the whole borough and did not need to be developed further.

4.38 Public transport was consistently described as very good with no particular priorities for improvement identified.

4.39 Views on location varied across participants. For the majority, location was important in the sense of access to shops, community and health services, but not expressed as a need to remain in a particular “hamlet” within the borough. Council officers have highlighted that 25% of older people’s care home placements are made in areas outside the borough and all of these are made so that the older person is placed near to family members who have moved out, which suggests that the location of family members will also play a significant role.

4.40 The exception to this was in the Isle of Dogs, where many participants were clear that they wanted to remain in the very specific local area which was familiar to them, and where they had established a lifetime of social networks and links. This was described as an over-riding priority for those who had a strong sense of community identity, of being “born and bred on the Island” and equally strong views about wanting to remain in the same streets and neighbourhood that they had always lived in. Many of this sub-group had children who had moved out of the area, but none were considering moving away to be nearer their children – their energies were focused on continuing to cope successfully and stay put. Other focus group participants and interviewees however were much more flexible about location, and willing to move cross-borough because community services and public transport links across the borough were seen as so good.

4.41 Members of the Bengali community highlighted their preference for locations where there is good access to culturally specific services, community provision and shops in the areas of the borough where Bengali households are more concentrated.
4 Key findings from the fieldwork

4.42 Somali focus group participants did not identify location as a specific environmental factor other than access to good local services and transport links, possibly because the Somali population is a smaller minority population fairly widely dispersed across the borough.

Sociability and feeling included

4.43 Older people can become isolated and lonely especially if they have health or mobility problems which make it harder for them to get out and about. Social relationships and cultural activities are essential for health and wellbeing, but it is also important to have the freedom to choose when to mix in company and when to be alone.

4.44 Focus group participants discussed the relative benefits of communal facilities on site and access to wider community social and cultural activities. The great majority were concerned about the cost implications of additional communal facilities, but thought these were very desirable if they could be designed creatively as highly flexible multifunctional spaces which could be used productively by all members of the community at different times of the day/week, not just by older people, so that residents were not having to carry the costs in their service charges. If they could be made to work financially, many participants thought such facilities would play a valuable role in developing a “hub” for older people within the community.

Advice and information

4.45 Many participants in focus groups and interviews felt very strongly that there was very little advice, information or communication from statutory and voluntary services about what might be available to help them maintain their independence. This was despite the fact that Tower Hamlets is well provided with local statutory and voluntary advice agencies in comparison with other local authorities, and perhaps indicates that older people are less likely to seek such information pro-actively until “push” factors are coming into play.

4.46 Although LBTH’s threshold for access to care services is liberal in comparison to many other authorities many people were also under the impression that it would be very hard to obtain services such as home care and had little idea as to who might be eligible. Many participants expressed a need for early and more accessible, easily understandable and clear information on how to seek help when needed, to enable them to think about planning ahead.

Support

4.47 The review literature indicates that older people who have regular support needs want these to be met by reliable, caring, flexible and pro-active carers. Older people value continuity of carers very highly and are often concerned and distressed when there is a high turnover of different people coming to their home to provide support. The focus groups and interviews did not include support as a specific area for detailed exploration but the desire for low level day-to-day support in the form of someone on call in the case of emergency, or providing regular checks through a phone call or visit came up frequently as an option which many people found reassuring and wanted to have available, not as a fixed service, but as a draw down option as their needs increased.

4.48 Older people express strong desires to maintain their independence and autonomy. Many express fears about the loss of mobility, failing sight or hearing and increasing personal care needs causing greater dependency on others and want to find ways of retaining control and autonomy in their life. Older people also want to make different choices dependent on their personalities and interests – some may want some peace and quiet away from the noise and excitement of children, families and younger people’s lives, while others may need and want to stay closely involved.

4.49 Focus group and interview participants generally voiced strong desires to retain their independence and autonomy which was closely identified with their current home. They felt that there would have to be a very big “pull” factor to make an alternative housing option worth considering as a pro-active choice rather than in reaction to a crisis (a “push” situation). To be worth considering, the move would need to result in a better housing option in the here and now, not just be a preparatory move to pre-empt potential future risks. There would need to be the right mix of benefits for each individual, which would be likely to include a good location; a low rise or smaller development integrated within a small and friendly scheme; reasonably priced service charges; two bedrooms for those used to a bigger home; an attractive design that is well lit, easy to manage, keep clean and adapt if physical needs change; a good, economic heating system; ground floor access or reliable lifts; some sort of concierge/check-up support service; easy to manage garden options such as balconies, or gardens with good paving and raised beds, and choice between self-managed or landlord managed gardens.

Financial considerations

4.50 Older people tend to be very concerned about value for money, are often reluctant to pay for expensive care or support costs, and feel strongly about the inequities in the system that appears to penalise those who have savings or property equity. Paying for services and maintenance is known to be a particular problem for many older leaseholders in Tower Hamlets.

4.51 Whilst virtually all participants in the focus groups were deeply concerned about running costs and the high costs of services, leaseholders in particular, in group discussions and interviews, were extremely anxious about affordability, the risks involved in high maintenance and service charges and the costs of major works. All participants felt very strongly that transparency about how service charges are calculated is essential and preferred the idea of a core set of fixed services, with additional options available from an opt-in menu.

4.52 The problems caused by major works programmes were a serious worry for many leaseholders who felt overwhelmed by the large capital sums involved and their lack of control over the specification and commissioning process and subsequent costs. Some felt trapped in a situation where they could not move as their home was un-saleable whilst such a large, unspecified capital liability was likely to be hanging over them for a period of years.
4.53 Some people expressed strong interest in a buy-back option from the landlord:

**Case example:**
Bill needs to move but is waiting for his landlord to tender a major works scheme. “I’d definitely take up a buy-back scheme – I’d jump at that as an option. I have a three bedroom home with a very large garden which would be perfect for a family. The last time the landlord had a buy-back scheme it was very reasonable and fair, the valuations were fine, and because there were no estate agency costs, survey costs or legal fees it was a very good and stress-free option, but I missed the boat. I’d be first on the list to go for it now.”

Ownership options for leaseholders

4.54 In the focus groups, those participants who were leaseholders thought that if they were considering moving home, Older Persons Shared Ownership [part ownership, up to 75% with no rental element on the equity retained by the provider] might be of interest to them and would be much more desirable than standard shared ownership [part ownership and part rent] because there is no rental payment on the proportion retained in the landlord’s ownership. They thought that this might be a way of making retirement homes available to leaseholders who would otherwise have insufficient equity to consider such a move.

4.55 All participants thought it a good idea to target Older Persons Shared Ownership purchase options towards leaseholders in larger family sized accommodation which could free up accommodation for families in housing need, as long as older people were being offered this as a positive choice rather than being pressured to move. They thought that this could be beneficial to older people in the long term if fewer families were forced out of the borough as a result of the shortage of affordable housing.

4.56 However, they felt strongly that older people would need very clear information and sustained help to be able to make informed choices about this as an option. They stressed that people would not make decisions in principle, but would only want to make real decisions once they could see for themselves what was really available (for example, location and quality of design and finish), whether there were any hidden downsides or costs and whether it would feel a positive move overall.

4.57 To test the market further, we explored levels of interest in standard shared ownership, Older Persons Shared Ownership and full ownership in individual telephone interviews with leaseholders and with other leaseholders and freeholders in subsequent focus groups.

4.58 Standard shared ownership – was viewed as an unattractive option for older people, particularly by those leaseholders who had bought through shared ownership and so were very familiar with the model. All participants thought this was a model better suited to younger people getting started in life, who could staircase up over time. It was seen as particularly risky for older people because of the likely increase in the rental element which was usually linked to the Retail Price Index and could rise at a faster rate than retirement income levels.

4.59 Full ownership – those who currently fully owned their home either as a leaseholder or freeholder tended to favour the idea of continuing to own outright, but were interested in exploring the option of Older Persons Shared Ownership further as the idea of freeing up some equity to spend during retirement was attractive. These people felt that they needed to see the numbers to understand whether the effective “cost” in loss of equity would be worth the actual spending power released but were very interested in exploring the option.

4.60 Older Persons Shared Ownership – this was overall the most popular option. It was particularly attractive to those who thought they would not have enough equity in their current home to buy into a new development at full purchase price and saw the benefits of trading 100% equity for a lower equity share in a more suitable and desirable home. Most people also saw the benefits of freeing up equity to enhance their quality of life, and thought this was an attractive option, but were also clear that they would need to see the full details, including practical worked examples of the actual costs involved.

**Case example:**
Sue is a freeholder interested in Older Persons Shared Ownership: “My natural instinct would be to release some equity and have more funds available at that point in my life – I’ll want to have more liquidity then. But you don’t get something for nothing and I’d want to see the figures. I will want security at that age, and that means knowing exactly what your outgoings are – I don’t want to be hit with unexpected maintenance or service charges. The overall cheapest option is what’s best.”

4.61 Recent research (New Policy Institute, 2012) seems to substantiate that in principle shared equity options such as Older Persons Shared Ownership may well be a financially viable option in high property value areas of London, suggested by an analysis which indicates any downsizing move in London releases at least £30,000 in capital. This has the potential to be combined with a reduction in equity to create an affordable ownership option.

4.62 One of the main concerns for all leaseholders and freeholders was the unpredictability of maintenance and major works costs, and the fear of being hit by unforeseen capital costs was potentially a significant barrier to moving. However, the idea of a purpose developed scheme, developed to a high specification and designed with maintenance longevity was attractive, and people emphasised that a new development that was clearly high quality, especially with building guarantees, would be reassuring, as there would be a much lower likelihood of being affected by unexpected works costs during their lifetime.

Inheritance

4.63 The review literature indicates that the ability to leave a bequest to family members is important to many older owner occupiers, but most are willing to use their assets for themselves to meet housing and/or care needs in later life and only a minority would ‘go without’ to pass on benefits to the next generation.
The focus groups and interviews with leaseholders explored views and priorities in relation to using assets to fund later life costs and leaving an inheritance. No one prioritised leaving an inheritance above meeting their own accommodation, care and support needs. Many of those consulted either had no children, or had children who were relatively comfortably established. One participant pointed out that if she left a proportion of her assets to her daughter it would probably be insufficient to help her buy a home, but would render her ineligible for housing benefit, and so would simply be spent on rent until the funds ran out.

Influencers to move

It seems from the review literature that older people are often reluctant to consider their future needs but some stress the importance of moving early as a considered choice rather than as a forced move in crisis. Family relationships are a key influencer, and the views of family members (such as sons and daughters) can have a significant impact on the decision to move.

Case example:
London & Quadrant Housing Trust described their recent experiences on a large regeneration programme in east London, where a common pattern of family members seeking to protect “their” inheritance emerged, and created a significant barrier to enabling older people to move. Some of these obstacles related to the mismatch between the perceived market value of the current home in comparison with the proposed home in the new development. Worry about re-sale values of the new homes also contributed to the resistance by family members.

Other housing professionals confirmed this experience:

“Families can create strong resistance to a move in regeneration schemes. They feel that if their parent moves to a retirement home there may be stigma attached and it may be more difficult to sell later.” (Housing manager, east London)

Focus groups and interviews explored some of the key influencing factors which would make a difference to the future accommodation choices of participants. For those with sons and daughters, the views of these family members were important but not the primary influencer and most felt strongly that they wanted to make their own decisions to manage their later life as independently as possible.

For all participants, the idea of making a move which was affordable and would provide an overall better balance that would make life more relaxing, enjoyable and manageable in the immediate/short term as well as the future could be a significant influencer – if the move was visualised as:

“...better than I have now and something that I will always be able to afford.”

4.64 The figure below summarises the main influencers or motivators to move and some of the barriers to moving identified during the engagement work:

Summary of key “pull” influencers
- Reducing day to day costs;
- The beginnings of mobility or health problems which raise awareness of the limitations of the current home;
- Access to an optional menu of practical services which can help with managing at home – notably a strong influencer for leaseholders;
- Access to a package of practical support to help with making the move itself;
- Accessibility – when combined with other benefits, including reliable well maintained lifts;
- Two bedroom accommodation for people in larger sized family homes;
- One bedroom accommodation for a minority of people to reduce domestic running costs;
- Warm, energy efficient and economic design a contributory consideration for all, but a strong pull factor for leaseholders;
- Well designed and manageable “green space” (balconies, terraces) a contributory but not primary influencer, particularly for those few with large gardens;
- Location with access to culturally specific services and community provision for Bengali community;
- Multi-functional and flexible communal space which contributes to creating a local “hub” for older people – if it can be made cost effective;
- Low level support (on-call service, check-up calls/visits as part of a flexible menu of options to be taken up only when needs increase, rather than a fixed service);
- The overall package, rather than specific elements creates the key influence for a move;
- For freeholders/leaseholders – buying into a high specification new scheme where major capital works are not likely to be necessary in the foreseeable future.

Barriers to moving
- Giving up the family home and its memories;
- Fear of unknown risks and unforeseen problems;
- Feeling overwhelmed by need to sort and dispose of possessions;
- For freeholders/leaseholders – specific fear of unforeseen maintenance and capital works costs;
- Influence of family members seeking to protect a hoped-for inheritance;
- Lack of independent and clear financial advice;
- Feeling overwhelmed and confused by the complexities, both practical and financial, involved in moving.

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5 Needs of older people from minority groups

5.1 In this section we focus on the needs of older people from the Bengali and Somali communities and older people from Lesbian, Gay, Bisexual and Transgender (LGBT) communities.

VIEWS AND ASPIRATIONS OF BENGALI ELDERS

Overview

5.2 The council’s draft Older People’s Housing Statement highlights that Bengali elders often face overcrowding, and notes that as the overall Bengali population ages there may be demand for culturally specific services through either separate or integrated provision which can be adjusted to take account of cultural expectations over time. Previous local research (Tribal, 2008) found that older Bengali people tended to prefer traditional cultural arrangements for later life and wanted to remain in the extended family home. Generally, these cultural expectations were shared by family members, who might also request a move to a larger or adapted family home to care for an older family member. Social workers and other service providers reported packages of statutorily provided care provided alongside informal family care in many such cases.

5.3 The 2008 study drew on other London and national research which indicates that older people from BME communities who do need and choose to take up more specialised accommodation may not require culturally specific provision (targeted specifically at a particular community) but need services which are culturally sensitive and include:

- Other residents in the scheme who speak the same language and with whom there is the potential to develop friendships;
- Staff who speak the same language;
- Proximity to family and friends, and key services such as GPs, other health services and transport;
- Proximity to specialist shops and services catering for their community;
- Proximity to places of worship;
- Activities which are tailored to their own cultural experiences and interests (trips to religious centres, music from their cultural background, games and crafts etc);
- Access to food which appeals to their community;
- Access to newspapers and magazines in their language;
- Access to translation and interpretation services.

5.4 Our interviews with local housing providers and other stakeholders confirmed that within the Bengali community in Tower Hamlets there remains a strong cultural drive to care for older people within the extended family as far as possible, and although this may be changing for younger people, for the current and next generation of Bengali elders at least, the predominant demand is likely to be for accommodation that is either culturally specific, or at minimum is able to provide the key culturally sensitive characteristics listed above. The experience of the one culturally targeted (although not exclusive to Bengali elders) extra care scheme in the borough, Sonali Gardens, provides valuable insight - on opening it struggled to fill the mix of one and two bedroom homes available, until some units were let to families. There is now a waiting list for the scheme.
5 Needs of older people from minority groups

5.5 Professionals described many examples of family members struggling to care for older people with severe care and support needs within the home, with a strong commitment to keeping the family together, despite problems of overcrowding and other family stresses.

Case example:

Mrs Begum is now extremely frail with Alzheimer’s disease and is also doubly incontinent, but is adamant that she does not want to move. She lives in a one bedroom flat, and her son, daughter-in-law and their four children gave up their two bedroom housing association tenancy two years ago and moved in with her to care for her. The housing association was not able to find any suitable alternative accommodation for the whole family, where Mrs Begum could keep her GP and stay in the area that is familiar to her, so the family has been prepared to cope with the stresses of overcrowding until now. Two years on, a larger flat in the right area has just been offered to them.

5.6 Housing professionals reported that they were not yet seeing a cultural shift in younger generations and the views and beliefs about the importance of caring for elders within the family home were still very strong and embedded imperatives. Housing professionals were reluctant to make predictions, but they did not envisage these patterns changing significantly over the next generation, and thought that any cultural shift was likely to be slow.

5.7 These perspectives were explored and developed during our focus group discussions with both older people and younger people (typically aged 40 plus) from the community.

Care for Bengali elders within the family

5.8 Participants in both male and female focus groups were strongly resistant to the idea of any kind of institutional care for older people and wanted to explore housing options which help to maintain the traditional model of elder care within the family. However younger men and women felt differently about how they wanted to care for their parents in comparison to how they might want their own children to care for them. They recognised that their children might want a greater level of separation in accommodation for the family and the elders, but felt that the principle of “separate but close by” would remain essential.

5.9 Gateway’s Mosque Tower (a culturally specific sheltered scheme targeted at Bengali elders and located directly adjacent to the East London Mosque in Whitechapel) was viewed by most as providing a good example of how this could work. Those who were familiar with the scheme felt that it provided an environment where older people were well supported and linked into wider Bengali community/cultural activities through the mosque, were able to maintain and develop their own friendship groups, but were still supported and cared for by family members on a regular day to day basis. They acknowledged that not all Mosque Tower residents have this family support, and thought that for those older people with no local family network, this kind of accommodation embedded within the community is even more essential.

5 Needs of older people from minority groups

Changes in intergenerational and gender roles within the Bengali community

5.10 Both male and female groups discussed the gender-related changes in household roles as more women, particularly younger women, are working. This has affected the traditional split of responsibilities in Bengali families where sons alone were traditionally responsible for the care of parents while daughters moved into the parental family of their husbands. For the current generation of Bengali households with dependent elders, daughters are increasingly seen as a valuable “asset” taking on some of the responsibilities for supporting their own parents, whether or not they are working.

5.11 As women are increasingly in paid employment, the interdependence of generations is increased by reliance on grandparents for help with childcare for longer and more regular hours.

5.12 Participants thought that these changes emphasised the need for future development to focus on providing “separate but close by” accommodation so that the extended family could continue to manage the responsibility of elder care as gender roles and generational expectations change. Both men and women thought that more schemes like Mosque Tower, closely integrated with other family accommodation nearby will be needed as more women work.

“If you are bored and lonely at home with the children out at school and the adults out at work, maybe you are better off spending the day with other people the same age – as long as you can talk the same language and can share interests”. (Older woman)

5.13 Participants highlighted however that good day services could meet this need, without the older person having to move into different accommodation. In particular, women identified a need for more structured and organised community activities for older men, pointing out that there are many group activities available for women of all ages and Bengali youth, but very little for those older men who may be lonely and isolated.

Need for hybrid schemes for Bengali elders

5.14 As a consequence of these discussions participants highlighted the need for hybrid schemes, with family accommodation linked to flats next door or very close by, so that family members could remain actively involved in the care and support of older people as their physical needs and dependency increase. Because not all new schemes could be built next door to a mosque, most people felt strongly that accessibility to good transport to get older people out and about within their own community was an essential feature.

“I’d be happy to live in my own flat if my children were nearby when I needed them, and I could help with the children when they are little and then my grandchildren could pop in and out when they are older, and could help me as well”. (Younger woman, aged 43)
Widening the spectrum of retirement housing in Tower Hamlets to older people’s housing commission

Participants also emphasised their preference for locations where there is good access to culturally specific services; places of worship, community provision and shops in the areas of the borough where Bengali households are more concentrated.

Optimising community support for Bengali elders

5.15 Both male and female groups thought that making the most of the existing support structures already there in the community is a key aspect of planning provision for the future. For example, Bengali shopkeepers automatically deliver orders such as large sacks of rice free of charge to many regular customers, including older people and building on these kinds of arrangements, for example, including a check-up call when delivering, can help to reinforce traditional community and cultural values.

Religious and cultural issues

5.16 Because religion and its observance remains very important to many of the younger generation there is both a need to harness this as a community resource and also a need to retain and potentially increase gender specific community activities and options. This is an issue for men, as identified by women participants above but is also a particular need for women, who are more at risk of becoming isolated in older age if widowed or living alone.

5.17 Kitchens were raised by women as a design concern – open plan kitchens/social/living areas create a significant problem for many women who are veiled in mixed gatherings, as they mean they have to remain veiled whilst cooking which is difficult and risky. This was raised in relation to domestic and communal space design.

Views and aspirations of Somali elders

Overview

5.18 The Somali population in Tower Hamlets is a small minority, but significant for planning social housing and other public provision because the community is particularly disadvantaged in social, economic and health terms and is much more reliant on public services. The older Somali population is estimated to be about 2 - 3% of the older population as a whole (Tribal, 2009) but this is expected to increase over time as younger members of the community age.

5.19 Previous local research (Tribal, 2009) has focused on the social care needs of older Somali people in Tower Hamlets which included interviews and focus group discussions with 100 older Somali people in the borough as well as interviews with service providers and analysis of service access data. This research identifies a number of key issues relevant to the planning of future housing provision for Somali elders, in particular:

- High prevalence of health problems including diabetes (high in Tower Hamlets at 4% of the population but 8% in the Somali community) and higher prevalence of obesity;
- 90-98% of older women affected by the most extreme form of female genital mutilation, infibulation, with severe long term health-consequences for women including renal damage, incontinence and recurrent urinary tract infection;
- High levels of poverty associated with very low levels of employment amongst the working age population (92% in 2009), low educational attainment levels and lack of qualifications recognised in the UK;
- High levels of marriage break-up with a predominance of women-led single parent families and relatively high levels of men living alone;
- High prevalence of mental ill health combined with strong cultural stigma associated with mental illness;
- High levels of overcrowding;
- High levels of language/communication difficulties with more than 80% of older people unable to communicate effectively in English, and few able to read written Somali;
- Difficulties in understanding access routes and negotiating access to statutory services;
- Strong cultural preferences for gender segregation;
- Service providers report that introducing any charges for previously free services, however low the fee, means that people drop out.

5.20 This profile means that despite being a small sub-group of the population, older people in the Somali community are likely to have greater needs across health, housing and social care and greater dependence on the social housing sector for meeting these needs.

5.21 Gateway currently provides a small sheltered scheme, Bustaan Radas, specifically targeted at Somali elders, which is a very popular option. This includes Somali speaking staff, communal facilities, and prayer room for religious observance. There is another sheltered scheme for older Somali people, Phoenix Court, on the Isle of Dogs. The LinkAge Plus day services and luncheon clubs within the borough, which also include Somali speaking staff, are also particularly popular with older Somali people.

5.22 These factors were used to shape the focus group discussion with Somali women which included both older women and some younger women aged in their forties.

Care for Somali elders within the family

5.23 All participants felt very strongly that care should remain within the family, and that it was virtually unthinkable that older people should be cared for in other settings even with significant personal care needs. Participants were not aware of the sheltered housing available to Somali elders in Tower Hamlets and were unfamiliar with this as a model of housing. However, some women were aware that a number of Somali men were living at the seamen’s hostel in Poplar (26 resident in 2009) and becoming increasingly frail. The group discussed high levels of need such as caring for older people who are doubly incontinent, or those with advanced dementia and all participants believed that this was a responsibility to be managed by the family and integrated with family life. (One participant had in-fact brought her mother, who has dementia, to the focus group because she cannot be left safely at home).

Intergenerational changes and hybrid schemes in the Somali community

5.24 Some participants suggested that the younger generation coming through may feel that the idea of a “separate but close by” model of housing, similar to that identified in the Somali discussions might be a more desirable way of providing housing and care for older people, particularly because of the high levels of overcrowding in many Somali homes as a result of large family sizes.
5 Needs of older people from minority groups

5.25 The group discussed the idea of hybrid schemes and concluded that this was a model that would work well for Somali elders. Participants agreed that this would be particularly attractive for older men, who often want more separate space.

5.26 They also suggested that there may be a very specific need for specially developed provision for the older generation of Somali seamen, many of whom are resident in the seamen’s hostel with no family networks in this country, and as they become increasingly frail, struggle to cope alone.

Need for information and advocacy as well as interpretation services

5.27 Participants highlighted the fact that lack of spoken and written English is a major barrier to accessing services and support for Somali people. Only one participant was aware of the council’s home care service and the need for more advice and information on the services available was emphasised as a major issue. Because literacy in the community is very low, written materials in Somali are often irrelevant, and people rely on interpreters not just to translate but to explain and communicate ideas and concepts which can be confusing and frightening to people from a different cultural background. Participants stressed in particular the importance of active advocacy rather than simple interpretation, as finding a way through the system was described as daunting and intimidating.

5.28 The importance of having Somali speakers more available in everyday settings such as housing offices, and in healthcare provision was therefore highlighted as an on-going need for current and future generations of older people, particularly as public sector funding cuts have reduced access to English language classes.

Religious and cultural issues

5.29 Participants felt strongly that Somali women and particularly older Somali women can be very isolated as a result of language barriers and lack of access to opportunities for socialising with other Somalis. The group discussed the availability of clubs and activities and commented that these are disproportionately targeted at men, with very few options available for women, particularly as some voluntary sector groups are no longer able to provide these as a result of service cuts. This is particularly relevant as Somali people of both genders tend to want gender segregated provision.

5.30 Participants discussed the possibility of including communal spaces in schemes for older people and thought that this would be very important in helping women combat isolation and take part in women-only activities such as exercise classes and more social events.

5.31 Participants were very concerned at the implications of service charges for communal space within a housing scheme and thought that a multi-functional space which could be used by all members of the community, but which enables separate but frequent and regular access for women was the best way to include this whilst keeping costs as low as possible. For such a space to be used effectively it should have a proper kitchen so that food preparation, a central Somali social activity, can take place.

5.32 Kitchens were considered to be the biggest design issue – Somali women face the same problem as Bengali women. Open plan kitchen/social/living areas create a significant problem for those women who are veiled in mixed gatherings, as they have to cook whilst remaining veiled, which is difficult and risky. This was raised as a major concern both for domestic housing and communal space design.

Financial considerations

5.33 The group were extremely concerned overall about costs in the context of the extremely high levels of poverty, unemployment and deprivation within the Somali community, which are often exacerbated by many families sending money back to Somalia to support other family members. This means that extreme frugality and avoidance of any non-essential expenditure is widely practiced and will be even more common amongst older people. Participants stressed that keeping costs as low as possible, including any service charges, was therefore essential and a key factor which should over-ride other considerations.

VIEWS AND ASPIRATIONS OF LESBIAN, GAY, BISEXUAL AND TRANSGENDER COMMUNITIES

Overview

5.34 There are currently no reliable estimates of the size of the LGBT community in Tower Hamlets or elsewhere in the UK. The census and other population surveys do not record information on sexual orientation or identity at present. Trials of survey questions on sexual orientation undertaken for the Office of National Statistics suggest that the LGBT population is approximately 3 - 8% of the UK population. The UK government uses an estimate of 5 -7%. However, the council estimates that there is a sizeable community in Tower Hamlets and that this is set to grow.

5.35 There is a growing body of knowledge on the needs of older people from the LGBT communities and Stonewall Housing has recently initiated a national piece of research is expected to report in the coming months and feed directly into the Tower Hamlets Older People’s Housing Statement. The council has been working over the last two years with researchers from Kingston University on a knowledge transfer project, Putting Policy into Practice which has focused on creating fair access to services in a systematic way across the borough for people from LGBT communities. Recent national research (Stonewall, 2011) highlights the following key messages about LGBT people in later life, who are:

• More likely to be single;
• More likely to live alone;
• Less likely to have children;
• Less likely to see biological family members on a regular basis;
• More likely to have a history of mental illness and more concerns about their future mental health;
• More likely to have been diagnosed with depression or anxiety.
5 Needs of older people from minority groups

5.36 Because of these factors, and because of their diminished support networks LGBT people are twice as likely as their heterosexual counterparts to rely on formal support services, but have strong feelings that these do not understand or meet their needs. Nearly half report that they would be uncomfortable being "out" about their sexual orientation to care home staff and a third would be uncomfortable being "out" to a housing provider, hospital staff member or paid carer. Many LGBT people are facing later life with real fears about living alone and unsupported or entering care which will not meet their needs.

5.37 Many of these concerns were explored further during our focus group with LGBT people in Tower Hamlets.

Concerns about safety, security and homophobia

5.38 This was a major worry for many of the participants thinking about their plans for later life and many were concerned about the risks involved in moving to accommodation where neighbours or staff might be homophobic. Some participants were aware of two recent cases where sheltered housing residents had been harassed by other residents and by staff and the landlord had failed to take any action. There was a consensus that moving into any retirement accommodation for this generation of LGBT people will be harder than for the later generations to follow, as participants felt that their heterosexual peers are more likely to be homophobic. Although it is possible to train and educate staff, changing cultural norms takes time, and participants felt that most sheltered housing schemes would not be likely to have completed this transition – and even if staff had been trained, there would still be a high risk of homophobic neighbours.

“...very frightening and I think this is a real issue for my generation”. (LGBT owner occupier)

Accessibility and deteriorating health

5.39 Participants shared the same aspirations of many other older people for accessible, energy efficient accommodation, close to shops, health services and leisure services with good transport links and in a pleasant environment. Because a higher proportion of LGBT people live alone, having a second bedroom for visitors and/or a future carer was viewed as particularly important.

5.40 Some people living in social rented housing above the ground floor and without level access were worried that they would have no alternatives if their mobility needs increased, and there was extensive discussion about the lack of realistic housing options available.

5.41 There was a strong consensus amongst the group about the need for genuine choices. Some people felt that they would like to retire to a LGBT-friendly community where there are significant numbers of other LGBT people around, for example, moving to Brighton, Devon or Cornwall, but were also worried that this was not likely to be affordable or feasible. Others felt strongly that they wanted to live in a mixed and diverse community which was LGBT-friendly but was not an LGBT “ghetto”.

“My worse fear would be being forced to live only with other gay people!” (LGBT owner occupier)

Owner occupied retirement housing

5.42 Participants described “LGBT-friendly” as an environment where landlords would take homophobic behaviour as seriously as racist and other hate-motivated behaviour and implement their equality policies fully, taking action where necessary so that LGBT people could feel as safe as any of their neighbours. It meant an environment which was safe, friendly and supportive to LGBT people, irrespective of their sexual orientation.

5.43 Five participants were owner occupiers living in freehold accommodation and a sixth person was living in a housing association shared ownership scheme (100% ownership). This sub-group thought that self-contained retirement housing targeted at owner occupiers could be particularly attractive for some LGBT people, precisely because they are much less likely to have dependents to consider, and with less family ties have greater flexibility on choice of location to find accommodation to meet their needs, and some may also own higher value homes.

5.44 Shared ownership for older people was seen as a very attractive option:

“I envisage that I will need to downsize because I know my house won’t be suitable in a few years. Also, I want to release some equity. I have no family or partner and I’m filled with trepidation that I might have to go somewhere homophobic. If I felt safe and comfortable in a supportive environment, it would be wonderful to keep a percentage of equity that would still cover me if I had to go into a care home later on, but would give me a decent quality of life in the meantime. It would take away the fear”. (LGBT owner occupier)

5.45 Owner occupiers felt that these were complicated financial decisions and they would really want access to impartial independent expert financial advice in order to help them think through the pros and cons of the choices involved, which were harder to make alone, without the help of a partner or family members.
Widening the spectrum of retirement housing in toWeb hammlets toWeb hammlets older people’s housing commission

5.46 *Pull* factors for LGBT people

Many of the *pull* factors were shared with those identified by other older people and set out earlier in the report. However, participants identified three other LGBT-specific *pull* factors:

- A supportive environment, which is particularly important for those people who have lost family connections;
- Living with congenial, welcoming neighbours who are LGBT-friendly, and possibly with some other LGBT people around too;
- A safe, secure environment with pro-active policies and practice on dealing with hate-motivated behaviour.

*Staff in post who can be empathetic, responsive and provide high levels of support and reassurance.*
6 Exemplar schemes: widening horizons and lessons learnt

6.1 Current residents in sheltered housing have understandable anxieties about the potential reduction of warden supported sheltered accommodation. The objective of the visits to exemplar schemes was to give Commission members a more “hands on” experience of the different options that are available and their potential strengths and weaknesses. This part of the Commission’s work included considering the products of the private sector, and included a visit to a McCarthy and Stone retirement home.

6.2 Commission members undertook four exemplar scheme visits over two days to:

- McCarthy and Stone (one of the leading national volume providers of private sector retirement homes) retirement home, Tyrhe Court, Romford;
- Darwin Court, Southwark (Peabody Trust) supported housing scheme for older people linked to community facilities, cited as an example of good practice in the HAPPI (Housing our Aging Population Panel for Innovation) report;
- Trees extra care scheme in Highgate, cited as an example of good practice and exemplary innovative contemporary design in the HAPPI (Housing our Aging Population Panel for Innovation) report;
- Ruth Court, one of Gateway’s own sheltered scheme in Tower Hamlets, included as a comparator project, demonstrating the association’s current provision.

6.3 These visits were informative and raised a number of issues for further consideration by the Commission which might inform Gateway’s new housing developments, including:

**Design and quality of finish**

6.4 This was a core value in all the exemplar schemes. The Board at Trees had placed particular emphasis on creating architectural interest based on principles derived from Maggie’s Cancer Centres on the psychosocial and health benefits of an uplifting environment. Coloured artwork from Wimbledon College of Art had been commissioned to indicate different floor levels. Trees also had a strong commitment to environmental sustainability which had been a strong attraction factor for many of its residents.

6.5 Space standards were very good in all three exemplar schemes. McCarthy and Stone provided a range of space standards in their apartments for sale from one bedroom units (smallest 43m²) to spacious two bed units (70m²). Both Trees and McCarthy and Stone apartments were presented to a high standard of decorative finish, with a more traditional style at the McCarthy and Stone scheme and a more modern and streamlined style at Trees. Both of these schemes were provided with fully fitted kitchens with quality appliances, so that potential residents would feel able to move in immediately and easily. Both the space standards and presentation styling provide useful learning material for Gateway’s proposed Older Persons Shared Ownership schemes.

**Green space**

6.6 The balconies and terraces provided for each flat at Trees were particularly popular with residents. The gardens were attractively landscaped and included both a water feature artwork, also commissioned from Wimbledon College of Art and a garden activity room linked to the main building so that residents could still use and enjoy the garden in the winter when it was too cold or icy to walk outside. The scheme included a number of green roofs, and the design had optimised the views of green landscape and trees beyond the scheme itself.

6.7 Darwin Court also had attractively landscaped gardens, including a water feature, which were popular with both residents and visitors using the community cafe and also a number of large shared balcony spaces on the residential upper floor and a roof terrace which were well used and appreciated by residents.

**Location**

6.8 McCarthy and Stone advised that people buying into their schemes tended to come from within a radius of five miles, although some residents (Ex - local authority Right-to-Buy) had moved out from east London. This substantiates the information from the focus groups that the target market for the new schemes is likely to be specific to the local area immediately around the development sites, but “local area” can probably be defined as borough wide for some people if the scheme is attractive.

**Permeable community space**

6.9 Darwin Court provided a roof terrace and large balcony terraces off the corridors within the residential element of the scheme, but all other communal spaces were on the ground floor and open to the local community rather than dedicated to tenants’ use. The cafe appeared to attract a good flow through of community users and the other spaces, including the swimming pool, were described as well used by the wider community. Housing and support staff worked to ensure the residents were able to take up activities available in the community spaces and helped to engage with this wider community life. This aspect of the scheme was particularly innovative, and had both strengths and weaknesses in that it made the scheme well integrated within the local area, but had the potential to create a less “homely” environment for the residents – although staff worked actively to make sure residents benefited overall.

**Communal space**

6.10 Trees and McCarthy and Stone provided extensive communal space, including large lounges, a laundry, staff offices, a guest suite and a communal WC. The communal spaces were reported to be well used by residents in both schemes for activities including coffee mornings, afternoon teas, fish and chip suppers and other social activities.

6.11 Darwin Court in particular, and the other schemes raise useful questions about getting the volume, design and usage right for any communal space included in Gateway’s new developments, as well as the role of staff in promoting and supporting use.

**Costs**

6.12 Levels and types of services and charges varied between the schemes which provided different models of housing, support, and in some instances care. Costs were not compared directly because each scheme was operating within a different geographical area and within a different local market.
6 Exemplar schemes: widening horizons and lessons learnt

6.13 Service charges in these and other schemes included in the provider review typically included:

- Employment of scheme manager;
- Buildings insurance;
- Light and heat in communal areas;
- Cleaning in communal areas;
- External window cleaning;
- Lift maintenance contract costs;
- Maintaining communal gardens;
- Maintenance contracts on equipment in communal areas (such as laundry);
- Management fee to cover providing and supervising services and preparation of accounts.

6.14 Leasehold retirement schemes across the wider provider review which included sinking funds to provide for major works offered the choice of a monthly payment, or a rolled up payment made when the property was eventually sold. Sinking funds typically included:

- Roofs;
- Windows;
- External doors;
- Driveways;
- Redecorating communal areas;
- Repainting external woodwork.

6.15 A significant development challenge for Gateway will be to achieve a standard of finish in its ownership product which makes the schemes immediately attractive to potential purchasers whilst keeping costs affordable to local Tower Hamlets budgets.

Scheme size

6.16 Scheme sizes varied considerably. Darwin Court provided 76 flats in a mix of one and two bedroom units, which some Commission members found a little large and impersonal on the visit. Trees provided 40 flats, including 19 two bedroom and 21 one bedroom units and McCarthy and Stone offered 43 units in a mix of one and two bedroom units.

Sales lead-in period

6.17 McCarthy and Stone described a sales period of over a year, with a lengthy lead-in process for each sale. The scheme had opened May 2011 with 43 units and had sold 80% by July 2012. A similar scheme in Ware of 40 units had sold 25 off-plan in response to approaches/expressions of interest and the remaining units were then offered publicly on completion.

6.18 This resonated with our interviews with housing providers offering shared ownership/equity products in other parts of the country who all confirmed a long lead in time in marketing accommodation to older people, and is discussed further below.

Re-sale values

6.19 McCarthy and Stone estimated that re-sale values were typically 15% lower than first sales.

6.20 A number of social housing providers working nationally discussed with us the issue of re-sales in the owner occupied extra care stock and described these as very patchy, with many people struggling to sell on. This appeared to be very dependent on shifts in the local market, and was not related at all to the quality of schemes, but could be very sensitive to the development of a new scheme in a nearby area and its comparative costs (both capital costs and running costs) and benefits. This suggests that re-sales should be a key factor in Gateway’s financial sensitivity testing.

Marketing lessons learnt

6.21 Providers of retirement homes for sale, including shared ownership options, highlighted a number of key features involved in marketing to older people:

- The lead-in period is much longer than for any other product and can be well over a year – one provider described this to us as a ‘slow burn’;
- A significant amount of time needs to be allocated to spend with both the older person individually and liaising with sons and daughters;
- Older people need effective communication rather than “marketing” as standard terminology, such as the word “shared” can be confusing and alienating;
- Transparency of costs, presented simply in a way that is easy to understand is essential;
- Communal areas are an attractive selling point and tend to draw people in initially, but the servicing costs of these can then become an issue;
- Many older people need help with selling their existing property;
- Very few older people will buy off-plan and want to see the finished product – they may well reserve from a show unit but are unlikely to complete until the unit is completely finished;
- Sales to older people are extremely labour intensive as this group needs a high level of “hand-holding” through the process which means it is important to have the right staff in post who can be empathetic, responsive and provide high levels of support and reassurance.
6 Exemplar schemes: widening horizons and lessons learnt

6.22 Below are two case examples, one from the social housing sector and one from the private retirement home sector of successful marketing approaches.

Social housing provider example:
Mrs Begum is now extremely frail with Alzheimer’s disease and is also doubly incontinent, but is adamant that she does not want to move. She lives in a one bedroom flat, and her son, daughter-in-law and their four children gave up their two bedroom housing association tenancy two years ago and moved in with her to care for her. The housing association was not able to find any suitable alternative accommodation for the whole family, where Mrs Begum could keep her GP and stay in the area that is familiar to her, so the family has been prepared to cope with the stresses of overcrowding until now. Two years on, a larger flat in the right area has just been offered to them. This proved attractive to their older leaseholders who wanted to free up equity.

Private sector provider example:
Seddon Homes offers a range of moving incentives to market its retirement flats in south Manchester. These include:

- A free apartment design service – an interior designer visits at home and helps plan how your existing furniture and fittings can best be arranged;
- A free packing, removal and storage service;
- A “try before you buy” option – residents move in on a 3 – 6 month rental agreement while they sell their own property – when they purchase, all rent paid is deducted from the purchase price;
- A “sale away” option – SH helps the person put their home on the market with two independent estate agents at a realistic price and pays all agency and legal fees;
- A part exchange option – SH never sells at a profit, only at the purchase price or lower and sees this as a loss leader.

Offering this range of options has been extremely successful, particularly as it works well with the long lead-in time that older people need.
7.2 The findings from the fieldwork provide three key messages about the local retirement housing market within Tower Hamlets which are that:

- Demand in the future for both rented and owner occupied retirement homes for older people is likely to be for more hybrid accommodation closely integrated with family housing, local services and wider communities, which incorporates quality design, affordability and functional flexibility, but which does not include care as part of the core package;
- There does appear in principle to be sufficient demand for owner occupied retirement housing to justify proceeding with Gateway’s proposed pilot project – and Older Persons Shared Ownership appears to be the ownership model with the greatest potential to work successfully in the borough;
- Financial hardship and low income are the defining characteristics of the older people’s housing market affecting the majority of this population – a radically different profile from the older people’s housing market across the rest of the country. This means that the key driver for planning the physical and financial models for future rented and owner occupied retirement housing is financial accessibility and long term affordability.

7.3 These key findings are clearly highly complex messages and are closely interlinked with each other. We discuss their implications in more detail below.

Integrated hybrid models of retirement housing

7.4 The engagement with local people has highlighted that for many older people living in this borough, the traditional model of stand-alone sheltered housing is out of date and extra care housing is not yet on the agenda of possibilities, precisely because older people want to avoid buying into schemes providing care for as long as possible, and particularly as home care is provided free in Tower Hamlets. Hybrid schemes providing small clusters or blocks of retirement homes within larger developments including family housing are also likely to work well for all groups of older people including minority ethnic and LGBT populations.

7.5 The idea of integrated retirement housing fits well with hub and spoke models of provision (central facilities/resources accessible to a wider community and able to reach out to more isolated people), and an important next step will be to identify and map the natural hubs; where they already exist for each development of proposed new older people’s housing, and where there are gaps, to work collaboratively with health, housing and social care partners to fill these gaps. LinkAge Plus centres, churches and mosques are some of the existing natural hubs, and there is potential to consider re-working communal provision at sheltered housing schemes to create new hubs.

7.6 The council and local providers have already recognised the need to re-shape the support arrangements for sheltered housing and the process for reviewing support contracts due at the end of 2012 may present an opportunity for using support resources, including peer support, much more creatively to tie in with the hub and spoke model.

7.7 There are widely accepted design principles (HAPPI, HCA, 2009) which have been endorsed by older people participating in the local engagement work which will need to be incorporated in new retirement homes for rent and owner occupation so that these can be badged and marketed as “HAPPI compliant” high quality schemes.

Moving forward with the Older Persons Shared Ownership pilot

7.8 The in-principle demand identified during our engagement work will need to be further tested with older people as Gateway’s financial models are refined further, including thorough risk and sensitivity analyses, as the marketing for the pilot scheme begins. Older people have been clear that they want to consider real figures related to real housing options in order to think about buying into a retirement scheme.

7.9 The challenging inner city environment of high land prices combined with high levels of poverty and deprivation has so far prevented the private sector from developing locally. Gateway’s financial modelling indicates that to make the scheme work as a financially accessible option with long term affordability for older people it will need to inject additional subsidy. Gateway, in collaboration with the local authority, should explore the potential for such subsidy via the Greater London Authority’s recently announced (October 2012) Care and Support Specialised Housing Fund for London.

7.10 To achieve the strong “pull” factor needed, Gateway will need to consider carefully how it can best combine the characteristics identified earlier in the report which work together to create the motivation to move. In particular Gateway should focus hard on the “help with moving” part of the offer, which was of particular interest to current leaseholders.

7.11 Setting out the offer clearly in terms which can be easily understood by older people will be an important and essential next step for Gateway in beginning to take the marketing forward and further testing demand at each stage. It is important not to under estimate the lead-in work and time needed with older people (and in some instances, their families) recognising the known reluctance of this group to consider purchase until there is a finished product to see.
7.3 Summary of findings and conclusions for next steps

7.32 The long lead-in times for marketing to this group means that this needs to be moved on as quickly as possible, and the lead-in period and potential for further slippage will be a crucial factor in sensitivity analysis.

Targeting under-occupation in social housing

7.33 There appears to be a real interest from ex-Right-to-Buy leaseholders for buy-back packages which would enable them to move into shared ownership retirement housing and return under-occupied accommodation to the social housing stock. To move this forward will require a collaborative and strategic approach working jointly with the local authority, Tower Hamlets Homes (the ALMO) and the other local associations, as well as the injection of capital resources. Gateway should begin discussions with the local authority on whether there may be scope to access the new capital funding resource for this purpose or other routes or mechanisms for making buy-back funds available.

Long term affordability and financial planning

7.34 New financial environmental factors affecting older people, including the failure of pensions in keeping up with inflation during economic recession, and cuts in housing benefit for under-occupiers in the social rented sector are likely to make the demand for guaranteed long term affordability even more intense. Good design, high building standards, and high specification and durable finishes are important in attracting older people in this climate. To win confidence and buyers for the pilot scheme Gateway will need to demonstrate the long term affordability of its accommodation through design, materials and appliances which will deliver low maintenance and low major works costs for the future. Leaseholders in particular are giving a clear message that they prefer known capital costs up-front against the prospect of future unknown maintenance or repairs costs.

Day to day running costs are one of the primary concerns of older people and offering a package which can guarantee as far as possible the predictability of service charges and property related costs, including sinking funds for leaseholders, will be essential. Energy efficient design is also important for the same reasons. High design, specification and building standards should defer costs, but it will also be important to ensure longer term cash-backed provision for major works is set up to deliver sufficient funds on leasehold properties to maintain standards to the same level when works become necessary, and to optimise re-sales. Because re-sale values are known to be patchy and very sensitive to local market changes, financial planning to maintain standards will be essential and should be rigorously tested as part of the risk and sensitivity analyses.

Communal provision and support

7.36 Gateway should also work up cost options for flexible multi-option communal provision which has the potential to generate income, and perhaps contribute to the development of new hub arrangements and which avoids loading on service costs.

7.37 Gateway will also need to begin working up proposals and costs for flexible draw-down menus of support and practical help both to help with moving, and as on-going support once settled. However it should not immediately consider itself to be the provider of such services but first explore with LBTH adult social care what currently exists in the local market place to meet these needs or how such provision might best be encouraged to develop locally.

Culturally specific services for minority ethnic groups

7.38 The findings indicate that there will continue to be a demand for culturally specific services, at least in the short to medium term. However, the hybrid scheme model was popular with both the Bengali and Somali community members consulted, and it appears that small clusters of units or blocks within larger developments which include family accommodation where there is a sufficient critical mass of people with a shared cultural background and language would be attractive. The culturally specific services required are therefore more likely to be the “wrap around” services, such as home care and support (particularly with regard to language and gender separation) rather than the housing itself. This is an important consideration given the difficulty in predicting cultural shifts in relation to the care of elders over the longer term.

There may also be a need to formally assess the specific longer term needs of the older Somali men living at the seamen’s hostel as they become increasingly frail.

LGBT-friendly provision

7.20 The findings indicate a need for providers of retirement housing to take positive action to ensure their policies and practice take homophile behaviour as seriously as racist behaviour. Providers need to implement their equalities policies fully, taking action where necessary so that LGBT people feel as safe as any of their neighbours. Providers should also promote and publicise their commitment to raise awareness of the retirement options on offer so that LGBT people can feel confident in considering an option which is safe, friendly and supportive to them, irrespective of their sexual orientation.

The findings also suggest that LGBT people are a significant potential market for leasehold ownership retirement housing. (subject to the LGBT-Friendly proviso) with specific characteristics which make it a potentially attractive option for those who are currently owner occupiers. Gateway should give consideration to this factor in developing its marketing plans.

Size of accommodation and welfare reform

7.22 In the discussion of space needs and aspirations, the findings have highlighted the desire for two bedroom accommodation from many, although not all older people. However, some older people are already identifying one bedroom accommodation as preferable, largely because of cost, and for some older people aged 50 – 62, if they are reliant on housing benefit this may not be a matter of choice. As part of the same discussion of space, a social housing provider raised the possibility of re-packaging sheltered schemes which are predominantly bedsits and one bedroom units as a high quality, higher specification offering. This may well be worth exploring further in Tower Hamlets where “studio” flats are in high demand in the professional rental housing markets.

Advice and information

7.33 Despite the local authority’s exceptional approach in continuing to provide free home care services, the findings indicate that many older people have a limited knowledge of the circumstances in which they might be eligible and how to access home care. Housing providers and other agencies working with older people should explore with the local authority the most effective methods for raising earlier awareness and providing information and advice about eligibility and access to home care which can enable older people to remain independent in their own home for longer, as well as other housing options.
Other marketing issues

7.24 The findings in this report highlight a number of other factors which need to be incorporated into the lead-in marketing plans for new housing which include:

- Accessibility - marketing needs to target carefully those older people who are not yet in crisis but are just starting to become aware of their potentially increasing mobility/health needs. Marketing approaches could be made using a hub based approach working through professional colleagues and services such as health trainers, GPs, and osteo/atheritis/diabetes/COPD/clinics etc.
- Family influence – where other family members may be involved in an older person’s decision making, engaging with family members at an early stage may be important.

Managing risks

7.25 There are clearly significant, complex and high risks for Gateway involved in the gap between what older people in Tower Hamlets aspire to and what they are able to pay for. Although Gateway is prepared to take considered and planned risks it will need to be confident that it has the support of the local authority and whatever resource commitments may also be required to ensure its developments for older people are fully viable and sustainable. This includes the additional subsidy needed for the Older Persons Shared Ownership scheme and could also include backing for buy-back of leasehold family units, contributions to the costs of offering incentive packages or other costs such as running hub facilities or capital contributions to developing these. Gateway should be very cautious about taking on additional costs that extend beyond say a three year period such as the costs of communal areas, which could impact on a scheme’s long term viability.

7.26 In a market environment where private sector providers have not been prepared to take development risk in this locality, some limited sharing of the risk with the local authority in trialing these innovations may offer benefits to both parties. Gateway will also need to consider a Plan B option if the shared ownership scheme does not prove successful – this could include for example selling to people not currently living in the borough, or converting the ownership units to rental.

Conclusions

7.27 The evidence gathered through the Older People’s Housing Commission makes a contribution to “getting it right” at a number of levels. By developing a deeper understanding of the types of accommodation in which older people will want to live in the years to come, Gateway has acquired new knowledge which will help to inform its long term strategic planning and service modelling for all its older person’s housing stock, including its sheltered provision, its over-60s schemes and its services with care. At a more immediate level, this work should help to make sure that the borough’s first Older Persons Shared Ownership scheme has the potential to be a success, and could potentially contribute strategically to relieving overcrowding if family sized ex-RTB property can be returned to the social housing stock. Both strands of the Commission’s work have sought to contribute productively to the council’s own strategy development by identifying and piloting the kind of models that will work in the specific environment of Tower Hamlets.

2 Chronic obstructive pulmonary disease.
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Extra care and assisted living housing – These provide alternatives to residential or nursing home provision for older people in later life as their care and support needs increase. There are many variations on the model depending on local circumstances, but these terms are usually used to describe self-contained flats of bungalows in purpose-developed housing schemes with built-in links to care which can be provided with some flexibility on site. There is usually a charge for the care, which is generally means tested. These schemes often also provide a mix of other services which can include support, and sometimes leisure facilities. In some schemes there are options to buy, rent or part-own.

Older Persons Shared Ownership – This is a specific product made available through registered housing providers with funding from the Homes & Communities Agency (HCA). The HCA’s Capital Funding Guide places certain restrictions on these housing schemes:
- The maximum share which can be purchased is 75% and the minimum is 25%;
- Purchasers must be aged 55 or over;
- The properties must have been specifically developed for older people;
- No rent is payable when the maximum share of 75% has been achieved.

Shared Ownership: Joint Guidance for England (2011) published by the HCA, national Housing Federation and Council of Mortgage Lenders provides further guidance:
- Providers must prioritise people who cannot afford otherwise to buy sheltered housing;
- A condition of the grant is that the provider must set up and maintain sinking funds for the long term upkeep of the properties;
- Purchasers cannot ever buy the properties outright;
- The lease must make provision for access to person centred services to support individual residents.
Older People’s Housing Commission panel members

Chair: Don Wood, CBE, Board member Homes & Communities Agency, Chair of the London Housing Foundation and Trustee of the Orders of St John Care Trust

Daisy Woodward, Resident, St John’s House
Neil Langley, Strategic Commissioning Manager, Adults’ Health and Wellbeing, LBTH
Stuart Vessey, Resident services Director, Gateway Housing Association

Debbie Walker, Acting Joint Service Head, Development and Regeneration, LBTH
Peter Brown, Tower Hamlets Homes
Tom Carroll, Gateway Shareholder

Alison Thomas, Acting Joint Service Head, Development and Renewal, LBTH

Madeleine Forster, Gateway Board Member and Chief Executive of Ascham Homes
Sharon Carter, Chief Executive, Gateway Housing Association
Martin Ling, Housing Policy Officer, LBTH (observer)

Christine Sheppard, Age UK Tower Hamlets

Carrie Kilpatrick, Commissioning Manager, Supporting People, LBTH
Michelle Smith, National Housing Federation
Steve Patching, Leasehold and marketing Manager, Gateway Housing Association

Contributors to the fieldwork

Account3
Age UK
Anchor Trust
Bromley-by-Bow Centre
Central and Cecil Housing, Care, Support
Circle Group
East End Homes
East Thames Group
Elderly Accommodation Counsel
ExtraCare Charitable Trust
Hanover Group
Hill Homes
Housing Learning and Improvement Network
Housing 21
Island House craft group
Isle of Dogs Over 50s club
James Berrington, independent consultant
Karin Housing Association

London & Quadrant Housing Trust
Margaret Hughes, community convenor
McCarthy and Stone
Mosque Tower sheltered scheme
National Housing Federation
One Housing Group
Opening Doors
Peabody Trust
Poplar HARCA
Positive East
PRP Architects
Somali Integration Project
St Matthias Community Centre
Stonewall
Stonewall Housing
Stratford Centre Friendship Club
Tower Hamlets Community Housing
Tower Hamlets Homes