



# Growing Older Together: The Case for Housing that is Shaped and Controlled by Older People

At a time of widespread concern about the UK's failure to plan for a significant increase in housing provision for older people; this case study report from the Housing Learning and Improvement Network argues that we need to develop more housing that is shaped and controlled by older people themselves. Housing of this kind has a proven appeal to older people and it is of increasing interest and relevance to a new generation of active, independent-minded older people, who are attracted to the idea of 'growing older together'.

Drawing on recent research, the report describes the specific appeal of resident controlled housing for older people and it shows how such housing contributes to older people's well-being. Six exemplary case studies describe a variety of established and planned schemes; both for ownership or for rent and with differing models of governance and management. The report provides a summary of developments that are in progress; many of which are at the grass roots level.

The report concludes by challenging policy makers and commissioners, including local authorities, to promote and support co-operative and mutual housing developments for older people and it calls for mainstream developers and providers to invest in innovative and progressive developments of this type.

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## **New Forms of Housing to Meet the Changing Priorities and Expectations of Older People**

There is general and widespread agreement that this country has 'to urgently plan how to ensure that the housing needs of our ageing population are better addressed'.<sup>1</sup> There is also recognition that this is both about increasing the supply of housing for older people and about offering new housing options and choices that will prove attractive to a new generation of older people with changing priorities and higher expectations.

This case study report starts from the perspective that many older people would be - and indeed are - interested in living in forms of housing which;

- *provide independent, active and sociable living arrangements*
- *are imaginatively-designed and 'non-institutional' in character*
- *are not set apart from or cut off from the wider community*
- *can respond to people's changing needs as they grow older*

and which, importantly;

- *ensure that people remain in full control of their lives as they grow older and, in time, more dependant.*

In other words, forms of housing that:

- *are shaped and controlled by older people themselves.*

In the last five years, a growing number of people and organisations have been arguing that we need to look much more seriously at housing of this kind, which can also be described as;

- *co-operative and mutual housing for older people.*

## **Resident Controlled Housing for Older People**

A selection of papers recently published by Housing LIN (many of which are cited in the text) and a series of reports (also cited in the text and listed at the end of this case study) have made the case for resident controlled housing for older people but, although policy makers and mainstream providers have acknowledged the potential appeal of such housing<sup>2</sup>, there has, until now, only been limited support for new developments along these lines.

In March of this year, a round-table discussion called *Growing Older Together: The Development of Co-operative and Mutual Housing for Older People* was organised by Co-operatives UK, the Co-operative Development Society (CDS Co-operatives) and the UK Cohousing Network. The meeting was chaired by Jeremy Porteus, Director of the Housing Learning and Improvement Network, and it was attended by a cross section of representatives from older people's

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<sup>1</sup> From the much-quoted House of Lords Select Committee on Public Service and Demographic Change report called 'Ready for Ageing?' published in March 2013. The report asserted that Britain has hardly begun to respond to policy issues raised by an ageing population; in their words we are 'woefully underprepared'.

<sup>2</sup> As in the influential reports from the Housing Our Ageing Population Panel for Innovation. The first (HAPPI 1) was published in 2009 by the Homes and Communities Agency, Department of Communities and Local Government and Department of Health and the second (HAPPI 2) was published in 2012 by the All Party Parliamentary Group on Housing and Care for Older People.

*In terms of commissioning and managing new housing the panel has been impressed by models of mutual and cohousing seen in Europe (HAPPI 1). Housing associations and house builders should use their entrepreneurial and marketing skills to accelerate the trend towards retirement housing as lifestyle choice, bringing forward more projects that...meet the breadth of retirement housing needs, including shared ownership and cohousing (HAPPI 2).*

organisations, from developers of housing for older people, from co-operative and mutual housing providers and from housing policy and commissioning bodies.

At the meeting, the case for co-operative and mutual housing for older people was outlined based on evidence from many different sources; including recent research into older people's expectations and aspirations by Age UK and by the Joseph Rowntree Foundation.<sup>3</sup> A number of case examples were highlighted and the key features and forms of resident controlled housing were outlined. Whilst many of the limitations of current housing options for older people were freely acknowledged, a number of those present - from both commissioners and mainstream developers - questioned the widespread appeal and the viability of housing that is developed, owned and managed by older people themselves. Nevertheless all present agreed that it would be helpful if much more information was made available on such housing and three questions were posed at the end of the meeting:

- *What does resident controlled housing have to offer older people? What is its particular appeal?*
- *How does such housing work in practice; what forms can it take and are there new approaches and models that could be attractive to a new generation of older people?*
- *How might such housing be developed on a wider basis? What are the opportunities and the barriers?*

This case study report is a considered response to this interest and to the questions raised at the round table discussion.<sup>4</sup>

## **The Appeal of Resident Controlled Housing for Older People**

Resident controlled housing for older people can take a variety of forms; it can offer a range of tenures and it can be developed in different ways. In some schemes, this involves the future residents being involved in the design and development of the housing, in others, it is about managing the housing once the residents move in.

Whatever forms such housing takes, the residents seem to value similar things, according to research carried out by CDS Co-operatives<sup>5</sup> and others, and as exemplified in the case studies, which follow.

### ***Being in control, retaining independence and feeling secure***

For most residents, this is the most important characteristic of co-operative and mutual housing for older people. In schemes of this kind, individual residents have full control over their own homes and they collectively manage shared services and facilities. In larger schemes, residents normally employ agents or contractors of some kind but they decide who these agents and contractors should be.

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<sup>3</sup> Including:

Helen Bowers et al, *Not a One Way Street: Research into Older People's Experience of Support Based on Mutuality and Reciprocity* (2011). Joseph Rowntree Foundation Programme Paper. Available from [www.jrf.org.uk/publications](http://www.jrf.org.uk/publications)

*Making It Work for Us – Report of the Residents' Inquiry Into Sheltered and Retirement Housing* (2012). Age UK. Available from [www.ageuk.org.uk](http://www.ageuk.org.uk)

<sup>4</sup> A full account of the discussion is contained in:

*Growing Older Together: The Development of Co-operative and Mutual Housing for Older People. Findings from a Round Table Discussion* (2013). CDS Co-operatives, Co-operatives UK and UK Cohousing Network. Available from [www.cds.coop](http://www.cds.coop)

<sup>5</sup> See copy of a presentation to the Confederation of Co-operative Housing Conference in 2011 on *Older People and Housing Co-ops*. Available from [www.cch.coop](http://www.cch.coop)

An important feature of co-operative and mutual housing developments that are owned by their residents is that they cannot be taken over or sold on 'behind their backs'. This has happened in recent years to a number of leasehold retirement schemes; often with distressing results to their residents. Collective ownership under resident control gives older people the reassurance and security that is so important to them.

### ***Active and self-sufficient communities***

Resident controlled housing supports active and sociable<sup>6</sup> living in a variety of ways. Being directly involved in decision-making is important for some residents. Others enjoy organising shared or common activities. For everyone, such housing engenders friendly association and good neighbourliness and it can combat the loneliness and isolation that many older people experience. And within established parameters, the residents determine the 'rules' of each development as they see fit. In these ways, communities are created with a high degree of self-sufficiency and resilience; not characteristics generally associated with older person's housing schemes.

### ***Mutual care and support***

Good neighbourliness in housing of this kind often extends into various kinds of mutual care and support for those residents who require it. This is an important consideration for older people as they look ahead. Many of them will be active and independent well into their 80's and beyond. But living in housing that is run collaboratively can provide an initial 'safety net', which enables people to retain their independence and which can have significant health benefits.

### ***Responsive and cost effective management arrangements***

Residents of collectively run housing have various options and choices over how they manage their housing. In some cases, they may decide to be 'hands on' and do much of it themselves; in other cases, they may rely on agents and contractors that they appoint. The important thing is that they decide what is best for them at any one time. Right to Manage in the leasehold retirement sector has shown just how effective resident control can be in achieving quality services at a competitive price.

### ***Enhanced well-being and reduced dependence***

At a time of growing demand and shrinking budgets, it can be argued that co-operative and mutual housing for older people offers wider benefits to society. As noted above, there is evidence that provision that is organised and shaped by older people sustains independent living and enhances well-being; thereby reducing the call on publicly funded services. Many residents of such housing attest to the fact that their housing enhances their quality of life and reduces dependency.

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<sup>6</sup> A recent think-piece for the [Hanover@50](http://www.hanover@50debate.org.uk) series highlights the need for more 'sociable' housing for older people. Louise Bazalgette and Jo Salter, *Sociable Housing in Later Life* (2013). Hanover Housing Association. Available from [www.hanover@50debate.org.uk](http://www.hanover@50debate.org.uk)

## Forms of Resident Controlled Housing for Older People and Six Exemplary Case Studies

Of the six case studies, which follow, four of them are of established schemes. The final two case studies are of community-based schemes that are in development and which will be completed within the next two years or so. The case studies are in placed three main groupings– 1. *Housing co-operatives for older people*; 2. *Resident managed leasehold housing for older people*; and 3. *Community based housing for older people* – but these groupings are not mutually exclusive.

### ***Housing Co-operatives for Older People***

Housing co-operatives - that is housing developments that are owned and/or managed collectively by their residents - have been around in one form or another for almost 200 years. However, co-operative housing remains a minority tenure in the UK; unlike in Europe where it comprises around 10% of all housing.

The great majority of housing co-operatives in this country can be described as ‘tenant-ownership co-operatives’ that provide social rented housing for their members. Such co-operatives collectively own the housing and their tenants/members pay a social rent to the co-op to cover costs. The members collectively control how the co-op is managed and its finances. Nearly all co-operatives of this kind were developed over a period of 20 years from the 1970’s to the early 1990’s - using the same grant funding arrangements as housing associations - and most of them provide a mix of accommodation for families, couples and single people.

Today almost all housing co-operatives have an ageing membership and, consequently, they are looking to provide extra facilities and support for their older members. One such co-operative, Brixton Housing Co-operative, has recently published an interesting strategy for supporting their older members called *Preparing to Grow Old Together*.<sup>7</sup>

Another housing co-operative which has specifically been looking at how it can invest in its older members is the subject of the first case study.

#### ***‘A good place for older people to live’***

#### **Senacre Housing Co-operative; a thriving mixed community near Maidstone**

Senacre Housing Co-operative is an attractive low-rise housing development of 77 socially rented homes, built around three cul-de-sacs of traditional red brick design near Maidstone. Senacre has a mixture of houses for families, for couples and single people. In the middle of the development, is Thirsk House, which has 6 flats specifically for over 55’s with a stair lift to the first floor flats.

The housing was developed 25 years ago for Senacre Housing Co-operative by CDS Co-operatives; the co-operative is controlled by its members and all of the residents are members. It has an Executive Committee of 12 members, who are elected annually. Senacre continues to receive management services from CDS Co-operatives.

<sup>7</sup> Victor Forrest, *Preparing to Grow Older Together* (2013). Joseph Rowntree Foundation Programme Paper. Available from [www.jrf.org.uk/publications](http://www.jrf.org.uk/publications)

Senacre Housing Co-operative is typical of several hundred socially rented co-operatives that were set up between the mid 1970's up until the end of the 1990's. In common with many of these co-operatives, Senacre is a mixed community with a high and growing proportion of older members. And in Senacre, older members of the co-operative have always been active in running the co-op, perhaps because they have a little more time than younger members but also because it is a good way to use their experience and skills.

Over the last five years, the co-op, under the leadership of its current Chair, Theresa Lyons, has been actively looking to ensure that its older members - particularly the more isolated and vulnerable - are well catered for by the co-op. Senacre was already a naturally caring community, with neighbours helping each other out and with many acts of individual kindness, but the co-op wanted to offer more help where it was needed. Three committee members undertook to visit all of the older residents to investigate their needs and to see if the co-op could do more to help.

Out of this came a programme of improvements to the housing funded from the reserves the co-op had built up over the years through careful management and stewardship. Ramps and hand rails were installed as required and where needed, more specific aids and adaptations were installed in the homes of all older members that need them; with most of this work paid for by the co-op. Vulnerable residents over 70, also had 2 rooms decorated for free by the co-op.

Senacre's most ambitious project for the benefit all of its members has been the construction two years ago of a meeting room and office in the heart of the scheme. The meeting room has become a hive of activity since it was completed; with older members benefiting particularly. On Mondays, a shopping trip is organised for residents. On two days a week, there are drop in coffee mornings and on Wednesdays, there is a games session. A library has been set up which operates on Thursdays. Beyond this, residents can and do organise one-off events and gatherings.

It is important to recognise that all of this activity and investment has been organised by the members for the members. CDS Co-operatives provides advice and assistance through its link worker (which every co-op has) and the co-op has tapped into external support and funding whenever it can, but the creation of an age-friendly community has been achieved through the collective effort of residents and neighbours, young and old.

It is not surprising that, at a recent meeting, members were agreed that Senacre Housing Co-operative; *is a good place for older people to live...*(and that for many) *being involved keeps you 'on the go' and helps you meet people...*(and as one member opined) *this place is really better than sheltered housing* (without a service charge and with residents free to opt in or out).

For more information on Senacre Housing Co-operative and for information about how co-operatives can meet the needs of older people, you can contact Jane Cameron of CDS Co-operatives on [Jane.Cameron@cds.coop](mailto:Jane.Cameron@cds.coop) or you can consult their website [www.cds.coop](http://www.cds.coop)

For more general information on housing co-operatives, you can consult the Confederation of Co-operative Housing website [www.cch.coop](http://www.cch.coop)

There is significant interest amongst housing co-operatives in promoting new developments. Although the grant-funding regime, which funded most of the co-ops originally, is now much more stringent, many of them have access to accumulated assets and small parcels of land that could support small-scale schemes. Existing co-ops see the value of providing 'move on' accommodation for older members - thereby freeing up some of their existing accommodation - and offering some common facilities and services; as is the case in the second case study.

***'Growing younger before you grow older'***

**Huyton Community Co-operative for the Elderly; a unique sheltered housing scheme run by its residents in Merseyside**

Huyton Community Co-operative for the Elderly, in a town on the edge of Liverpool, was the brainchild of some local councillors and workers from Age Concern. Over 30 years ago, they identified the need for some specialised housing for older people but they also recognised that many older people want to hold onto their independence. What they came up with is a socially rented 'sheltered' housing co-operative that is collectively owned and managed by its members. On current evidence, it seems to be the only scheme of its kind in England; given its obvious success, this begs the question 'why are there no other resident controlled sheltered housing schemes?'

The co-op was built on behalf of the original 'steering group' by CDS Housing in Liverpool, which was then a co-operative development agency (now it is part of Plus Dane Housing Group). The co-op owns two developments. The first development, called Fieldway, is on the St John's Estate in Huyton. It consists of 12 two-bedroom 2 storey flats and 12 two-bedroom bungalows built around a common walkway. Fieldway is next to a Knowsley Housing Trust sheltered housing scheme and the two schemes now share a community centre built recently and a jointly funded scheme manager. The second development in Fairclough Road is 3 miles away; it is a development of 6 two-bedroom bungalows and 28 one-bedroom bungalows and a 3 bed house for the on-site scheme manager. It incorporates a community centre, kitchen and - unusually for the time when it was built - a guest room for resident's families or friends to stay in when they are visiting.

The co-operative is run by a committee of members, with an independent chair, Brian O'Hare. Brian was one of the councillors that had the inspiration of a resident-run sheltered housing scheme all those years ago. The co-op now receives management services from North West Housing Services, who also provide specialist support to the co-op. But the committee is firmly in control and makes all the important decisions.

The co-operative has been a success right from the start, with no shortage of people wanting to live there. And, over time, the co-op has been able to make improvements; particularly in Fieldway, where money was secured to convert the less popular 1 bed flats into 2 bed flats and where they successfully secured £145,000 of Lottery funding to develop the community centre that serves the wider community as well as the sheltered housing.

Life in Huyton Community Co-operative for the Elderly is all about living in a community or a 'village' as one resident described it. People look out for each other and the committee organises many different events and activities, with assistance from the scheme managers. In Fieldway, there are social events and activities in the centre and

weekly Age Concern lunch club and every month there are well-supported visits or days out. At Fairclough, there is a breakfast club and regular sessions including bingo. Some challenges lie ahead particularly in sustaining the funding for the scheme managers, who play such an important role in managing the schemes, but the co-op has always been able to overcome such difficulties by being resourceful and by using its carefully nurtured assets and reserves.

Brian O'Hare, who is both Chair of the Co-operative and of North West Housing Services, is convinced that when older people have control of their housing they are more able to live active and engaged lives over a longer time. As Brian put it so eloquently, when people join Huyton Community for the Elderly, they 'grow younger before they grow older'.

For more information about Huyton Community Co-operative for the Elderly, you can contact [brian.ohare@hotmail.com](mailto:brian.ohare@hotmail.com)

For more information about the services that are provided to Huyton Community Co-operative for the Elderly and other housing co-operatives you can consult the North West Housing Services website on [www.nwhousing.org.uk](http://www.nwhousing.org.uk)

### ***Resident Managed Leasehold Housing for Older People***

The idea of specialised housing for older people goes back to medieval almshouses<sup>8</sup> but it was only in the post-war period that such housing began to be developed on a significant scale. Sheltered housing is a form of socially rented housing for older people with some form of communal lounge/meeting room and which, when built, normally had an on-site warden or scheme manager. Almost half a million older people live in sheltered housing, most of which was developed from the 1950's through to the 1990's by local authorities and housing associations.

In recent years, sheltered housing has become less popular for several reasons.<sup>9</sup> These include the unimaginative design of many of the original schemes, the small size of the units and the difficulty of sustaining a resident warden service. But, as the Age UK report referred to in Note 3 confirmed, a significant factor is the paternalistic ethos that is still typical of many schemes; with residents having a very limited say in how they are run.

Leasehold retirement housing, a form of private sector 'sheltered housing' provision for older people, is more recent and more limited in its extent. It began to be developed on significant scale in the late 1980's. Since then production has fallen, with a modest increase in recent years.<sup>10</sup> Around 100,000 older people live in leasehold retirement housing; such schemes are generally larger and have more facilities than socially rented sheltered housing and most have

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<sup>8</sup> A recent viewpoint from Housing LIN draws attention to the scale and nature of the almshouse movement as significant providers of housing for older people. It argues that almshouses can play an important role in developing new 'community based' accommodation for older people and other vulnerable groups.

Jenny Pannell, *Transforming Almshouses for the 21<sup>st</sup> Century* (2013). Housing LIN. Available from [www.housinglin.org.uk](http://www.housinglin.org.uk)

<sup>9</sup> Production of sheltered or retirement housing for rent fell from around 15,000 units per year during the 1980's to around 2,000 units per year in the 1990's and 2000's, with a small increase to around 4,000 units per year since 2006. (Source: *Elderly Accommodation Counsel*).

<sup>10</sup> Similarly, production of leasehold retirement housing peaked at almost 18,000 units per year in 1989, then fell to around 3,000 units per year in the 1990's and 2000's, with an increase to almost 6,000 units per year in 2009/10. (Source: *Elderly Accommodation Counsel*)

retained their scheme managers. However, private sector retirement housing has been subject to similar criticisms over the poor quality and predictable design of many developments and over unresponsive and unaccountable management arrangements.

In recent years, there has been some talk about the potential for the tenant management of sheltered housing<sup>11</sup> but there are very few examples of social landlords successfully introducing it. One housing association that has gone some way to offering all of its sheltered housing residents a degree of local control is Hanover Housing Association. In *My Home, My Say*<sup>12</sup>, they describe how their residents can become involved in decision making and this includes what they call Local Service Agreements; these are means of agreeing service standards on a scheme by scheme basis and a basis for devolving certain management decisions down to the residents of each scheme.

Some would argue that there are few examples of tenant managed sheltered housing because of a lack of demand, but others - judging by the experience of resident management of leasehold retirement housing - would argue that it is because of the prevailing ethos of most sheltered housing schemes?

Certainly in the leasehold retirement sector there has been a dramatic growth in resident managed schemes over the last ten years. The introduction of a legal Right to Manage for leaseholders in the 2002 Commonhold and Leasehold Reform Act lies behind this. From around 2005, a growing number of leaseholders have exercised their rights and formed Right to Manage Companies to take over the management of their retirement housing. Dissatisfaction with the existing management arrangements is the main driver behind most Right to Manage initiatives but, as can be seen from the case study below, better and more cost effective services are not the only the benefits that residents experience when they take control.

***'Bringing people together...and getting things done'***

**The Moorings; a resident-managed leasehold retirement housing scheme in Bath**

The Moorings is a retirement housing scheme in the heart of Georgian Bath. From the street it looks almost identical to the honey-coloured terraces it abuts, even though it was built in 1998. At the rear it faces onto the Bath and Kennet canal. It is an idyllic location but, for its residents, it was not always a happy place to live.

The Moorings was developed by McCarthy and Stone and it consists of 49 one or two bed apartments in the main development and 5 two bed apartments alongside in the 'Stable Block'. It has a residents' lounge and meeting room, a laundry and guest suite and it is run by a resident scheme manager. The Moorings was managed for the first ten years by a company linked to the original developers. As time went by, the leaseholders became more and more dissatisfied with the quality and cost of the services they were receiving. And when they raised issues of concern, they felt as if they weren't being listened to or taken seriously. People were becoming more and more discontented but they felt powerless to change things, even though they were paying directly for their services. Then one of the residents found out about Right to Manage, a legal right, which

<sup>11</sup>Anthea Howarth, *Can Tenant Self-Management Thrive in Sheltered Housing* (2012), Housing LIN Viewpoint 33. Available from [www.housinglin.org.uk](http://www.housinglin.org.uk)

<sup>12</sup>*My Home, My Say* (2009), Hanover Housing Association. Available from [www.hanover.org.uk](http://www.hanover.org.uk)

had been given to leaseholders in the 2002 Commonhold and Leasehold Reform Act. Under Right to Manage leaseholders can take over the management and upkeep of their housing, as long as they follow the legal procedure set down in the Act.

A group of leaseholders got together to investigate the Right to Manage, they talked to a local management agent and this led them to Steve Cieslik, an experienced manager of leasehold retirement housing, who was happy to advise them and take them through the process. The most important thing was to explain the RTM process to other residents and to ensure that they had majority support. They then began the process, which is supposed to be comparatively straightforward, as long as all the conditions are met. But, in this case, the landlord was unco-operative and obstructive throughout, and a transaction that can take as little as six months was dragged out for almost two years. In 2008, with the almost unanimous support of leaseholders, they succeeded. They took over management as a formally constituted RTM company, whose shareholders are the leaseholders. They appointed Steve Cieslik's newly-formed company Right to Manage for Retirement as their managing agents and they recruited a new scheme manager.

Over the last five years, the Moorings has gone from strength to strength. The service charges have been cut dramatically. On insurance charges alone they reduced the bill by 25% and similar savings have been made on other services and contracts. Just as important have been the improvements in quality, as one of the leaseholders put it 'we get things done when we want them done and to a better standard!' Another leaseholder commented that taking control of the management had 'changed the whole atmosphere, it has brought people together.'

The Moorings is certainly a friendly place these days. The lounge is used every day during the week; with afternoon tea each day, with regular bridge, whist and Scrabble sessions, with a book club and with one-off events, such as film shows and the Christmas party. One resident organises regular outings and visits to places of interest. And the lounge is frequently used for private bookings. The scheme manager keeps the place 'ticking over' smoothly and, although it is not in her job description, she keeps a neighbourly eye on all of the residents.

Everyone at the Moorings lives an independent life but they all belong to a community; a community, which has come alive since the residents took over the management. Moving into the Moorings, as it is now, made sense to all of the residents I spoke to. *Keeping our freedom but reducing the hassle...feeling safe and secure...not leaving it too late and becoming isolated...not wanting my children to feel responsible...* were some of the reasons that residents gave for their move. They felt that schemes like the Moorings, managed by the leaseholders, had much to offer older people. Some added that traditional older people's housing has an 'image problem', which resident management can and does overcome.

For information about the Moorings or about Right to Manage for leasehold retirement housing you can contact Right to Manage for Retirement (R4R) on [r4r@btinternet.com](mailto:r4r@btinternet.com) or you can consult their website at [www.rtmforretirement.co.uk](http://www.rtmforretirement.co.uk)

Despite the success of those leasehold retirement schemes that have been taken over and managed by Right to Manage Companies, there are very few examples of schemes that offer resident control as a given. The 2002 Act contained provisions for a new form of tenure Commonhold that was designed for this specific purpose and yet it seems that no developers have attempted to promote and market Commonhold developments for older people.

And yet there is a form of leasehold retirement housing that has offered residents full control over the management of their housing since the 1980's. This is the 'very sheltered' housing developed by Retirement Security Ltd., an example of which forms the next case study.

***'We have the final say'***

**Plymouth Court; a very sheltered housing scheme run by an owners' company in Redditch**

Plymouth Court in Redditch is a 'very sheltered' housing development in Redditch developed by Retirement Security Ltd (RSL) in the mid-1980's. The RSL 'very sheltered' housing and care model was the brainchild of Bob Bessell, a former Director of Social Services in Warwickshire, who is now the Chair of RSL and a resident of one of their latest schemes.

Plymouth Court is a landscaped development of 52 two-bed bungalows built around two cul-de-sacs in a quiet corner of Redditch. It has a separate community centre, which includes; a lounge and conservatory; a dining room, where residents can have lunch together every day; a laundry; a library stocked with books by the local Council; a guest suite for visitors; and offices for the scheme manager and support staff. It is a well-designed and popular scheme that has attracted a wide cross-section of older people from the Redditch area and from wider afield.

But what makes Plymouth Court different (along with the other 31 RSL developments across the country) is how it is run. Retirement Security Ltd, is the freeholder of the Court, but the Court and all of the services, which residents receive, is controlled by an Owners Company. The owner of each bungalow has a share in the company and they are the only shareholders. The owners elect the Directors of the company each year and they employ the staff, control the budget, let contracts for maintenance and repair of the scheme and so on. RSL advises and supports the company and acts as Company Secretary; but the owners are also employ an independent accountant and an independent surveyor. And if the owners decide that they are unhappy with RSL's services they can appoint another agent, although in practice this is a rare occurrence.

Plymouth Court houses and supports residents of various ages and with differing needs. All owners receive a basic amount of domestic assistance each week (which can be used in different ways at their discretion) but, beyond that, they agree a tailor-made package of support and assistance with the manager, who can also advise them on their benefits and entitlements. Bob Bessell believes that this flexible approach to care and support saves the NHS the equivalent of 5 nights of hospital care per resident per annum!

Of equal importance to the care and support that is on offer are the social activities and events. Plymouth Court is a lively and vibrant community with all sorts of gatherings, formal and informal, and with visiting entertainers and speakers. The monthly supper

club run by the scheme manager is a particular favourite, as are the 'owners lives' sessions in which residents share their histories and experiences.

The Directors meet formally every quarter to deal with the accounts, to plan the budget and to undertake formal business. But, in some ways, it is the informal weekly meetings they have with the scheme manager that are the key to the success of the scheme. At these meetings they discuss with staff 'how things are going' and they consider requests from and the concerns of owners. All of the Directors value the degree of control they have over how the scheme is run; *we decide how our money is spent, we have the final say over what is done and we work with the staff to make sure that this place works for everyone* is the gist of their comments.

After you have visited Plymouth Court, it seems so obvious that this is how housing with care should be provided for (or rather with) older people; with them holding onto their independence, whilst being part of a community that they run for themselves. In this way, as Bob Bessell puts it, old age is not a period of decline, rather it is period of 'continuous personal development'.

For more information about Plymouth Court and about Retirement Security Ltd you can contact [mail@retirementsecurity.co.uk](mailto:mail@retirementsecurity.co.uk) or you can consult their website: [www.retirementsecurity.co.uk](http://www.retirementsecurity.co.uk)

### **Community-Led Housing for Older People**

In the last five years there has been a growing number of new housing developments that are being promoted and developed either by groups of older people themselves or by local communities, who see the need for older people's housing in their village or neighbourhood.

### **Senior Cohousing**

Cohousing is a way of organising and developing housing that originated in Denmark and which has now been adopted across Northern Europe and North America. Cohousing schemes are typically based on a purpose-built cluster of houses or flats arranged in such a way that neighbours see and meet each other easily from day to day. Self-contained, private accommodation is combined with a shared common house or a meeting room and other facilities where people can get together for coffee, share a meal occasionally, have a party or hold events.

Cohousing lays great stress on self-management by the residents, who are going to live there, working out how they want to live, identifying a site and then engaging an architect and a developer and architects to deliver it. The group manages the development and by the time they move in they form a ready-made community. When the development is completed residents manage it in a similar way to other co-operative housing schemes with a strong emphasis on a common ethos, on collective responsibility and on shared activities.

Cohousing schemes can be for outright ownership, for mutual home ownership, for rent or for a combination of these. A cohousing community can be family-based and inter-generational or it can cater for a specific age-group. Cohousing has a particular appeal for

older people<sup>13</sup> and there are several senior cohousing schemes in development in the UK. Two of these are Vivarium, near Fife - they are developing a scheme with Kingdom Housing Association to build an affordable community for the over 55's - and Bridport Cohousing in Devon - they are working with Synergy Housing Association on a scheme that is due to start on site by the end of 2013. A senior cohousing scheme, which will be completed in 2015, forms the fifth case study.

### ***'A trailblazer for older people'***

#### **The Older Women's Cohousing Community (OWCH); developing a new community for older women in North London**

In 2015, 26 women aged from 62 to 86 years will move into a purpose-built set of apartments with communal space in High Barnet, London that they will manage themselves. This will be the culmination of many years work; forming a group, developing a vision, finding a development partner, locating and purchasing a site, designing a scheme with architects and - at long last - obtaining planning permission, with construction due to start shortly.

The site in Union Street, the former St. Martha's Convent School, has been empty for some years. Its forbidding high wall and asphalt playground will be replaced by an attractive development more in keeping with the conservation area surrounding it. The proposals envisage a total of 25 flats ranging in size from one to three bedrooms with attractive gardens and communal areas where residents can come together. A south facing courtyard garden will be used as an external social area and will express the communal aspirations of the group. Most of the living rooms will look out on this space, and all will have private balconies or terraces. Climbing plants will give a green outlook to flats on the first and second floors.

Hanover Housing Group is acting as developer for OWCH and they have purchased the site for the group. The final scheme was designed with the input of the OWCH group and, as members of the Project Board, OWCH will be closely involved in the development process. Two thirds of the flats will be for sale to OWCH members. The remaining flats for social rental will be managed by Housing for Women, a small housing association, who have worked in partnership with OWCH on this pioneering development.

OWCH members come from a variety of backgrounds and cultures, most are retired but some are still working. The members - who will move into the housing - are those who have 'stayed the course' despite many reverses. Members were drawn originally from existing older women's networks in London but, over time, the membership has been augmented through the group's website, via leafleting campaigns, public meetings and café drop-ins and, finally, as result of occasional exposure on radio, television and in newspapers.

Building the social capital that defines a cohousing community has been an ongoing task for the whole group. Formally, the group has established a fully mutual co-operative. Members have developed a shared vision based on an agreed set of common values and they have developed policies on membership selection, decision-making, mutual

<sup>13</sup>Two useful reports on senior cohousing are:

Maria Brenton, *Senior Cohousing Communities – An Alternative Approach for the UK?* (2013). Joseph Rowntree Foundation Programme Paper. Available from [www.jrf.org.uk/publications](http://www.jrf.org.uk/publications)

Moyra Riseborough, *Cohousing: a conversation starter for how we want to live our later lives* (2013). Elders Council of Newcastle and Quality of Life Partnership. Available from [Barbara.Douglas@qualityoflife.org.uk](mailto:Barbara.Douglas@qualityoflife.org.uk)

support, pets and noise in special workshops. Members have also undertaken training on such issues as diversity and equal opportunities, conflict resolution and so on.

In these ways, OWCH has grown into a lively, friendly, group of people, who are keen to share interests and activities, even before they move in. Members will have ‘their own front doors’ but they are committed to offering each other mutual support as they get older. Beyond this, the group wants to live in energy-efficient ways and to be a resource for its local community.

OWCH’s decision to establish a cohousing community for women only was based on the fact that it tends to be women who live alone most in old age. But OWCH members have always seen themselves as ‘trailblazers’ pioneering a model that can work for all older people. OWCH is keen to help other older groups learn from them and develop their own schemes.

You can find out more about OWCH via their website [www.owch.org.uk](http://www.owch.org.uk)

If you wish to contact OWCH, you can do so via [mariabrenton@safeserve.com](mailto:mariabrenton@safeserve.com)

You can obtain information on other senior cohousing projects by contacting Jo Gooding of the UK Cohousing Network at [jo@cohousing.org.uk](mailto:jo@cohousing.org.uk) or by consulting [www.cohousing.org.uk](http://www.cohousing.org.uk)

### ***Community Based Housing for Older People***

Another model for community based housing for older people is where a local community from a village or small neighbourhood seeks to develop housing in their locality that will meet the housing needs of specific groups, such as young people or older people. This is generally because they are currently unable to find suitable and/or affordable housing in the vicinity. Such housing is sometimes described as ‘community-led housing’ and there is growing interest in such schemes, particularly but not exclusively, in rural areas.

In the 2011 Localism Act, the Government introduced new ‘community rights’ that can facilitate local housing developments of this kind; via Neighbourhood Planning and Community Right to Build (CRTB)<sup>14</sup> in particular. And the Homes and Communities Agency, which administers the funding for the Government’s Affordable Housing Programme, offers ‘seed corn’ grants to assist ‘community groups’ in designing projects (Community-Led Project and CRTB Support Funding) and they also (currently) offer capital grants for ‘community-led’ housing schemes.

There has been a significant growth in community-led housing projects over the last five years, with a small number of schemes already completed and with around 200 schemes in development. Setting up a Community Land Trust - a community controlled body that secures land and other assets for the long-term benefit of the community – is a common way to develop such housing. As is the case for the final case study, which describes an older people’s extra-care scheme in Cumbria that is being developed by an established community association that became a CLT in 2010.

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<sup>14</sup>A recent Housing LIN viewpoint looks at a number of community-led housing projects for older people and the potential of Community Right to Build. Since its publication the Community Led Project Support funding that is available from the Homes and Communities Agency has been made more widely available.

Jon Stevens, *Community-Led Housing for Older People and the Community Right to Build* (2013), Housing LIN Viewpoint 40. Available from [www.housinglin.org.uk](http://www.housinglin.org.uk)

***‘Keeping older people at the heart of the community’***

**Brampton and Beyond Community Trust; a planned community led extra-care housing scheme in Cumbria**

Brampton is a small market town in NE Cumbria east of Carlisle. It has a large hinterland of small villages and farms, with an overall population of 10,000 people. Since 1998, local people have successfully run a well-used community centre in Brampton, the Irthing Centre. However, in recent years it has become clear that the long-term future of the centre needs to be secured, so that the existing facilities can be improved and expanded with the rest of the site being developed for wider community benefit.

In 2010, the Brampton and Beyond Community Trust was formed to negotiate the transfer of the ownership of the site from the Council and to undertake a programme of community led investment and development. After consulting with local people and other interests, it was decided to develop an extra care housing scheme to meet the growing needs of vulnerable older people in Brampton and the surrounding area. Plans have now been drawn to provide 38, mostly two-bed apartments, to be let at affordable rents. The scheme will offer communal facilities and on site care but it will also benefit from being located alongside the community centre. In this way residents will be able to take advantage of the learning and recreational activities in the centre and they will also be connected to the wider community. (In this respect, the scheme is similar in conception to some of the European community-based schemes highlighted in the HAPPI 1 report).

The community trust is working with a development partner, Impact Housing Association, and grant funding towards the cost of the housing has, in principle, been secured from the Department of Health’s Care and Support Specialised Housing Fund. A number of tricky issues still need to be resolved but with support from local people, from the Council, who are generally behind the scheme, and from the local MP, Rory Stewart, Bob Allen, Chair of the Trust, is confident they will succeed. There may have to be some compromises over, for example, the tenure mix and over the building specification and costs but one thing that the Trust is determined to secure is effective community ownership of the scheme.

According to Bob, community ownership is crucial to ensure that older people from the area or with a strong local connection have priority in accessing the housing. For Bob and for other local people, who are members of the Trust, this is about ensuring that older people, who need care and support, can remain close to their roots. And a significant proportion of the housing needs to be affordable (preferably all of it) so that local people are not forced out by growing market pressures.

For more information about Brampton and Beyond Community Trust and similar projects you can contact Catherine Harrington of the Community Land Trust Network at [catherine.harrington@housing.org.uk](mailto:catherine.harrington@housing.org.uk) or you can consult their website [www.communitylandtrusts.org.uk](http://www.communitylandtrusts.org.uk)

## **Promoting and Developing Resident Controlled Housing for Older People**

This study began with a wake-up call, from the *Ready for Ageing* report that stated that we need 'to urgently plan' to address the housing needs of our ageing population. In making plans to increase provision, we need to respond to the changing needs and expectations of older people and forms of housing that are shaped and controlled by older people themselves should be a key component of any plan.

There is ample evidence of the broad appeal of resident controlled housing for older people and of its wider value in supporting well-being. And there is a wide range of examples and models that have been developed over the last thirty years. Some of these have been initiated by groups of older people themselves or by local communities, but others have been built by enlightened private and social housing developers that have understood the demand for and wider value of such housing.

Despite this, resident controlled housing schemes for older people are still few and far between and public knowledge and awareness of them is consequently limited. Less understandable though is the failure of policy makers and commissioners to grasp the considerable potential of co-operative and mutual housing models for older people; even though reports like HAPPI and HAPPI2 have recommended that such housing should be developed much more widely.

### ***A Groundswell of Activity at the Grassroots***

There are signs that things are beginning to change. There is a groundswell of activity at the grassroots, with older people getting together to look at how they can develop their own housing through senior cohousing schemes and through other forms of self-organised or community led development<sup>15</sup>. This activity is being supported by the UK Cohousing Network and by the National Community Land Trust Network and by various regional and local networks.

In the established co-operative housing sector, CDS Co-operatives has sponsored and supported much of the initial research into co-operative and mutual housing for older people. The Confederation of Co-operative Housing, together with CDS and other co-operative housing agencies, such as North West Housing Services, is working with existing housing co-operatives to see how they can use their resources - in some cases through pooling arrangements - to initiate new developments; many of which will be targeted at older members. Beyond this, Co-operatives UK and some of the large retail co-operatives are currently investigating mutual models of housing and care for older people, using the multi-stakeholder social co-operative model that has been so successful in Italy and other European countries.

### ***Where Are the New 'Mainstream' Developments?***

Where are mainstream developers and providers in all of this? Given the compelling evidence that resident controlled housing works well in both the private and social housing sectors, how are they responding to what would appear to be a significant market opportunity, at a time when conventional sheltered/retirement housing is increasingly hard to market? There is activity at what might be called the 'high need' end of the older people's spectrum of provision: new extra-care schemes and retirement villages are still being progressed. But where are the developments aimed at active, independent minded older people, who wish to move to suitable new housing that is easier to manage or that is closer to friends and family or that enables them to free up equity from their existing home?

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<sup>15</sup> Carol Barac, *What About the Other 95%* (2013), Housing LIN Viewpoint 45. Available from [www.housinglin.org.uk](http://www.housinglin.org.uk)

It should be noted that most senior cohousing schemes are working in partnership with a housing associations in one way or another, as are many community organised housing developments for older people. But you would also expect to see resident controlled housing developments for older people being initiated by housing associations.

The lack of significant activity in the private sector is equally hard to understand. A significant and growing number of existing leasehold retirement schemes have transferred into resident control via Right to Manage and consequently levels of resident satisfaction have soared. So why is it that only Retirement Security Ltd have trodden this path, using a model first developed 30 years ago? Why aren't other developers recognising that there is a real opportunity for them to build new schemes for older people that they subsequently own and manage? There is even a legal model, 'Commonhold', specifically introduced for this purpose?

All of this raises questions about the role of local authorities and how they see housing provision within their older person's strategies and/or Market Position Statements<sup>16</sup>. There often seems to be a disconnect between local authority strategies for the market development of new housing - which often don't recognise 'general needs' housing targeted at older people as a relevant category of provision - and their wider objectives for the wellbeing and care of older people, which frequently advocate approaches that are driven by and are accountable to older people.

### ***Three Challenges: Raising Awareness, Engaging Policy Makers and Galvanising Developers***

For the people and organisations, who are convinced of the considerable potential for resident controlled housing for older people, there are several challenges to be faced. Older people need to be made aware that there are forms of housing provision that can offer them independent living as part of community of similarly minded people; housing that they can shape and control to meet their requirements and to reflect their aspirations.

At the same time, policy makers and commissioners need to recognise that co-operative and mutual models of housing for older people can have widespread appeal<sup>17</sup>. The case studies demonstrate the range of options that already exist (albeit on small scale) and the growth of self-organised housing schemes - notably senior cohousing - and of community led developments, shows that older people have an appetite for housing of this kind. Modest government and local authority support has enabled many of the community based schemes to progress but where is the encouragement and stimulus for larger-scale, more mainstream projects that offer resident ownership and/or management?

The recent Department of Health Care and Support Specialised Housing Fund (CSSHF), administered by the Homes and Communities Agency and the Greater London Authority, created an opportunity to stimulate such schemes by setting aside a proportion of the funding for innovative community led schemes, as had been done in the overall Affordable Housing programme but this opportunity seems to have been largely missed<sup>18</sup>. However, details about Phase Two of CSSHF are expected this autumn and it is hoped that this will result in more

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<sup>16</sup>Institute of Public Care, *Market Position Statements and Housing* (2012). Housing LIN. Available at [www.housinglin.org.uk](http://www.housinglin.org.uk)

<sup>17</sup>Moyra Riseborough, *Work on the wild side: Briefing document 1: For developers and architects* and *Work on the wild side: Briefing 2: For commissioners and housing and social care providers* (2013). Housing LIN. Available at [www.housinglin.org.uk](http://www.housinglin.org.uk)

<sup>18</sup>The guidance for the Department of Health Care and Support Specialised Housing Fund refers to 'community-led' housing models and to 'mutual or cohousing' tenure in the criteria for affordable housing applications but there are no similar criteria for private sector applicants. However, when the affordable housing allocations were announced in July 2013, it was difficult to discern if any community based bids were supported (bar the Brompton and Beyond extra care scheme with Impact HA).

innovative developments; including new types of leasehold retirement housing. Housing LIN is tasked to capture details of these schemes on its online directory of Department of Health projects<sup>19</sup>.

This is where the main challenge lies. How can mainstream social and private housing developers/providers be encouraged to be more imaginative and progressive in planning new developments for older people? Social and private developers have responded to the HAPPI design principles but they have not responded to HAPPI recommendations on mutual and cohousing models. Developers should recognise that – as in Europe<sup>20</sup> - many older people in the UK are interested in forms of housing that support independent and active living with resident control. As this viewpoint has shown, there are existing models that can be utilised and there are several specialist co-operative and mutual housing organisations and networks looking to work in partnership with forward-thinking developers on such schemes.

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<sup>19</sup>See <http://housinglin.org.uk/Topics/ECHScheme/>

<sup>20</sup>Of the 12 specialised housing developments for older people in Europe, visited by the HAPPI panel in 2009; 3 were developed and managed by co-operatives; 1 was a cohousing scheme; and an equal number were developed by municipal or charitable organisations.

## About the Author and Relevant Reports

This case study report has been authored by Jon Stevens, who has been involved in community-led and co-operative housing for over 40 years. It draws on work on resident controlled housing for older people commissioned by CDS Co-operatives and on further work and activity undertaken with the Confederation of Co-operative Housing, Co-operatives UK, the UK Cohousing Network, the National Community Land Trust Network, the Confederation of Co-operative Housing and other members of the Mutual Housing Group. The following reports encapsulate the developing thinking of these organisations.

Glyn Thomas, *Keeping Control of Our Lives - Mutual Retirement Housing for Older People* (2009), CDS Co-operatives. Available from [www.cds.coop](http://www.cds.coop)

*The Case for Co-operative and Mutual Housing for Older People – Submission to the All Party Parliamentary Group on Housing and Care for Older People Inquiry into the Future of Retirement Housing* (2012), CDS Co-operatives. Available from [www.cds.coop](http://www.cds.coop)

Maria Brenton, *Senior Cohousing Communities – An Alternative Approach for the UK?* (2013), Joseph Rowntree Foundation Programme Paper. Available from [www.jrf.org.uk/publications](http://www.jrf.org.uk/publications)

Jon Stevens, *Community-Led Housing for Older People and the Community Right to Build* (2013). Housing LIN Viewpoint 40. Available from [www.housinglin.org.uk](http://www.housinglin.org.uk)

*Growing Older Together: The Development of Co-operative and Mutual Housing for Older People. Findings from a Round Table Discussion* (2013), CDS Co-operatives, Co-operatives UK and UK Cohousing Network. Available from [www.cds.coop](http://www.cds.coop)

## Please Note

The views expressed in this paper are those of the author; they are not necessarily the views of Housing Learning and Improvement network. If you want more information about resident controlled housing for older people, contact Jon Stevens on: [jon.stevens777@googlemail.com](mailto:jon.stevens777@googlemail.com)

If you have relevant examples that you would like to share with the Housing LIN, contact: [info@housinglin.org.uk](mailto:info@housinglin.org.uk)

## About the Housing LIN

Previously responsible for managing the Department of Health's Extra Care Housing Fund, the Housing Learning and Improvement Network (LIN) is the leading 'learning lab' for a growing network of housing, health and social care professionals in England involved in planning, commissioning, designing, funding, building and managing housing, care and support services for older people and vulnerable adults with long term conditions, including dementia.

For further information on this and about the Housing LIN's comprehensive list of online resources on capital and revenue funding specialist housing and opportunities for shared learning and service improvement, including site visits and network meetings in your region, visit: [www.housinglin.org.uk](http://www.housinglin.org.uk)

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