



Older People's  
Housing Strategy  
for Merton 2006-2009

# Executive Summary



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## **INTRODUCTION**

### **Need for a Strategy – The Challenge Ahead**

The Council, working with partners, produced a wide-ranging and commended Housing Strategy in 2004. Since then, the Council, working again with partner organisations, has successfully launched a number of other related strategies such as the Homelessness Strategy, Ethnic Minority Housing Strategy and Supporting People Strategy. Merton Housing now aims to provide focal points for addressing housing issues concerning older people, through the development of this Older People's Housing Strategy.

Recent changes in society have led to improved physical and financial well-being of many older people, resulting in higher expectation of service standards. The broad ambitions for older people now centre on "active ageing" and full citizenship, which goes beyond traditional ideas that have focused on health and social care and linked to dependency. This Strategy incorporates these revised views and promotes the contribution of older people in the borough.

We also recognise the different needs of this diverse client group, which spans three generations, and want to ensure that services are 'person centred'. We will need to develop and deliver services that meet their needs, as well as their aspirations and expectations.

This 5-year Strategy (2006-2010) sets out how the Council and its partner organisations will improve housing and related services for older people living in Merton and how we will contribute to national and regional objectives towards 2010. The aim of this strategy is:

- To identify housing needs, aspirations, expectations and perceptions of older people as they change with age, and develop policies and actions that meet those needs.

Links with strategies that covers services for older people will be maintained, to ensure a joined up approach in improving services for older people. Relevant strategies include Merton's Community Plan 2006-2015, the Neighbourhood Renewal Strategy, and the Older People's Commissioning Plan (2003-2006), and the Supporting People Strategy 2005-2010.

### **National, Regional & Local Context**

The Government's health, housing and social care policy for older people emphasises the need for prevention, as well as promoting independence and choice. Its overall housing policy objective is to offer everyone the opportunity to have a decent, affordable and appropriate home and so promote social cohesion, well-being and independence, moving away from institutional provision in residential settings towards supporting older people in their homes within their communities.

A strategy framework for the Older People's Housing Strategy – *Quality and Choice for Older People's Housing*, published by the Government in 2001, identified 5 key areas as priority for new policy and service development for older people:

- ***Diversity and Choice***
- ***Information and Advice***
- ***Flexible service provision***
- ***Quality***
- ***Joint working***

The Diversity and Choice agenda includes the requirement for all local authorities to introduce Choice Based Lettings schemes by 2010. Merton's introduced Choice-Based Lettings in April 2006 following consultation with residents, taking into account the specific needs of vulnerable client groups such as older people. Under this new scheme, people who have applied for social housing will be able to choose from homes that they are eligible to 'bid' for, providing increased choice and flexibility.

Social care policy, as set out in the White Paper on improving community health and care services (January 2006), is clearly moving towards an agenda of more

flexible kinds of care. There is strong emphasis on the development of links across housing, social care and health strategies and policies, highlighted in the Government's National Service Framework (NSF) for older people in 2001.

More recently, the Government has renewed focus on tackling isolation and social exclusion amongst older people with the publication of "*A Sure Start to Later Life*" by the Department of Health (DoH) and the Department of Work and Pensions (DWP) in 2006. The theme of "Sure Start" will not just be about better social services but comprehensive services that can empower older people and improve quality of life.

'Older People' is one of the key areas to be addressed through the Government's Local Area Agreements (LAAs) with all local authorities. LAAs will be in place by April 2007, and will set out local priorities agreed between central government and Merton Council. Merton priorities for older people are clearly set out in Merton's Community Plan (2006-2015), and form one of five key themes to be addressed by the Merton Partnership.

### **The Strategic Development Process**

This is very much a strategy developed with older people for older people, as its development was underpinned by a full consultation programme, involving a quantitative

questionnaire survey of older people's housing needs, an action planning Away Day, an Listening Event for Older People, and a Housing Forum held during Merton's Older People's Festival – "Celebrating Age".

Key partner organisations were involved right from the start to develop this Strategy, and a steering group – the Older People's Housing Strategy Team – was set up in October 2004 involving organisations representing and working with older people in Merton.

There were over 1,000 responses to our questionnaires survey conducted in early 2005, with fieldwork undertaken by the Merton Association of Pensioners. Nearly 60 older Merton residents took part in a Listening Event held in May 2005 and participants were encouraged to "Think without Limit" about their housing aspirations. A draft Older People's Housing Strategy was presented to a forum of older people to seek their input, during "Celebrating Age 2005" – Merton's Festival for the over 50s.

Key findings from our research and consultation are highlighted in this summary. A detailed research report is published as part of the publication of this Strategy.

### **Implementation, Monitoring and Review**

The Older People's Housing Strategy Team, the Steering Group set up to develop this strategy, will continue to

meet following the launch of this strategy. The group will focus on the implementation of actions and targets contained in the Action Plan, and will monitor the progress of the strategy regularly to ensure that the work is on track. The group will also take on the task of evaluating and reviewing the strategy.

In order to facilitate the implementation of key projects and actions, the Strategy Team has agreed to set up various sub-group to lead on different aspects of the strategy's work. To date, the Strategy Team has agreed to set up three sub-groups:

- Housing Options Directory – Led by Merton Association of Pensioners. This group will develop a Housing Options Directory.
- Advice Network – Led by Age Concern Merton. This group is tasked with improving accessibility and quality of housing advice for all older people through the establishment of a network of advice agencies.
- External Funding – Led by Hanover AtHome (Care & Repair Merton). This group will access external funding sources for priorities and actions identified in the Action Plan that require resources.

Whilst the three sub-groups have very distinct remits, their work is also very much inter-related therefore there will be



close co-ordination between them throughout the implementation stage.

The main Strategy Team will receive regular report back from all sub-groups, and will monitor progress against targets set in the Action Plan. The Team will review the Strategy at the end of Year One (March 2007) and will produce an update to ensure that the Strategy remains robust.

## **STRATEGIC OBJECTIVES**

This strategy has identified the 5 key strategic objectives outlined below:

1. Support for Older People At Home
2. Decent, Warm & Safe Homes for Older People
3. Increase Housing Choice and Build Communities
4. Provide Quality and Accessible Information and Advice
5. Strengthen Consultation and Partnership Working

The needs and aspirations relating to the 5 objectives, as identified through our research and consultation, are outlined below. Also set out below are the key priorities and actions identified by Merton Council and its partners, to help develop and improve housing and related services for older people.

## Objective 1 – Support for Older People At Home

The provision of adequate support for older people to remain in their own homes can prevent or delay the need for older people having to move into institutions such as residential care or nursing homes.

### *Issues*

Our research<sup>1</sup> has identified considerable need for more low-level support such as ‘care and repair’ and ‘staying put’ schemes in Merton. We know that issues faced by older people in Merton include the following:

- A large proportion of special needs households, many of these owner-occupiers, have problems maintaining their homes.
- Older persons households disproportionately comprised of only one person, indicating a very high demand for low-level support.
- Some problems increase with age e.g. small jobs, stairs, bathrooms, maintaining house and garden etc.
- Those renting privately face higher levels of problems than those living in other tenure.

- Special needs households need a wide range of adaptations and improvements to the home, such as shower units, downstairs WCs etc.
- High demand for occupational therapists (OTs) assessments, but there are delays due to a national shortage of OTs.

### *Existing Services*

A number of organisations in Merton provide older people with low-level support. This include Hanover AtHome, which provides older people in the private sector with advice and practical support with repairs and home improvements; and MASCOT Telecare, a community call centre service which supports vulnerable people via telecare and assistive technology.

Aids and adaptations for daily living can be obtained from Merton Social Services or the Sutton and Merton Primary Care Trust (SMPCT) following an OT assessment. All essential equipment, irrespective of cost, is provided free of charge and on loan for as long as it is needed. Minor adaptations under £1,000 are provided free of charge.

Recent initiatives to reduce delays and to provide a more responsive service include the streamlining of referral and assessment procedures, moving towards the principle of self- assessment, fast-tracking simple equipment (e.g.

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<sup>1</sup>Source: Merton's Housing Needs Survey (2005) & Merton's Older People Housing Research (2005)

grabrails and stairrail), and focusing OT time towards people with more complex needs e.g. those requiring major adaptations.

ICES (Integrated Community Equipment Service) is a national initiative across health and social care to develop community equipment services for people with disabilities or long-term medical conditions. An ICES Management Advisory Board (MAB) has been established in Merton, to improve the quality and supply of aids and adaptations to residents.

Private sector households that have a member who is disabled may qualify for a Disabled Facilities Grant (DFG) towards the cost of adaptations (e.g. widening doors, installing ramps). Applicants are subjected to a means-test and may have to make a financial contribution. The maximum amount available is £25,000.

### **Key Priorities**

There is a very high demand for low-level support amongst older people to help them remain in their own homes, such as handyperson services that deal with minor repairs, gardening and small-scale maintenance problems. We aim to improve provision of aids and adaptations and support services for older people.

### **Key Actions**

- Increase low-level support and preventative services, to include help such as gardening and minor repairs, to help older people stay at home.
- Work with partners in the public, voluntary and community sectors, to identify and bid for resources for low-level support.
- Reduce waiting time for Occupational Therapists' assessments.
- Provide major aids and adaptations in a timely fashion.
- Develop additional "floating support services" for older people.

We will ensure that voluntary sector organisations are involved to extend information and advice available to older people on accessing reliable contractors and services. Key actions for this are set out under Objective 4.

## **Objective 2 – Decent, Warm and Safe Homes for Older People**

The link between poor housing and poor health has been identified by various research findings. Older people are particularly affected by poor conditions in housing and they are very susceptible to the cold weather. A poorly heated home often has a detrimental effect on their health and well-being. Older people often experience falls at home and their homes are at higher risk of being burgled.

The government has set a target for local authorities to bring all social housing up to Decent Homes standard by 2010, and to increase the proportion of vulnerable households living in private sector 'decent homes'. Decent home is one that meets the following criteria:

- Meets the current statutory minimum standard for housing
- Is in a reasonable state of repair
- Has reasonably modern facilities and services
- Provides a reasonable degree of thermal comfort

### ***Issues***

According to our research findings, older people in Merton face the following problems:

- Vulnerable households in Merton, including older people households, are more likely to be living in unfit housing.
- Over half of the respondents would like to make an improvement to their home.
- Many older council tenants' property requires significant repair work, with 24% stating this is a problem or serious problem.
- Lack of central heating is the biggest problem facing those renting privately, affecting 29% of respondents.
- Pensioner couples live in homes that are the least fuel efficient when compared to other households such as lone parents and couples with children.
- Older people's safety concerns include falls within and outside the home, home security and bogus callers who often target older people.

### ***Existing Initiatives***

Local authorities receive private sector renewal grant from Government to help fund repairs and improvements to the homes of low income and vulnerable homeowners and tenants, especially older people. There are renovation grants available through Merton's Environmental Health Service for private sector renewal and equity release.

Merton Council also works in partnership with the national initiative HouseProud, to help older homeowners access a variety of loans to pay for repairs, improvements and adaptations in their homes.

An Affordable Warmth Strategy (2005-08) has been developed for Merton to address these issues, and a number of initiatives already exist. These include:

- **Warm Front Grant** – for private sector households on low income with energy efficiency and heating measures such as cavity wall and loft insulation and central heating.
- The **“Health Through Warmth”** scheme – provides health referral training for statutory and voluntary staff working with vulnerable people. Trained workers will identify and prioritise those most at risk and fast track their grant applications.
- The **“Heat Streets”** scheme – targets deprived areas with the highest number of properties that will benefit from free and discounted insulations.
- **Coldbusters** – funded by the Government, the scheme offers loft and cavity insulation, although further funding is needed to continue the scheme beyond March 2007.

- **Initiatives for Council Tenants** – Between £55,000 and £75,000 is set aside each year to address fuel poverty and energy efficiency in council homes, targeting vulnerable tenants suffering from cold homes.

### ***Existing Services***

MASCOT Telecare offers a community alarm service for vulnerable individuals emergency assistance 24 hours a day. It also runs a Helping Hand Service, and can arrange fire safety checks and fit smoke detectors in the homes of older people in Merton. Their pilot Merton Intelligent Monitoring System (MIMS), which uses new technology to alert relevant agencies of potential pre-critical situations, has received a national award for innovation.

The Merton Home Safety Project aims to prevent accidents in the home and reduce the risk of avoidable harm to older people. The Project has won a National Foundations Award for partnership working on an operational level to achieve concrete results. Areas covered include advice on personal safety issues, such as falls, food safety, winter warmth and medicines, fire safety, security in the home and environmental hazards.

The Merton Elderly Secure Homes (MESH), a charitable organisation based at Merton Council, provides people aged over 60 with up to £200 to pay for the fitting of security devices such as spy holes and door chains, door

and window locks, and a device called 'memo minder' where a recorded voice reminds a person about security as they approach their front door.

### **Key Priorities**

We aim to improve the living conditions of older people, by addressing issues such as unfit housing and non-decent homes, the lack of affordable warmth, security risks, fire risks and risks of accident at home. This will be achieved through initiatives such as Disabled Facilities Grants, 'House Proud', Warm Front Grant and the Home Safety Project.

### **Key Actions**

- Increase the proportion of vulnerable people, including older people, who live in private sector homes that are in decent condition.
- Provide assistance for older people to take up Disabled Facilities Grants.
- Promote energy efficiency amongst older people and increase take up of grants.
- Increase provision of Handyperson and similar services to include help such as installation of security devices.
- Evaluate the MIMS pilot and where appropriate identify additional funding to extend the pilot.



### **Objective 3 – Increase Housing Choice and Build Communities**

The 'Listening' consultation event held in May 2005 has highlighted the importance for Merton to provide more housing choice for older people, as we have found very diverse needs and aspirations amongst the older people.

The needs of older owner-occupiers will need to be addressed as they make up 67% of the older people population in Merton.

Pensioner households are also more likely to be under-occupiers, with half of all 'older persons only' households, mostly comprise of one or two persons, live in three or four bedroom homes (HNS 2005).

Increasing housing choice for older people will help encourage and facilitate those who want to downsize to move to smaller homes that are easier to maintain and cheaper to keep warm, and will help release family-sized accommodation, for which there is a great demand in Merton.

Merton has introduced choice in the lettings of homes owned by the Council and by registered social landlords, through the new Choice-Based Lettings scheme which started to operate in April 2006. Vulnerable client groups have been consulted to ensure that their specific needs are taken into account under this new scheme.

### **Issues**

Key issues relating to older people's housing are summarised below:

- Some sheltered homes are hard to let because they are bed-sit style accommodation with shared facilities.
- The majority of older people would prefer to get adequate support to help them remain in their own home, rather than having to move.
- Sheltered accommodation remains popular with some older people but most would not move into institutions such as residential homes by choice.
- There is a need for more 2-bed homes for older people who want a second bedroom available for visiting family and friends.
- Many older owner-occupiers have expressed a desire to downsize from family-sized accommodation, but found a lack of quality housing that is suitable and affordable.
- The number of extra care homes in Merton is relatively low when compared to other London Boroughs.

- Many older people prefer to continue to live in the wider community amongst families and young people, in 'cluster' housing designated for older people.

### ***Existing Provisions***

There are a number of affordable housing options for older people in Merton, with over 1,000 units of social housing for older people, the majority designed for older people who are more independent. These include sheltered housing schemes owned either by the Council or by a registered social landlord, as well as council-owned homes designated for older people.

There are also 95 extra care homes in Merton. Extra care homes offer the independence of a tenancy in a self-contained flat, with a care package suitable for the elderly person's needs. Very frail elders and those with very high care needs will require residential accommodation, where residents often only have a room with shared facilities.

More wheelchair adapted homes and Life Time Homes are needed to meet people's changing needs as they get older. At present, Merton Council seeks to ensure that 10% of all new homes are wheelchair accessible, and promote the building of Lifetime Homes. A new target for more Lifetime Homes in all new housing developments is being developed for Merton's Local Development Framework, to be introduced from 2008.

### **Key Priorities**

We aim to increase provision of non-institutional housing for older people that incorporate modern technologies such as Telecare, to help older people maintain independence and prevent or delay the need for residential or nursing care. These will be achieved through the development of new extra care housing schemes, designated 'cluster' housing for older people in the community, more Life Time homes, and through the improvement and upgrading of existing sheltered accommodation, taking into consideration the need to help build communities within schemes. Key to the success of this will be the involvement of older people in the planning and design stage, and in monitoring the new Choice-Based Lettings scheme to ensure there is no barrier to access.

### **Key Actions**

- Identify and harness resources to make best use of existing Council-owned sheltered housing.
- Develop more Extra Care accommodation in consultation with older people.
- Work with Registered Social Landlords and private developers to develop 'cluster' housing for older people within the wider community.



- Work with Registered Social Landlords and private developers to increase the number of wheelchair-accessible homes and Life Time Homes in Merton.
- Involve older people to further develop a Design Checklist for developing new accommodation for older people, to feed into the Council's planning guidelines.
- Monitor the impact of Choice-Based Lettings on older people's access to social housing.

## Objective 4 – Provide Quality, Accessible Advice and Information

Having to move to more suitable accommodation or to access support and care services can be traumatic for someone frail.

Others had not planned financially for their long-term needs when they were younger and consequently have to live at home with little support.

Older people therefore need good quality information and advice on all services and entitlement, to help them access housing and related services. It is also important to promote early planning, and the concept of “Preparing for the Future” to those in their 50s and 60s, through clear and accessible advice.

### **Issues**

Through research and consultation, we have identified a number of issues relating to the access to good quality advice:

- Many older people are not aware of what services are available and from where, and what their entitlements are.
- Older people often have to approach a number of organisations, and are referred from agency to

agency, in order to get the advice they needed.

- Many older people only start considering other housing options when they become more and more frail, and finding it increasingly difficult to remain in their own homes.
- Because of a lack of early planning, many are forced to move into an institution such as a residential care home.
- There is a need to develop community hubs at local or neighbourhood level, for older people to access advice, information, as well as a range of services.

### **Key Priorities**

We aim to improve the accessibility and quality of housing advice for all older people through the establishment of a network of advice agencies, linking in with neighbourhood or local hubs being developed for older people. The network will focus on a number of key areas. These are:

1. Identify key locations / organisations in the borough to deliver housing advice for older people, and work with other statutory agencies to develop one-stop shops where older people can access housing, health and social care services.

2. Improve the quality of advice available to older people and ensure consistency through developing a training programme for advisors, and through participation in a Quality Mark programme.
3. Improve referrals procedures and data sharing to produce a seamless service, and reduce the need for older people to contact various service providers themselves.

We also aim to promote the need for early planning, through the provisions of clear and accessible information and advice. We aim to raise the awareness of those approaching old age, of the importance of early financial planning, and where to get help and advice.

### Key Actions

- Engage the expertise of voluntary sector organisations.
- Produce a Directory of Housing Options for all types of tenure.
- Establish a co-ordinated network of advice agencies.
- Simplify and standardise assessments and referrals.

- Create a specialist Housing Advice Worker and specialist Housing Options Worker.
- Create local One-Stop Shops through partnership working with other agencies such as Registered Social Landlords (RSLs) and health agencies.
- Develop and implement a Training Programme for advice agencies.



## **Objective 5 – Strengthen Consultation & Partnership Working**

The Government recognises that housing and social care and support are inextricably linked. Local authorities are expected to adopt a joined-up approach to provide integrated services for older people.

As the need to improve services for older people is increasingly coming to the forefront of the Government's policy agenda, we will need to establish closer links with other agencies to ensure that this Strategy progresses in line with the wider agenda for older people.

Harnessing the knowledge and expertise of voluntary sector organisations is crucial to the success of this Strategy. Community organisations representing older people can provide a powerful voice for those who are not in a position to express their own needs or get involved in the consultation process. They are also well-placed to advise and assist statutory agencies in improving services for older people.

We will need to continue to engage these voluntary sector organisations, as well as involving older people themselves in the implementation and monitoring of the Strategy, to ensure that older people can continue to shape the development of housing provisions and services to older people.

## ***Existing Partnerships***

We have consulted key partners and users when formulating this strategy through the setting up of the Older People's Housing Strategy Team. The development process was led by Age Concern Merton, supported by a large number of local organisations working with older people. The Strategy Team has delivered a full consultation programme, which included a quantitative questionnaire survey, an action planning Away Day and a Listening Event.

This Older People's Housing Strategy has been developed as a sub-strategy of Merton's Housing Strategy, and has links with other partnerships responsible for housing strategies on Affordable Warmth, Ethnic Minority, Affordable Housing & Private Sector issues. The progress of Merton's Housing Strategy and all its sub-strategies are monitored and reviewed regularly by the Housing Strategy Review Group (HSRG).

An Older People Partnership Board has been set up to strengthen links between health, housing, social care services and voluntary sector providers. The Older People's Housing Strategy Team is closely linked with the work of the Partnership Board and reports to the Board as and when appropriate.

'Older People' is one of five key themes being addressed by the Merton Partnership. An Older People Thematic

Partnership sub group has been set up, to address issues affecting older people across all service areas, and reporting to the Merton Partnership.

Priorities for older people in Merton are clearly set out in Merton's Community Plan to 2015.

### **Key Priorities**

We aim to increase involvement of older people in the delivery and monitoring of this Strategy and Action Plan, by encouraging them to lead on project sub-groups set up to implement the Strategy. We will strengthen links with agencies providing services for older people, and with other partnerships set up to address older people's need. This will ensure that the Older People's Strategy Team becomes an integral part of the partnership structure for older people in Merton, and feeds into the wider agenda for older people.

### **Key Actions**

- The Older People's Housing Strategy Team to oversee the implementation, monitoring and review of the Strategy.
- Establish Older People's Housing Forum, to be led by users.

- Establish user-led sub-groups to implement and deliver actions identified in this Strategy.
- Link up with the work of Merton's multi-agency Older People Partnership Board and the Merton Partnership structure.
- Provide representation to Merton's Housing Strategy Review Group.





