



City of  
**Stoke-on-Trent**

Stoke-on-Trent City Council

# **OLDER PEOPLE'S HOUSING STRATEGY 2023-2028**





Photo: QEII Court, Fenton



# CONTENTS

1.	FOREWORD .....	4
2.	STRATEGIC PRIORITIES AND FRAMEWORK FOR THE STRATEGY .....	5
	Strategic Objectives .....	7
3.	OUR ACHIEVEMENTS AND CONTINUED INVESTMENT PRIORITIES .....	9
4.	WHAT OUR OLDER PEOPLE’S HOUSING MARKET LOOKS LIKE? .....	12
5.	DELIVER AN INCREASING CHOICE OF NEW, HIGH QUALITY, AFFORDABLE HOUSING OPTIONS .....	14
	Creating Homes for Everyone’s Future .....	14
	Purpose Built Accommodation .....	15
	Promoting New Models .....	17
	Maximising New Funding Opportunities for Affordable Housing .....	18
	Creating Safe, Healthy, and Age-Friendly Neighbourhoods, Where Older people Feel Empowered and Thrive .....	19
6.	LIVING WELL AT HOME FOR LONGER .....	20
	Health and Safety at Home .....	20
	Enabling Technology .....	21
	The Council’s Independent Living Service .....	22
	Promoting Affordable Warmth .....	22
	Accessing Practical Support for Homeowners .....	22
	Making Best Use of the Existing Social Stock .....	23
	Supporting Social Networks .....	24
	Tailored Support for Tenants Living in the Private Rented Sector .....	25
7.	THINKING EARLIER ABOUT HOMES IN LATER LIFE .....	26
	Coordinating advice and information .....	27
	Support for all Tenures .....	28
	Better use of adapted stock .....	28
8.	SUPPORTING COMPLEX NEEDS .....	29
	Understanding the Scale of Need .....	29
	Creating the Right Models .....	30
	Creating Person Centred Solution .....	31
9.	RESOURCES .....	32
10.	MEASURING SUCCESS, MONITORING REVIEW AND REPORTING .....	33



# 1 FOREWORD

## We are delighted to introduce the new Stoke-on-Trent Older People's Housing Strategy 2023-2028.

Thankfully we live in a society where more people are living longer. Over the period 2022 to 2040, the number of people aged 65 and over in the city is expected to increase by 22.9%, from 45,548 in 2022 to 55,998 in 2040. By 2040, there will be an additional 10,450 residents aged 65 and over living in Stoke-on-Trent (source: Supply and Demand for Accommodation and Support for Older People in Stoke-on-Trent 2022). This presents opportunities for the council, as older people play a significant role within their families, communities, the economy, and wider society.

Generally, many older people are working past the age of 65, and many make a significant contribution within the voluntary and third sector. The challenge for the council is to create a housing offer that supports older people to live well at home for longer, but to know that if and when they need more support, it is available for them.

This is the council's third dedicated Older People's Housing Strategy and sets about focusing on how it can best support people living in Stoke-on-Trent, regardless of tenure, as they grow older. As a member of The UK Network of Age-Friendly Communities, the council understands that where and how people live in later life depends on their individual needs, aspirations, taste, and financial circumstances, much the same as any other age group. Evidence confirms that the majority of people will want to live in their current home for as long as possible, but others will want, or need, to move. There will be people who live independently all of their lives, whilst some will need accommodation with access to specialist care and support. There are still too many people living in residential care who we want to move into a home setting.

In the current challenging financial climate, this new strategy will ensure that the council works more effectively to pool its resources and knowledge base to create viable solutions to the challenges in the city, maximising the potential support that is available. Specifically, Adult Social Care, Health, Integration & Wellbeing and Housing, Development & Growth will work in unison to achieve improved, person-centred solutions for residents. We will continue to build our partnerships with local providers to deliver the strategy and share resources to gain economies of scale, delivering better outcomes for people living in Stoke-on-Trent.

Good housing and support help all our residents to stay safe, healthy, active and independent, most particularly as they age. We pledge our full support to the implementation of this far-reaching strategy.

**Councillor Chris Robinson**, Cabinet Member for Housing

**Councillor Sarah Hill**, Cabinet Member for Adult Services

**Councillor Desiree Elliott**, Cabinet Member for Health & Wellbeing

# 2 STRATEGIC PRIORITIES AND FRAMEWORK FOR THE STRATEGY

Regardless of whether people rent or own their home, homes need to be accessible, adaptable, and technology enabled. They need to be safe and warm and in established and vibrant neighbourhoods, recognising the importance of attachment to place and social connections. Getting this right has a remarkable impact on people's health and wellbeing. It improves general health outcomes and enables people to maintain independence; it is the platform on which people can live well and create positive futures. Good quality housing can prevent physical frailty, support positive mental health, and reduce hospital admissions; it can delay or avoid unwanted moves to residential care or more specialist housing, all of which also create enormous social and public savings benefits. The council wants to ensure that all new homes built in Stoke-on-Trent are built to meet the needs of current and future generations as they age and for existing homes, the council wants to make it easier for people to upgrade, maintain, and adapt homes.

Although life expectancy is improving, it is likely that a proportion of older people will be living with long term conditions, particularly dementia, but also conditions which affect mobility and which will require the availability of more adapted homes and the provision of significant support. It is important that the council explores flexible housing solutions, which allow people to transition from one type of housing to another in later life, as their circumstances require. These solutions can range from 'ageing in place' with the assistance of adaptations and/or care support, to help to rightsize to other accommodation, which is why we have made significant investment in developing new sheltered stock owned by the council and supported our partners to build extra care communities.





Photo: Abbots House, Abbey Hulton



The council work with a wide range of statutory, voluntary and community-based partners and stakeholders to deliver an impressive range of housing related services. These partnership arrangements have allowed us to serve the needs of tenants, residents and communities more efficiently and effectively. Partnership working will be a key component in delivering places and services that provide Age-Friendly environments where older people can continue to thrive.

The strategic priorities align and reflect the ‘National and Local Strategic Context’ in the appendix of the ‘Supply and Demand for Accommodation and Support for Older People in Stoke-on-Trent’, an updated evidence base for this strategy. This is available as a separate document (source: National and Local Strategic Context 2022 and Supply and Demand for Accommodation and Support for Older People in Stoke-on-Trent 2022). The strategic priorities have also been informed by more recent consultation with a range of partners including local older people. In an engagement exercise, older people were asked about their housing needs and aspirations, as well as the type of support services they would prefer.

A draft action plan will be developed to direct the implementation of the Older People’s Housing Strategy 2023-28. The action plan will form the basis for the implementation of the Older People’s Housing Strategy going forward and will be reviewed on an annual basis. The action plan is a working document and key milestones will be monitored. Delivery mechanisms and timescales will be reviewed annually and will be amended accordingly in response to budgets and changing service delivery models.

The strategy identifies the resources it anticipates will be available to enable the successful delivery of the strategy and identifies the set of outcomes and measures against which the Older People’s Housing Strategy 2023-28 will be monitored and reported.

## Strategic Objectives

The Strategy is set out under the following four Strategic Objectives:



### Objective 1: Deliver an Increasing Choice of New, High Quality, Affordable Housing Options

Building on the previous strategy, this sets out what people in later life want, their aspirations and taste for homes, and the lifestyles they are choosing to live. It focuses on ensuring that new homes provide flexibility to age in place and what the council means when it says, ‘older person or Age-Friendly Housing.’

The council will promote new models to widen choice and tenures and promote affordable delivery through new funding opportunities and partnership working.



### Objective 2: Living Well at Home for Longer

This section focuses on how the council will promote living well at home, regardless of tenure and includes a range of new ideas that widens the council’s reach to all, regardless of whether people rent or own their own homes. The focus is on preventative support from Housing, Health and Adult Social Care to ensure that people never reach crisis point.







Photo: Field View, Weston Coyney



### Objective 3: Thinking Earlier about Homes in Later Life

The council wants to support and influence people to think earlier about their home in later life. Commitments are made to develop ‘handholding’ and financial support to move or adapt current homes. The priority over the lifetime of the Strategy will be to enable housing provider networks, health and social care networks, the council and its partners to combine the current support available, maximise resources and create economies of scale delivering better and more cost-effective services.



### Objective 4: Supporting Complex Needs

Our evidence confirms that by 2040, the number of people aged 65 and over with dementia is projected to increase by 34.5%. The number with early onset dementia is expected to increase by 7.4%.

Dementia is not the only challenge, older people with learning disabilities, physical disabilities, mental health challenges and people with alcohol dependency and substance abuse issues need housing solutions.

This section sets out how the council will respond and deliver an expanded number of new models that provide the right support, for the right people, at the right time, and reduce the use of residential care and inappropriate admissions to hospital.

**Creating person centred solutions that tailor support to meet an individual’s needs is the priority.**

# 3

## OUR ACHIEVEMENTS AND CONTINUED INVESTMENT PRIORITIES

The council has made significant progress to improve housing options and support services for older people since the 2015 Older People’s Housing Strategy. One of the key themes of the previous strategy was to support independence and choice. Analysis of our progress shows there have been many achievements that enable independence and increase choice for older people.

- ✓ The city has delivered 470 units of supported housing, developing three Retirement Schemes through the Private Finance Initiative (PFI).
- ✓ The delivery of two sheltered schemes offering high quality affordable homes. Queen Elizabeth II in Fenton is an £8.7 million redevelopment offering 57 sheltered apartments with communal facilities and Wooldridge Court in Smallthorne offers 27 apartments and 3 age-related bungalows on site. Both have been hugely popular. Rialto Court opened in autumn 2022 offering 65 units.
- ✓ The city’s sheltered housing service was provided throughout the Covid pandemic offering much needed support and advice to older people.
- ✓ Delivered 14 units of residential supported housing in Abbey Hulton for people with learning disabilities (adapted bungalows) in 2019.



Photo: Abbots House, Abbey Hulton





- ✓ Delivered three x 2-bed bungalows in Smallthorne and through council acquisition, an additional bungalow in Hanford which has been fully adapted for wheelchair use including level access wet room.
- ✓ The council has launched AskSARA a self-service website offering impartial advice about equipment to help make daily living easier.  
**[stoke.livingmadeeasy.org.uk](http://stoke.livingmadeeasy.org.uk) (external link)**
- ✓ A downsizing scheme has been developed to support households under occupying an affordable home by two bedrooms or more to move to more suitably sized accommodation. Financial support is offered and this enables the council to free up much needed family accommodation. Between 30 and 40 people will be able to downsize with the council's support each year.
- ✓ Developed a Home Improvement Loans programme to enable more older people to continue living in homes which meet a good standard. Over three years, £750,000 was made available, with loans issued for home improvements including replacement kitchens and bathrooms.

- ✓ From June 2022 all level access showers installed in council stock are cognitive impaired friendly.
- ✓ The council has adapted 2,519 properties since 2015. Of these 1,058 are in private ownership and 1,461 are council owned properties. A record of any adaptations carried out to council stock is recorded and updated when void visits are carried out. This, alongside an improved matching process enables better use of existing stock and helps people access more suitable accommodation.
- ✓ A Safe and Warm Homes Grant Programme was launched in 2018 with the objective of reducing cold related illness, reducing energy consumption and improving building fabric as well as damp proofing. The vast majority of applicants are older people living on low incomes in their own homes. The grant provides energy efficiency measures and other works to eradicate serious hazards and to help people to live independently. Since 2018, the council has improved 918 properties and invested £2m in undertaking emergency repairs, installing heating and undertaking other works such as improvements to doors and windows.
- ✓ The council and Registered Providers have reviewed their allocations policies for supported housing to ensure the needs of older people are being met in the least dependent setting. This has resulted in the allocation of 1,973 dwellings to households where the main applicant was aged 55 or over since 2015.
- ✓ To reduce the barriers for older council tenants wanting to move to supported housing, the council has introduced a scheme to offer removal and packing support.
- ✓ The council has reviewed its housing advice process to make sure it includes information about all older people's housing schemes and complies with the requirements of the Care Act 2014. This has been developed into a comprehensive housing options directory which offers accommodation specific guides relating to each housing option - including information on the breakdown of costs for extra care/retirement housing.
- ✓ A mechanism has been established that identifies older people who have registered an interest in extra care accommodation and it has been linked to the housing register. An extra care affordability tool to assist applicants has also been developed.



# 4

## CHARACTERISTICS OF THE CITY'S OLDER POPULATION



- 17.6% - of the population aged 65 and over in 2022
- 33% - increase in males aged 75 and over by 2040 (increase to 4,000)
- 25% - Increase in females aged 75 and over by 2040 (increase to 8,700)
- 33.2% - older people classified as living in the 20% most deprived areas in England in 2022
- 31.2% - of households with someone aged 85 and over require help and support to be able to remain in their own home (2022)
- 22.9% - expected increase in population aged 65 and over by 2040 (additional 10,450)
- 7.5% of all dwellings have been adapted or purpose-built (2022)
- 34.5% projected increase in people with dementia by 2040



- 3,844 - specialist older people's accommodation units in the city



- 520 – people on housing register for elderly person's accommodation or mobility needs (2022)



- 8.6 years (males) and 8.9 years (females) - lower life expectancy for people living in the most deprived areas of the city compared with the most affluent areas
- 120 – excess winter deaths in 2021 (of all ages)



- 985 hospital admissions of people aged 65 and over due to falls in 2019/20



- 27,077 – people aged 65 and with a long-term illness (projected to rise to 34,723 by 2040)



## Creating Homes for Everyone's Future

Better design of housing is linked to independence, happiness and the general wellbeing of people. Design should also facilitate the efficient delivery of care and enhance the quality of life for the residents. Improved design in relation to space, lighting, ventilation, room to move and good storage have particular relevance to older people's housing. In short, cleverly designed models of housing that work for older people, work for everyone else, and would allow people to remain in one place. These homes also need to be able to adapt over time to changing needs. For example, many older people have adult children living at home and may require space for family support or carers as they age.

The council has an opportunity, within the emerging Local Plan, to establish a strong policy position on what it wants from new homes for older people. Building suitable new homes to respond to the growing ageing population in Stoke-on-Trent is critical, as is the need to encourage all new build properties to be accessible for all and designed beyond the minimum lifetime home standards where possible to 'future proof' them as residents age.

The council has listened to what older people say they want from homes and will use this knowledge to develop the Local Plan and introduce planning advice and guidance.

The council will ensure that all new development to support people in later life is considered by adult social care, housing and planning before it is delivered to ensure that it is the 'best that it can be'. We will work with developers to ensure that Age Friendly housing is financially viable. Recognising that the majority of people will choose to age in place, this guidance will be useful in mainstream developments and not just specialist housing.

### What we mean by Age Friendly Housing:

- The need for choice of tenure, size and affordability.
- Appropriately designed bathrooms, toilets and kitchens which offer flexibility, and adaptability as life changes.
- Mechanisms that are easier to operate when mobility is impaired.
- Space – to move around and for storage - that meet lifestyle and needs (e.g. Identify a space to accommodate a folded wheelchair/walking aids).
- Access to private outdoor green space with shade; as people age, they are more likely to be impacted by extreme weather.
- Technology-powered devices to facilitate ageing in place.
- Homes that are the right temperature and affordable to heat/cool.
- Dementia-friendly design features when designing and planning new homes. This supports the council's plan to be a Dementia-Friendly City.

### Purpose Built Accommodation

The council and its partners have made incredible progress in delivering and supporting new developments for older people. Across Stoke-on-Trent there are around 3,844 units of specialist older people's accommodation comprising 2,340 specialist older accommodation and 1,504 units of residential care (source: EAC data 2021).

Following the sheltered housing review, Wooldridge Court in Smallthorne has been remodelled, QEII Court in Fenton has been rebuilt, Rialto Court in Fenton is a new build; Lady Bennett, Newhouse, Union Court and Lily Gertrude Simister are to be decommissioned. A new build scheme in Chell Heath is planned for 2024.

Through its partnership with Registered Providers, 8 extra care schemes have been developed offering 1,119 units of accommodation.

However, despite this progress, there is a need for more older peoples' housing in Stoke-on-Trent to meet current and future demand.

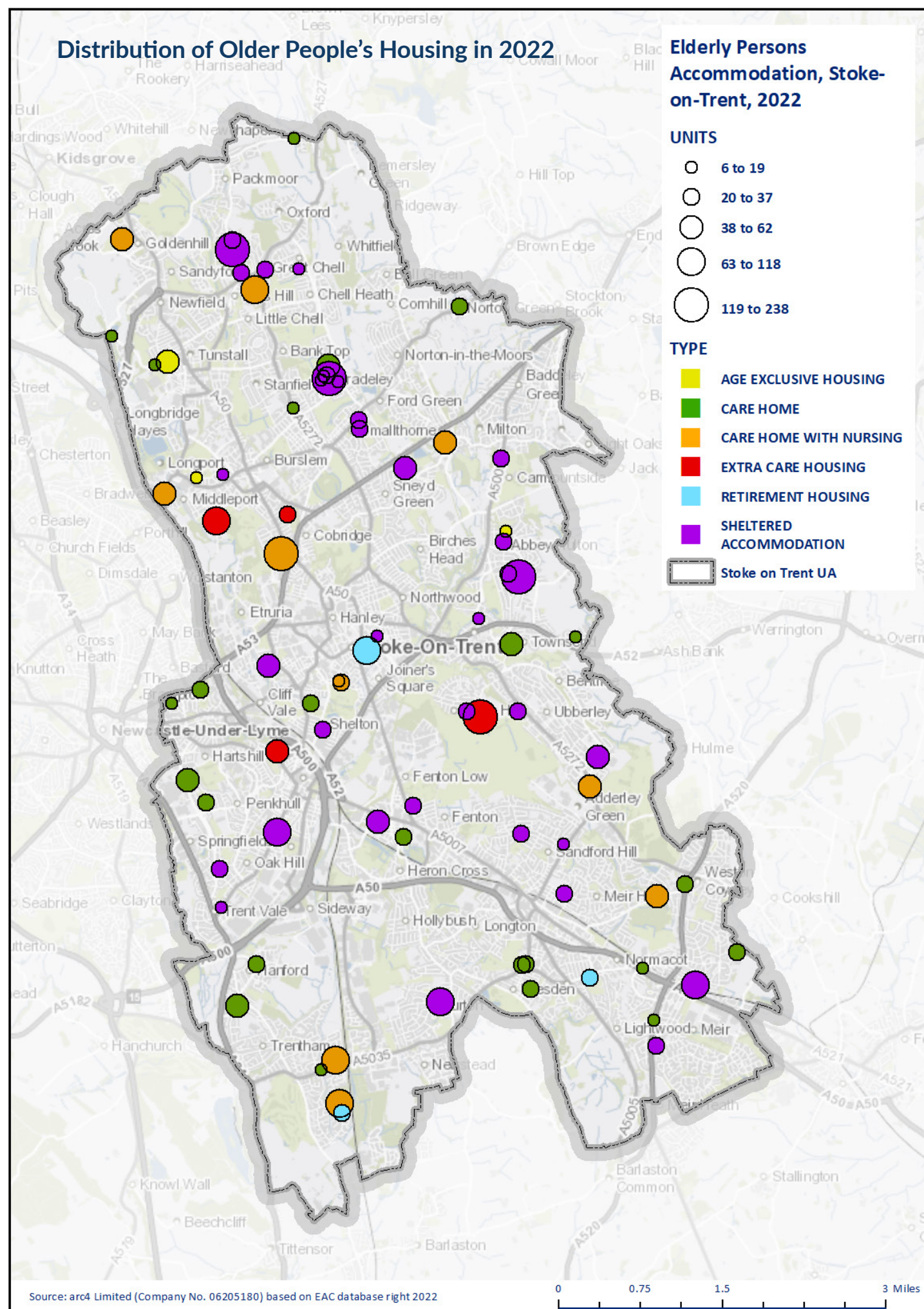
Population projections indicate that there is a disproportionate increase in population in older age groups overall and this increases in age 80+. This will mean that more specialist forms of housing (and care) for older people will be required in future years, and these developments will ideally be made available across the city.

Predictive modelling figures for Stoke-on-Trent show a significant shortfall of retirement housing and housing with care units to meet future need without intervention. Estimates of demand for different types of accommodation suggest that for Stoke-on-Trent, there is demand for 4,587 units of specialist accommodation now (excluding residential care) which is expected to increase by 1,868 to 6,456 units by 2040. Stoke-on-Trent currently has 3,844 units of specialist accommodation and the current shortfall is therefore 743. This will increase to 2,612 if no further units are built (source: Supply and Demand for Accommodation and Support for Older People in Stoke-on-Trent 2022).



Photo: Artists Impression Chatterley Court, Chell Heath





## Promoting New Models

The council will continue to work with its partners and Registered Providers to ensure that different models of housing for older people should continue in order to meet growing demands. This will also encourage older people to remain in the City as they age.

Developing new models of housing across a range of tenures from rented to shared ownership to outright sale is required to meet the varying financial needs and the aspirations of older people.

Over the lifetime of the strategy, the council will explore the potential demand and opportunity to deliver new models and consider the affordability of each of them:

- **Senior cohousing is a housing option for older people.** Cohousing communities are run by residents and can help to alleviate the social isolation that many older people experience today. There are a range of grants, loans, and other finance options available to help develop cohousing, and the management costs of most schemes are self-funded by residents.
- **Professionally managed Build to Rent schemes for older people.** Further work may be required to consider demand and service requirements but there may be potential for the Council controlled Fortior Homes to deliver a scheme for an older age group in urban locations, close to amenities. Older people are increasingly needing or choosing to move into or remain in private rented housing (source: Housing LIN 3 Why older people need more market rent housing; new opportunities for older people, local authorities, developers, investors and provider). A consultation will test the new models proposed to better understand if 'City Living' is an attractive option given its proximity to amenities. Further research will need to be undertaken to consider locations and accommodation models.
- **Mixed Tenure Sheltered and Extra Care.** This will offer ownership options for people that want to remain homeowners. Shared Ownership available to over-55s, caps ownership at 75% of the value of the home. Once this cap is reached, no rent is payable on the remaining share.
- **Sheltered and Extra Care light.** This will offer different type of schemes with fewer services and amenities on site. These schemes recognise that not all older people want the same model of care, support and amenities.
- **'Hub and Spoke' models** can offer services and facilities to the wider community, as well as to residents of the scheme. This means that a range of services including housing support can be provided from a central point over a defined geographical area to people within the surrounding community. These are often based at existing sheltered housing schemes (the hub) and could extend services (spokes) offered to meet the needs of the growing older population.
- **Self-Build with Peer Support** are models where individuals, with similar interests come together to provide mutual support and work to create new homes through self-build.
- **Intergenerational Models** that support younger households to live alongside older households and provide low level support. This may work with students in Stoke-on-Trent.



## Maximising New Funding Opportunities for Affordable Housing

### Private Investment

The council will continue to maximise the funding available from government through the Affordable Homes Programme to deliver affordable housing for older people and will consider the potential to develop new types and sources of finance that are entering the social market. The recent rise in issuing sustainability-linked loans and sustainability and social bonds has served to highlight the potential of social and affordable housing as an investment opportunity that delivers both strong financial and ESG (Environmental, Social, and Governance) performance. Investors are attracted by the stable, long-term financial returns, including capital appreciation.

### Utilising Commuted Sums

For some, it can be difficult to access affordable older peoples' housing opportunities. To make affordable housing financially viable some degree of subsidy or funding, either from national or local government sources may be required, in addition to any finance raised against rental income or sales.

To address this, the council may consider how it could utilise commuted sums, secured through the planning system, to deliver more affordable homes in which people can age in place.

Options may include:

- Converting, refurbish, redevelop, or make improvements to existing affordable housing where the accommodation no longer meets an identified need.
- Creating additional, larger, or a different tenure mix within the existing stock.
- Providing 'top up' subsidy on schemes in order to make it possible for a higher proportion of affordable homes or to make those homes more affordable.
- Further promoting the downsizing scheme.



## Creating Safe, Healthy, and Age-Friendly Neighbourhoods, Where Older People Feel Empowered and Thrive

The design of the built environment can have a significant impact on older people and the design should create an enabling environment that gives people independence and allows them to maintain their lifestyle and contact with the wider community. Design should also facilitate the efficient delivery of care and enhance the quality of life for the residents regardless of tenure.

Older people play a significant role within their families, communities, the economy, and wider society. Many older people are working past the age of 65 and many make a significant contribution within the voluntary and third sector. Living in neighbourhoods that empower them to make a valuable contribution is essential. Early feedback from partners working with older people in developing this strategy confirmed a range of criteria that 'matter' to them in their community.

Consideration should be given for housing for older people to be in neighbourhoods that are:

- Close to local facilities – libraries, health centres, post box/post offices, leisure facilities, public toilets, and shops – and connect well to the public realm.
- Close to public transport links e.g. bus stops, train stations etc. Benches for resting, to encourage walking. Access to shared, open, green spaces is good for mental health.
- Accessible, preferably a relatively flat neighbourhood typography with drop kerbs and pedestrian road crossings to promote access by older people, wheelchair users, and mobility scooters.
- Well-lit and considered a safe neighbourhood.
- Where possible, sites should provide a stimulating setting for residents.
- If you are designing specialist Extra Care housing, ensure that links into and from the wider community should be at the heart of any communal space and those homes are connected to the wider neighbourhood.

These types of requirements will form part of the planning process for new development in the emerging Local Plan and will be used as a guide when considering the potential use for sites for older people's accommodation.



# 6

## DELIVER AN INCREASING CHOICE OF NEW, HIGH QUALITY, AFFORDABLE HOUSING OPTIONS

Being able to 'live well' at home requires older people to feel in control, safe, and secure and requires access to the right advice and information as well as being able to access the right support, at the right time.

This strategy supports independence and choice about where people want to live as they age. For many that will be to remain living at home.

Enabling people to live well at home, regardless of whether they rent or own their home is an overarching objective of the council's priorities.

People need trusted information, advice, and support to improve their homes. This information must be accessible to older people at a local level so that people can access support tailored to specific needs.

To support people to live well at home for longer, the council will co-produce options with partners and raise awareness of the preventative support available and create solutions which enable individuals to remain independent for longer.

### Health and Safety at Home

Living in a cold, damp home is proven to have significant negative impacts for a person's health and wellbeing. It is crucial that our housing conditions are improved for both current and future homes. Improving housing quality, both in and outside of the home can be a highly cost-effective means of improving health outcomes and reducing fuel poverty. Living in homes that are well maintained and safe is a pre-requisite for living well. A recent stock condition survey confirmed that single elderly households account for 13.1% of all households but comprise 17.9% of all households living in non-decent homes. It is recognised that the city has a higher than average emergency hospital admissions. Falls are the largest cause of emergency hospital admissions for older people and can lead to serious injury and death and can often result in older people moving from their own homes to long-term nursing or residential care (source: Joint Strategic Needs Assessment (JSNA) 2021).

Improving health and safety in existing homes will have a significant impact on people's ability to remain living at home for longer. The council continues to offer a loan to improve the health and wellbeing of older people by increasing levels of decency and by facilitating appropriate aids and adaptations. The council offers a comprehensive adaptations service and recognises that investment in futureproofing existing housing stock with relatively low-cost adaptations such as small ramps, grab or handrails, small steps to entrances or moving power sockets can be an effective way of meeting older people's housing needs. Other adaptations such as improving insulation, downstairs toilets, easily accessible cupboard space, accessible bathrooms, and low level (adjustable) kitchen counters are priorities for residents.

The council wants to promote wider use of minor adaptations to enable people to live well at home for longer.

New minor adaptation products could include:  
Hospital discharge grant – funding for urgent adaptations, repairs, or modifications that will allow someone to be discharged from hospital sooner.

Dementia grants – small grants to fund modifications that would allow someone with a diagnosis of dementia to remain living safely in their home for longer.

Smart Home Kits – such as a smart thermostat to control heating and hot water, video doorbell, smart switches, smart lightbulbs, and an Alexa or Google Home for voice or other assistive technology grants.

### Enabling Technology

Assistive Technology has a key role to play in enabling older people to remain at home and to improve their living conditions. Given the availability and relatively low cost of some 'plug and play' assistive technologies, this can be a viable and realistic solution to support some people to remain in their homes or to tackle loneliness and social isolation.

Innovation in technology is transforming many aspects of daily life with a growing number of intuitive apps and digital systems that are making it more feasible for people with limited experience or skills and confidence to use digital tools.

The HRA Asset Management Strategy 2022-2027 for the council's stock commits to better use of technology to allow properties to become digitally connected and available to residents regardless of age or disability. The council is considering introducing an Enhanced Housing Management service for bungalows that includes the development of the Alertacall 'okay button', a tablet that allows the tenant to confirm they are safe and well each day and speak to someone if they need to.

If the scheme progresses, subject to consultation, there will be the opportunity in the future to offer the service to other tenants living in council homes and to residents living in the Private Rented Sector and who own their own home.

The council wants to support people to have access to information about technology, the impact it can have and provide support to access it. The council will explore the most effective way of achieving this which may include developing an 'Independent Living Centre' where the latest products can be showcased, tried, and tested and sold/rented. This may be located in a sheltered or extra care scheme or it may be offered digitally through AskSARA.

The council's AskSARA initiative provides advice about equipment to help make daily living easier. It's being widely promoted through the locality Connectors.

Maximising the benefits of technology to support people to live well at home is a priority for the council.



## The Council's Independent Living Service

There may be times when digital support does not meet the needs of council tenants and a face to face visit is required. As part of the Enhanced Housing Management Service an Independent Living Team working within the community will be introduced to help tenants to deal with the practical aspects of living independently by providing support with finance and debt, aids and adaptations, signposting to Health and Social Care services and other support that promotes wellbeing.

## Promoting Affordable Warmth

Ensuring that people are able to keep warm in their homes is a key council priority. A home should be warm and comfortable and provide a healthy and welcoming environment that promotes well-being. Older people are more likely to be impacted by fuel poverty. Fuel poverty is influenced by three factors: a person's income, the price of fuel and the thermal efficiency of their home. Whilst the council can signpost residents to increase benefit uptake and advice, it cannot influence a person's income or the price of fuel. However, the council recognises the need to improve thermal comfort and reduce energy costs for older people through a range of initiatives.

The council continually seeks external funding opportunities to provide energy efficiency measures for both its housing stock and for privately owned homes. In 2021 it secured £2.2 million to deliver the Local Area Delivery Scheme (LADS), which will provide energy efficiency measures for over 240 privately owned properties. In February 2022, it was successful in securing £870,000 from the government's Social Housing Decarbonisation Fund (SHDF), to provide external wall insulation for up to 80 of its 'crosswall' properties.

The council continues to work with national and local partner agencies such as Beat the Cold, Saltbox, Groundwork's Green Doctor and the Citizens Advice Bureau to develop referral pathways into specialist support services when a customer with additional needs has been identified.

Between them, our partner agencies offer support with:

- Income maximisation
- Applying for free or low-cost insulation and other energy efficiency improvement
- Using heating systems in the best way to reduce cost and waste
- Paying for fuel – finding the best tariff and switching companies
- The Warm Home Discount and Priority Service Registers
- Fuel debt advice and support, improving energy efficiency and providing emergency heaters
- Access to crisis fuel voucher support
- Renewable energy advice, such as solar pv, solar thermal, heat pumps; and the ways to make them pay

## Accessing Practical Support for Homeowners

Evidence confirms that for households to remain living at home, the highest level of need is help with repairs and maintenance, help with gardening and help with cleaning the home. The council will support its tenants through access to Handyperson Service to assist with small jobs.

For people who own their own home, the council will explore the opportunity to enable older people to use equity in their home to support low-level handyperson costs. The council has a long and successful track record in offering similar ethical financial options and in this case, a charge would be placed on an owner's home and repaid when the home was sold. This and other options will be considered jointly with Adult Social Care.



## Making Best Use of the Existing Social Stock

The council's Sheltered Housing Review has been incredibly successful and over the lifetime of this strategy will be completed to continue to make the best use of social housing stock including extra care. We will strengthen our allocations policy so that those in most need are 'matched' with the right type of accommodation.

The council currently owns and manages 3,583 bungalows across the City representing 19% of its stock. A number of bungalows are unlikely to be fit for purpose in the long term. The main issues relate to size and design; some bungalows are typically very small with inadequate turning space for wheelchairs and layouts which make it difficult to install adaptations. In addition to this, some of the bungalows are inappropriately situated and/or have a number of steps leading up to the property entrance. The priority will be to find long-term solutions for the council's very popular bungalows to promote flexible living and potentially create more two bedroomed properties.

The council and its partners want to maximise the positive impact that extra care and sheltered housing schemes can offer by better matching households in need and training officers to deliver the support required. The council will also undertake further engagement with tenants living in sheltered schemes and extra care schemes and continue to listen to feedback to improve services such as the positive role that a well-managed pets' policy may play in supporting people to live happily at home.

The council will review and improve the marketing literature used to promote its sheltered accommodation to ensure that older people fully understand the opportunity that it can offer.



## Supporting Social Networks

The Joint Strategic Needs Assessment (2021) confirms that loneliness can be felt by people of all ages, but as people get older, the risk factors that can lead to loneliness (such as poor health, loss of sight, loss of mobility, retirement, becoming a carer etc.) increase. Loneliness is harmful to our health. Lonely people are more likely to suffer from dementia, heart disease, and depression, whilst loneliness increases the likelihood of dying by around 25%. 15.3% of adults in England aged over 65 felt lonely 'some of the time', which equates to around 6,773 people over 65 in the City. This means around 8,838 people aged 65 and over across the City could be experiencing loneliness (often/always or some of the time).

One of the responsibilities of the council is to provide housing information and advisory services. This advice and information role is embedded within a wide range of functions and services and is not just limited to housing advice. Advice supports and enables older tenants and residents to maximise their income, sustain their tenancy and understand the types of support groups available as well as the types of activities available to participate with. A wide number of stakeholders, charities and agencies provide services for older people and these are promoted through the Community Directory hosted by Voluntary Action Stoke-on-Trent (VAST) <https://stokecommunitydirectory.co.uk> (external link).

Over the lifetime of this strategy, the council will consider whether older people could be better supported if the community directory is more localised to events in their neighbourhoods.

The council has a team of Community Connectors who engage with isolated older people and who have established Community Lounges across the city which provide a community focal point where people know where to go. The team chat and build relationships with residents while listening for potential issues. This leads to on-the-spot action where the Connectors will help or phone the right service and take steps to prevent the problem getting worse or the person reaching crisis.

The Lounges are part of a community-led support programme led by the council working alongside a network of partners, organisations and local community groups as well as GPs, North Staffordshire Combined Healthcare NHS Trust and Midlands Partnership Foundation Trust.

Since the Connectors started to attend the Lounges, the average monthly issues they pick up have jumped from around 40 to around 74. Typical topics include money worries, mental health, housing problems and food parcels.

## Tailored Support for Tenants Living in the Private Rented Sector

The latest Stock Condition Survey 2017 confirmed that the Private Rented Sector is generally home to households under 65. However, it also confirmed that 10.6% of Private Rented households have a head of household aged 65 years and over. The Stock Condition Survey confirmed that this could be around 2,100 households and the Supply and Demand for Accommodation and Support for Older People in Stoke-on-Trent 2022 confirmed that 20.4% of older households on the Housing Register were living in the Private Rented Sector. These households are likely to have far fewer options to age in place than other tenures. Landlords may not understand their longer terms needs, may not wish to adapt property and households are unlikely to be able to afford to buy their own home. The council recognises the importance of supporting older tenants in the Private Rented Sector and will explore options that:

- better inform and advise landlords on the challenges for older people living in unsuitable property, and the potential support landlords can offer.
- educate landlords to be Dementia Friendly and aware of how to sign post tenants to support services.
- encourage take up of Disabled Facilities Grants by offering a commitment to either support landlords to find tenants requiring adaptations in the future, or to remove adaptations and return the property to its current state.
- encourage landlords to ensure their older tenants are aware of the community lounges and locality connectors.





Supporting people to think earlier about their choices in later life living and never having to reach crisis point is a priority for the council.

This strategy has outlined some of the services and support that will be offered to people to enable them to remain in their current accommodation. However, some people may wish to move. For some, moving to a more suitable property can be positive, with reduced expense and worry around property management and maintenance, a move to be nearer to family and other social networks and with easy access to public transport can assist in maintaining independent living for much longer. However, for others it can be very difficult to leave a home where they may have lived for many years. The potential upheaval of a move together with the need to reduce the amount of furniture and possessions to accommodate a smaller home may be too much to consider. Our evidence base tells us that people are far less likely to move after the age of 76 and then are more likely to choose a care home setting. Supporting people to think earlier about their home in later life could reduce the proportion who need a care setting as they age.

Despite common assumptions that most people want to downsize or enter specialist accommodation as they age, when it comes to choosing a home, older people are motivated by the same desires as other age groups.

Whether moving with or without support, older people's housing choices are influenced by a range of issues such as:

- Are there good public transport links;
- Is there access to local amenities;
- Would they miss friends and neighbours if they decide to move to a different area;
- The impact of leaving a supportive network of family and friends;
- If they move in with family, what will happen if the family circumstances changed;
- Adapting to living in accommodation occupied exclusively by older people; and
- Continued ability to do the things they enjoy such as the freedom to come and go, having a pet, or continuing with hobbies.

For those who need more help, the decision to move home may be the result of a number of issues, not least around health and mobility, and an assessment of the level of support required may limit the choices available. It may not be possible to adapt their existing home to meet specific need, or the individual may need more care and support than can be provided there.

## Coordinating advice and information

The council has long supported empowering communities to take responsibility and be more self-reliant by re-directing and referring people to appropriate agencies and information rather than directly delivering services. The Community Directory established to provide a wealth of supportive information and advice, supports this way of working and over the lifetime of this strategy will be further expanded and promoted to include specific information about Housing Options to remain living at home or moving to a more appropriate home.

The types of support people may need could include:

- A checklist of what to look for in a new home or how to assess a current home for a positive later life.
- Information on alternative housing options and designs that are not currently widely available (in order to influence demand and housing provision).
- Video footage/case studies from people who have moved or stayed and what drove their decision-making, and the benefits they have found to help people make better informed decisions.
- Financial support available to make home improvements.
- Advice on how to create a healthy home through increased energy efficiency, reducing energy costs, increasing household income, and improving health and wellbeing.
- Advice on improving health and wellbeing and living healthy lifestyles.
- An offer of specialist advice in term of offering people financial advice with regards to alternative properties.
- Stay at home guidance will be developed to help residents of all tenures to make the best use of adaptations and to live more safely in the home.





## Support for all Tenures

One of the barriers for households to move is trying to negotiate the purchase chain whilst trying to find the right home for their future, and in parallel to sell their current home. These issues can prevent many moves. The council could explore the impact this has on older people and consider potential solutions which may include bridging loans for owners to move in a timeframe that works for them and to enable them to find the 'right' property, which may encourage more people to make the move.

Given the income levels in Stoke-on-Trent, it is likely that there are older households living in inappropriate housing unable to access a more expensive home that meets their needs. Without financial support, these households are likely to be trapped in unsuitable housing. The council will explore the potential of enabling owners to utilise the equity in their homes and move to a more suitable property through a shared ownership product.

In the same way as owner occupiers or social tenants are enabled (social tenants through the downsizing scheme and owners through their equity) to access more suitable housing, households living in the Private Rented sector may be unable to do this. The cost of moving, facing a potentially higher rent, and finding a more suitable property may all act as barriers. The council will research potential options to support low income households living in the Private Rented Sector to move to more suitable accommodation.

## Better use of adapted stock

The council has adapted 2,519 properties since 2015. Of these, 1,058 are in private ownership and 1,461 are council-owned properties. When people no longer need their adapted home, adaptations often need to be removed for a new household to move in. This can be costly and reduces the supply of adapted stock. The council will develop a Stoke-on-Trent Accessible Housing Register that includes details of all adapted stock and matches this stock with people's needs as it becomes available, reducing the need to remove adaptations.



# 8

## SUPPORTING COMPLEX NEEDS

As people live longer, more and more people are likely to develop and live sizeable portions of their lives with dementia. These changes are often small to start with but can have a severe impact on a person's daily life and ultimately may remove their ability to live independently. Having spoken with clinicians, health and care organisation representatives, volunteer and community organisations, and members of the public it is clear to see that there is great passion across Stoke-on-Trent for working together to make ageing as positive as possible for as many people as possible.

The Supply and Demand for Accommodation and Support for Older People in Stoke-on-Trent 2022 estimates there are 65 people with early onset dementia and 3,024 people aged 65 and over with dementia. By 2040, the number of people aged 65 and over with dementia is projected to increase by 34.5%, The number with early onset dementia is expected to increase by 7.4%.

Dementia is not the only challenge, older people with learning disabilities, physical disabilities, mental health challenges and people with alcohol dependency and substance abuse issues need housing solutions. The challenge for the council is how to best design accommodation to meet these needs as people age and within community settings.

New models of housing have been or are being developed in response to this with some high-quality housing specifically for those with dementia having been developed.

## Understanding the Scale of Need

Housing, Health and Adult Social Care will develop a Housing Needs Assessment which will be completed every 3 years to develop a baseline position of the numbers of individuals requiring specialist accommodation. This will be co-produced with stakeholders including service providers, service users, and officers to set out the aspiration and vision for accommodation, models of support, tenures, and locations, including nursing care, that people with complex needs want. The research will underpin the development of accommodation.

This will be developed into an older people's specialist accommodation prospectus that promotes:

- providing the right support, for the right person, at the right time, ensuring residential care is used for people as either interim step up/step down provision, or where the complexities of an individual's long-term health and care needs are such that they can only be met in a residential setting, and reducing inappropriate admissions to hospital.
- enabling people to live in their own home, if possible, or for as long as possible.
- ensuring that people live independently in their home and interdependently within their neighbourhoods.
- creating choices about where people want to live, how they live, and whether they rent or own their property.

The Independent Living Team planned to be introduced by the council will be trained to identify an early change in behaviour of tenants that may suggest additional support or alternative accommodation will be required to enable early planning and smoother transition.



## Creating the Right Models

Adult Social Care and Housing will undertake an accommodation assessment review that promotes an 'invest to save' approach and considers the most appropriate use of accommodation, including remodelling, decommissioning, or new service user groups but which reviews existing costs for the council and potential future costs. The priorities will be to consider accommodation for households with mental health challenges, autism and learning disabilities.

A longer-term delivery strategy will be developed with Registered Provider partners for the proposed accommodation, which models potential support cost savings to fund different and better supported housing schemes, including:

- Clusters of units in individual locations (pepper potted) for older households with a learning disability.
- Cluster flats (with onsite support) for older individuals with mental health challenges, as well as shared lives accommodation.
- Increased use of Key Ring models and its use with the Private Rented Sector.
- Increased use of Home Share models.
- HOLD (Home Ownership for people with Learning Disabilities).



## Creating Person Centred Solution

The council is creating closer working partnerships with Housing and Health and Social Care to create better person-centred solutions for people.

For example, older carers of adult children will currently not apply for extra care or sheltered housing because their adult child is ineligible due to their age. When those carers become less able to maintain caring responsibilities and when they eventually die, they leave a dependent in a property that cannot manage alone. As well as mourning the loss of a parent, the individual faces potentially losing their home and dealing with new care settings. The council will research and introduce better forward planning for individuals who rely on ageing carers so that plans are understood and established before crisis point hits.

Homeshare UK brings together people in need of support with a spare room, with those in need of affordable accommodation who are willing to provide this support. This can include basics such as cooking meals or grocery shopping. In addition to the support provided, the scheme's aim is to reduce loneliness and social isolation.

Shared Lives is where a person with a spare room is paid to support a vulnerable adult in their own home. This service offers both long-term and short-term placements, and can be used as day support, a transition point from hospital discharge to returning home, and as a stepping-stone for someone to get their own tenancy. Individuals supported in Shared Lives may be older people who are frail or living with dementia.

The council will be extending Homeshare which reduces the need for people to access higher care settings. The council will investigate the potential opportunities the schemes may offer to provide:

- Short term respite solutions for carers.
- Short-term accommodation when people are being discharged from hospital, but their homes still require adaptations.
- Long term options for older people.
- Options for older people that are homeless.

The council will consider how it can market and promote these schemes and provide financial support by utilising money currently being spent on alternative, more expensive options.

The council will also consider whether the option of maintaining a number of social tenancies (potentially in the new larger sheltered or extra care schemes) can support the council to:

- provide short-term tenancies for people coming out of hospital.
- enable people thinking about sheltered housing to try before they commit to moving, particularly before expensive adaptations are paid for on their homes.



# 9 RESOURCES

The successful delivery of the Older People's Housing Strategy is dependent upon the commitment of a range of partners, public, private and third sector to allocate resources for the purpose of investing in and/or enabling the development of and improvements to older people's housing and housing related supported service provision in the city.

Adult Social Care, Health, Integration and Wellbeing and Housing will work closely to pool resources and knowledge to create viable solutions to the challenges in the city and maximise the potential of resources available over the life of this strategy. The council will be seeking resource commitments from partners as part of the delivery arrangements for this Strategy including:

- Public Services resources in particular Public Health Authority and Statutory Services Provider resources.
- Registered Social Landlords.
- Local Authority Housing Revenue Account, land and capital assets.
- Clinical Commissioning Groups and Hospital Trusts.
- Homes England funding.
- Private Sector Resources for example Private Finance Initiative.
- Private Sector leverage for example developer investment, land and assets, utility companies and private sector landlords.
- Voluntary sector and charities.



Rialto Court, Fenton

# 10 MEASURING SUCCESS, MONITORING REVIEW AND REPORTING

In order to identify if the strategy has been successful, the following proposed outcomes will be monitored and measured to review progress:

- Deliver an increased number of new age-friendly homes across all developments, working toward the strategic targets established through the evidence base.
- Deliver a range of affordable housing options suitable for older people, for rent or to buy, in areas of least supply.
- An increased number of housing models developed for older people and older people with complex needs.
- Increased number of bungalows that are fit for purpose.
- More neighbourhoods where people can live well in later life.
- Effective use of adapted properties by matching them to households with appropriate needs.
- Better use of existing adapted stock, resulting in a reduction in the number of adaptations removed.
- More older people with choice about ageing in place.
- More older people with access to technology to support them to live well at home.
- Helping older people improve their digital skills and more older people with access to technology to support them to live well at home.
- Allocations policies which support the needs of older people who want to remain independent.
- Delivery of more sheltered schemes.
- Improved services and popularity of purpose-built accommodation.
- Improved connectivity and support networks for older people.
- More older households taking proactive decisions about moving in later life.
- Increased take up of the loans available to assist people in the private sector to undertake repairs, specifically the council's local home improvements loan.
- A developed framework and model for a city wide model of support that works with partners to deliver the support needs of people as they age.
- Increased engagement with older tenants living in the Private Rented Sector.
- Landlords with increased knowledge of how to support older tenants living in their properties.
- More properties adapted in the Private Rented Sector.
- Decrease in winter related deaths due to cold.
- Reduced energy demand in properties where energy efficiency measures have been undertaken.
- Improved marketing and services in extra care and sheltered housing provision.
- Raised awareness of supported housing options by housing, social care and health professionals.
- Develop joint commissioning opportunities with Health Commissioners in order to provide prevention services and promote better health outcomes for older people living at home.
- Up to date intelligence on which to take investment decisions.
- More older people taking control of their support requirements and relying less on the council.





City of  
**Stoke-on-Trent**