

Central Bedfordshire Council

Social Care, Health & Housing, OSC

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Allocations Policy for Independent Living Schemes in Central Bedfordshire

Report of (Cllr Carole Hegley) Executive Member for Social Care, Health & Housing

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Purpose of this report

1. The report introduces the Allocations Policy for Independent Living Schemes in Central Bedfordshire. The Policy will ensure that affordable homes provided by Housing Associations and the Council are let or sold for shared ownership in a fair and transparent way, with local people who will benefit most from Independent Living Schemes having the highest priority to move them.

RECOMMENDATIONS

The Committee is asked to:

1. Comment on the scope, intent and content of the draft Allocations Policy for Independent Living Schemes in Central Bedfordshire and make recommendations to Executive.
2. Note that the Policy and the sales / lettings processes prescribed by the terms of the Policy, will be an appendix to the Council's main Allocations Policy (forming the Council's Allocations Scheme), and shall be applied first to lettings/sales of apartments at Priory View, Dunstable. The Policy shall then be reviewed, in advance of its application to sales and lettings at Greenfields, Leighton Buzzard.

Overview and Scrutiny Comments/Recommendations

1. The item is planned to go to O & S.

Introduction and context

2. The Council's Better Offer for Older People is visibly represented by an ambitious development programme that includes new schemes like Priory View, Dunstable and Greenfields, Leighton Buzzard. The Sheltered Housing Review has enabled the development of 23 homes at Croft Green, Dunstable. 'Bricks and mortar' homes are highly visible, yet the ingredients for true success are the services provided to residents and steps taken to establish a vibrant community and create a good neighbour environment, where residents support each other.
3. The Housing Service is embarked on a journey to create "Independent Living" embodied within the new developments, yet also extending to every aspect of support to vulnerable people. The approach will balance support provided to a person (perhaps at a time of crisis, e.g. bereavement) with actions taken to strengthen community spirit and connect the community to the person in need (and vice versa).
4. The journey to create an "Independent Living" offer will unfold over several years. The approach began by strengthening tenancy sustainment, as the primary response to the challenge of welfare reform. A second opportunity came through the Sheltered Housing Review, to modernise the traditional 'sheltered scheme' and outreach support to people living in the private rented sector and owner occupied homes.
5. Looking ahead, the Housing Service is taking a commercial approach to generate additional income by creating new services to complement our established offer and also extend the established offer to new customers. By creating an "Independent Living" offer, the Council is developing a broad range of services available to all residents and not just to the established customer base. For example, gardening services and support provided to older people who choose to pay for a service provided by the Council, at a fair market price. Similarly, the Housing Service is providing a home ownership service that it has not previously provided. The Council is breaking new ground.
6. There are many facets to the Journey that will build on established good practice, much valued volunteer support and opportunities to innovate. One aspect of innovation is to create new, large scale schemes including Priory View, Greenfields and Houghton Regis Central, in total delivering over 320 mixed tenure apartments, as well as community facilities, restaurants etc., that will function as local hubs that benefit the local community, as much as the residents of the schemes. These schemes are just the beginning of a journey that will deliver many hundreds of homes for older people over the next few years. The Council is creating an existing new offer.
7. Engagement events were organised earlier in the year, attended by several hundred enthusiastic, potential customers, asking questions and providing feedback on every aspect of the proposed new schemes. The

current Expression of Interest register for Priory View contains over 700 names. It is expected that the demand for Priory View and Greenfields will exceed the number of apartments that are available.

8. The level of potential demand demonstrates opportunity for the market and the Council to respond. However, these first few schemes are 'affordable' and the Council will determine who shall be eligible, have priority and will allocate apartments in line with the draft Allocations Policy at Appendix A.

Background to the Policy

9. The Council's Allocation Scheme for affordable housing was reviewed during 2013. A new Policy was implemented during October 2014. The Lettings Policy for Rural Exception sites is an appendix to the main Allocations Policy. Similarly, this new Policy for Independent Living Schemes will be an appendix to the main Policy. Together, these policies constitute the Allocations Scheme for Central Bedfordshire.
10. The demographic projections for Central Bedfordshire have been a catalyst for the development programme. The number of people aged over 85 are likely to increase from 4,700 to 7,100 and similarly people aged 55 and over from 72,140 to 92,800. The demographic challenge creates an imperative to improve the accommodation offer for older people. By creating positive/attractive choices for older people, the Council is able to encourage people to downsize, thereby to release family accommodation which will meet the needs of other households through 'chains of moves'. The programme to deliver specialist and ordinary accommodation for older people is a strategy that will be effective in meeting housing need in Central Bedfordshire.
11. The Council's Allocations Policy contains terms and criteria related to ordinary/designated housing for older people, including sheltered schemes. This new Policy is specific to schemes where Care/Support is provided, specifically the following schemes (currently):
 - Priory View, Dunstable (on completion)
 - Greenfields, Leighton Buzzard (on completion)
 - St George's, Leighton Buzzard
 - Lavender Court, Ampthill
 - Red House Court, Houghton Regis
 - Allison House, Sandy

All new schemes being developed in Central Bedfordshire shall be subject to this Policy, where the Council has Nomination Rights.

Policy Intent

12. The intent of the Policy is summarised as:-

A fair and transparent means to ensure that sales and lettings of properties within Independent Living Schemes are available to people with a local connection to Central Bedfordshire who will benefit most from being able to move to a scheme.

To restrict eligibility to move to an Independent Living Scheme to persons with a connection to Central Bedfordshire and to explicitly exclude those persons who do not have a local connection.

To rank in priority order the strength of an applicant's connection to the area, so that those person with the strongest connection shall have the highest priority to move to a scheme.

To restrict eligibility in line with criteria detailed within the Policy, e.g. income/savings criteria and criteria relating to behaviour.

To promote a positive contribution towards the community spirit of a scheme by requiring all applicants to sign and abide by a Community Charter. By promoting a strong, vibrant community, mutual support is encouraged within a scheme as well as a good neighbour environment. This shall be created through activities and volunteer support where residents and the local community can participate fully the life of the scheme, which shall function as a community hub.

To establish the schemes as a community of older people, aged 55 years and over. This is particularly important on first let and first sale. Discretion is possible once a scheme is fully occupied and apartments are being re-let or re-sold.

To prioritise applications from persons with a Care and/or Support Need to live within a scheme, in line with the Balanced Care Profile (BCP) set out within the Policy. The BCP is the mechanism which ensures the success of a scheme over time. Officers will have regard to the BCP in all allocations decisions (sales and lettings).

To prioritise applications from persons in Housing Need.

13. The Policy is designed to filter applications through a process that involves assessment of a person's Care, Support and Housing Needs intended to determine who shall be made an offer of an apartment. The degree to which the "filtering process" is applied will depend on the level of demand for a scheme or an apartment during the initial letting/sales process and on re-sale or re-let. The Policy has been constructed on the assumption that there will be substantial demand that far exceeds the number of apartments that are available.

14. In the event that the number of applications for an apartment is relatively low, then the process shall be applied in a manner that is relatively straightforward. However, if demand greatly exceeds supply (which is expected for Priory View), the assessment process will probably seem onerous from a customer perspective.
15. The Council will undertake home visits and provide advice and information to applicants about the range of alternative options available to them, if they are unlikely to be offered an Independent Living apartment. Officers will communicate one simple message to all eligible applicants – “keep in touch about any changes to your circumstances”. Whilst an applicant may not have a high priority this month, or this year, that is not to say that they may not be a high priority ‘next year, or the year after’.
16. There will be a monitoring system in place to track the success of this policy, which shall also be used to plan for future developments and to influence market provision, to satisfy the aspirations of people attracted by schemes like Priory View and Greenfields.

Balanced Care Profile and the Community Charter

17. The Balanced Care Profile (BCP is an illustration of how Independent Living is being created with the community in mind. With a profile of 40% residents with high care needs (and the remaining 60% divided equally between residents with moderate and low care needs) the Care Team will provide tailored care packages that support residents to live independently, yet take part in community life in a way that suits them.
18. Residents will range from older people with full mobility and good mental health to those with need for dementia support and mobility issues. The BCP will be maintained through the Allocations Police / assessment process to ensure that the scheme remains a vibrant, active, participatory and self supporting community.
19. If the BCP is not maintained, the risk is that:-
 - Involvement and participation diminish because the proportion of residents with high care needs is too great, resulting in perhaps only a small number of people being able to provide mutual support.
 - The scheme balance leans too much toward active participation, such that there are too few people living at the scheme who would benefit from the mutual support provided by other ‘more active’ residents, who do not have comparable care/support needs.

The key word is ‘balance’, which will be maintained through the BCP

20. A Community Charter is proposed. Put simply, if you prefer to spend much of time in your apartment, then an Independent Living Scheme is probably not the place that you should seek to move to. Independent Living is a lifestyle choice, where “community life” requires people to make a positive contribution and to participate in activities.

Options for consideration – policy Choices

21. The most difficult area of policy development is a question related to the Balanced Care Profile and the definition of Low Care Needs, which are defined as being between 5 and 10 hours on first let and first sale.
22. It is proposed to apply the criteria of “Low of No Care Needs” (0 to 10 hours) on subsequent re-sale and re-let once the scheme is occupied. This will mean that every person moving to an Independent Living Scheme (when first being occupied) must have a Care and/or Support Need, of at least 5 hours. The proposed restriction is being applied to achieve the efficiency saving related to Independent Living by diverting customers from alternative care settings which are higher cost.
23. Promoting health and independence, as well as focus on re-ablement will mean that people moving to a scheme with a Care and/or Support Need, will be helped in a positive manner potentially to improve mobility so that they require “less care” over time and possibly reach a level of independence where they require no care and/or support at all.
24. The Policy applies to lettings and sales of affordable shared ownership properties. The Council is being ambitious to apply this policy to sales of shared ownership apartments, where more typically the approach within the United Kingdom is to focus on ‘sales’ to any older person regardless of whether they have either a Housing or Care/Support Need and almost regardless of the strength of their connection to the local area. Typically, the approach taken is to offer apartments for ‘rent’ to people with relatively high Care/Housing Need and to ‘sell’ to people categorised as having relatively low Care/Housing Need.
25. The approach being taken aims to create a mixed/balanced community across both rental and shared ownership apartments and to emphasise a strong local connection to Central Bedfordshire as a fundamental requirement of eligibility. The sales process will be challenging, due to the market being restricted to those with care and support needs. The marketing approach (and the shared ownership offer) will need to be attractive to people seeking to move to an Independent Living Scheme. That will include the offer of support, especially when people are considering downsizing or alternatives to residential care.
26. The Council will work closely with people who have a care and/or support need, to encourage them to consider the shared ownership option as a “planned move”. Work is underway to strengthen the Council’s offer of support in terms of tailored advice and information, as well as to provide

‘enabling support’, so that people are able to deal with the practical implications of selling their home to buy an apartment. The Housing Service is creating a home ownership service for the first time.

27. It is proposed that the date of application is not used as a criteria to determine priority. This is because the circumstances and needs of an older person can change. A person may not be in need at all when they first apply, and yet their needs might change in the course of a few hours, making them a high priority to be re-housed. It is proposed that the assessment process should always have regard to an applicant’s need when an apartment is available, it being offered to the person with a strong local connection, who is in greatest need and will benefit most from the offer, whilst making a positive contribution to the community

Reason/s for decision

28. The Policy establishes robust assessment criteria in an area where demand is expected to exceed the supply, in the context of an efficiency saving that will be achieved as a result of:-
- Residents providing support to each other, contributing positively to the community, making the scheme a vibrant place to live
 - Activities to support wellbeing, health and independence being an everyday feature of life within a scheme
 - Re-ablement and care being the offer from the on site Care Team
 - Allocations to a scheme being in line with the Balanced Care Profile and the thrust/intent of the proposed policy.

Council Priorities

29. The Policy for Independent Living supports the Council’s priority to promote health and well-being and to protect the vulnerable.

Corporate Implications

30. **Sustainability** – the new schemes support principles of sustainable development by providing suitable/accessible housing for older people, offering choice in the market, where historically the UK housing market has provided unsuitable housing that requires adaptation.
31. **Public Health** – The Policy promotes independence, active lifestyles and overall health as a positive, life enhancing choice. The impact of the “Independent Living offer” is to create an environment/community where a resident can enjoy good health and independence, with the active support and companionship of neighbours. Over time, the offer will influence volume house-builders, so that they provide accessible homes as the norm, thereby to achieve a positive health impact.

32. **ICT** – There are no direct implications arising from this Policy, However, assistive technology is a key feature of Independent Living and the use of new media (e.g. Youtube videos and tablets) will enable the Housing Service to strengthen the quality of tailored, user friendly advice, as well as to make the advice more cost effective to provide.
33. **Risk** – risks of failing to deliver this policy are:-
- **Reputational** – There are a large number of people who have expressed their interest in these new schemes. The Policy will help people to understand more about the concept of “Independent Living” (including the Balanced Care Profile) and the eligibility criteria for these schemes. This may assist people to decide that “Independent Living” is not for them or that they are ineligible, which may help with any disappointment that they may feel.
 - **Economic** – The Council’s “better offer for older people” is an economic lever to benefit Central Bedfordshire, providing homes for older people to revitalise town centre locations and to strengthen the local economy.
 - **Demographic** – responding to demographic change is imperative, if we are to avoid problems/costs associated with an ageing population that is not independent, resilient, living safely and well.
 - **Social** – Independent Living schemes will foster community spirit, resilience and function as a community hub by providing a range of shared facilities for both residents and local people to enjoy. The Community Charter will establish a shared sense of values.
 - **Efficiency** – There are financial savings within the Medium Term Financial Plan (MTFP), which are contingent on the optimum use/ occupancy of schemes by people with care and/or support needs. The Policy will ensure that the optimum occupancy is achieved.
34. **Community Safety** – this policy supports the development of the Independent Living offer, which will provide a safe and secure environment for its residents. The schemes are not being designed as closed communities. Residents can come and go as they please. There will be an intercom entry system and CCTV will be fitted. This will enable persons with dementia to live safely within a supportive environment and a ‘dementia friendly’ community.

Legal Implications

35. This Policy, the allocations process and criteria are in line with current legislation and the statutory codes of guidance.
36. This Policy applies to all properties (shared ownership and rental) to which the Council has Nomination Rights. These “rights” are secured in relation to Section 106 development (affordable housing contributions),

where the Council secures Nominations to (typically) Housing Association properties. These rights are valuable over the long-term, as lettings and re-lets, sales and re-sales can amount to a substantial number over time. The control of lettings and sales through the 'nominations' process ensures that efficiency savings are achieved initially, and continue to yield efficiency year after year.

37. The Policy provides customer with information on the shared ownership sales process, as they relate to the assessment process and prioritisation. All applicants are advised to obtain their own financial advice and to ask questions of the provider about the detail of their "shared ownership offer". The Council is breaking new ground with home ownership services, all of which requires policies and procedures to be developed that are aligned to this Policy. These matters are outside the scope of this Policy.

Financial Implications

38. The Policy is a mechanism to manage demand, effectively to divert customers from alternative care settings, thereby to achieve efficiency savings. This assumes that people with Care and Support Needs move to an Independent Living Scheme (in sufficient numbers) and the cost of the care being provided is less than the cost of care provided within alternative settings. These savings can be achieved in several ways, some of which are difficult to measure/quantify:-
 - Wellbeing effect of people being healthy, independent and requiring less (or possibly no) intervention from the Council, due mainly to the positive effect of the environment and support of the community.
 - Savings because a person is able to live independently in an environment that is more cost effective than the care being provided within alternative settings or other 'care' models.
39. The Policy is designed to maintain a Balanced Care Profile. It is likely that the demand for these new schemes will far exceed the initial supply, the challenge is to attract people with a care and/or support need and to establish processes that divert people from alternative care settings.
40. This is especially true in terms of shared ownership sales, where the target customer base (of people with high and medium care needs) will require a proactive approach to identify and support people to apply, as well as to downsize and possibly to sell their current home.

Equalities Implications

41. Central Bedfordshire Council has a statutory duty to promote equality of opportunity, eliminate unlawful discrimination, harassment and victimisation and foster good relations in respect of nine protected characteristics; age

- disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation
42. An Equalities Assessment (EA) is being undertaken during the period of consultation on the Policy, which concludes a few days prior to the meeting on the 22nd June 2015. The results and findings of the EA shall be reported to the meeting, with specific reference to the consultation questions and policy choices detailed within this report.

Conclusion and next Steps

43. The Allocations Policy will establish a fair and transparent means to ensure that apartments within Independent Living Schemes are sold or let to people with a local connection to Central Bedfordshire, who will benefit most from being able to move to a scheme.
44. The journey to create Independent Living has several facets, which the new Policy supports:-
- Provide and stimulate the market to provide a Better Offer of accommodation, whether ordinary or specialist housing
 - Provide high quality advice and accessible information that is relevant to older people, as well as the support they need to deal with practical difficulties
 - Improve the offer to customers, developing new areas of service in response to customer demand, at a fair market price
 - Encourage community spirit, good neighbour and voluntary support as the cornerstone of the Independent Living offer.

Appendices

Appendix A is the Allocations Policy for Independent Living in Central Bedfordshire

Background Papers

45. None.