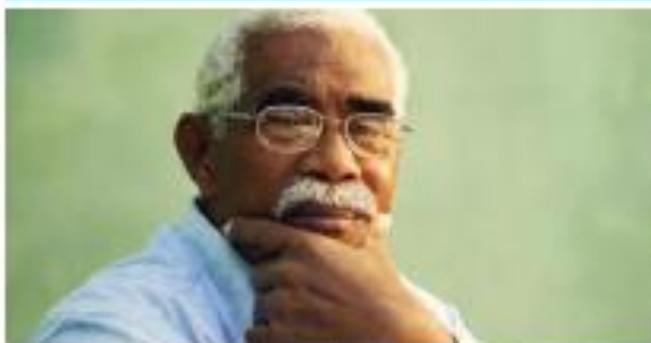


Herefordshire Older People's Housing Strategy and Pathway



Helping people make their housing decisions in older age
Enabling older people to stay at home
Developing the right housing mix to meet the needs of older people

Herefordshire Older People's Housing Strategy and Pathway



Foreword by Councillor Graham Powell, Cabinet Member Health and Wellbeing

This Housing Strategy and Pathway comes at a critical time in terms of our planning for the future of Adult Wellbeing services in Herefordshire.

During the period 2011 - 2015 core funding for local authorities will have reduced by 40% which will have an obvious impact on the capacity to deliver. Coupled with this financial pressure we have to add the challenges presented by a continuing increase in the numbers of older residents and new legislation. Herefordshire's Health and Social Care partners have all recognised these factors and are working together to transform the overall approach to the delivery of health and wellbeing outcomes.

This Older Peoples Housing Strategy and Pathway is a critical part of this transformation program. The pathway's strategic aims support the establishment of improved information, advice and self-assessment tools to help people make their housing decisions in a timely manner. The strategy also sets out proposals for the development of a range of flexible and accessible support services that will aid residents to live independent and healthy lifestyles in their own homes.

Herefordshire Council will work in partnership with housing developers to create the right mix of general needs and specialist housing to meet the demands of an ageing population. Older people are a key driver in Herefordshire's housing market but are currently poorly served by the imbalance in supply. Linked to Herefordshire's strategic housing plans this Strategy and Pathway aims to ensure that a significant proportion of the 16,500 housing target, as described in our emerging Local Plan, will be suitable for both the current and future needs of our demographic profile. This will be critical as we strive to allow older people to retain their independence for longer.

There will be challenges but delivery of this strategy will help to rebalance the housing, care and support system in Herefordshire. Individuals, families and communities, with support from Herefordshire Council, will work together to deliver outcomes that meet local need. Our approach will be founded upon the principles of 'help to help yourself, help when you need it and ongoing support for those who need it'.

The approaches set out in this strategy are essential to ensuring that all of the residents of Herefordshire have the opportunity to achieve the health and wellbeing outcomes that are important to them.

Councillor Graham Powell
Cabinet Member, Health and Wellbeing

Herefordshire Older People's Housing Strategy and Pathway

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Herefordshire Older People's Housing Strategy and Pathway

1. Introduction and Purpose

This Housing Strategy and Pathway aims to provide clear guidance on the housing and other related services that Herefordshire Council wishes to develop in partnership with a range of other organisations to address the housing and service challenges of our ageing population.

It builds on and updates the research in the *Study of the Housing and Support needs of Older People in Herefordshire* (Peter Fletcher Associates and Arc4 2012 Updated data report produced in January 2015 to take account of 2011 census) and takes account of many of the practical ideas discussed at the Strategic Partner workshop held on 1 July 2014. It also takes account of the evidence contained in the 'Understanding Herefordshire' integrated needs assessment (see Council website).

We are deliberately taking a broad rather than a prescriptive view of what defines older age. This recognises the fact that a growing number of older people are remaining active well into their 90's. Alongside this a growing number of adults with health conditions or disabilities are living into older age whilst other people may experience health problems as they approach or reach retirement. This is why the background data and research includes people aged 50+, and what is now termed older people in fact represents two or even three generations of the population. For the general needs housing market we are therefore talking about a broad age spectrum of households. More specialist housing will focus on the older age cohorts but also needs to include younger older people who need more specialist accommodation and support.

2. Context

National context

The Housing Strategy for England (2011) identified that 60% of projected household growth to 2033 is from households aged 65+. Older people are therefore a major driver in the housing market, not just in relation to specialist housing but also general needs housing that is suitable for and attractive to older households.

Developing new housing for older people has a positive impact on both housing and health policy:

- Attractive housing choices for older people to move to smaller, more suitable accessible housing can free up family housing
- Good housing for older people can help reduce the number of older people moving into long-term care and reduce costs to the NHS and adult social care

In addition the Care Act sees housing as key to the provision of care and places a duty to provide information and advice about care, including housing.

Local context

The Local Housing Market Assessment (LHMA) has identified the need for 16,500 new homes in the county by 2031. In addition, the major survey carried out in the county in 2011 of households aged 50+ (see further information later in this strategy pathway) highlights that 12% of older households intend to move in the next 5 years and a further 15% are not sure of their moving intentions. With older households making up a substantial proportion of projected household growth over the next 20 years (see Housing Strategy for England above) it is important that a significant proportion of these homes must be suitable for, and able to adapt to, the changing needs of our ageing population. This applies not only to the development of specialist housing but also mainstream housing, which is where 90% of older households live. This is why some mainstream national house builders, for example Barratts, who have previously focused on three and four bedroom homes aimed at families, are now also focusing on the retirement market as well and developing general needs housing and house types specifically aimed at older households aged 55+. The Council is already working with a major house builder to develop this approach on a site in the county.

New housing for older people can become a way of achieving market development through developing attractive smaller homes and addressing under occupation.

Alongside this, the Herefordshire Market Position Statement identifies that increasing demand for social care services, greater numbers of self-funders and personal budget holders, and restrictions in available local government expenditure will require significant changes in the social care market going forward. In particular, in line with the requirements of the Care Act, there will be an increased need for provision, including housing and housing-related services, which helps reduce, prevent and delay care and support needs and supports people to maintain their independence as much as possible.

The Better Care Fund (BCF) focuses on a transformational programme to build integration around care and support across health and social care. There are crossovers into housing and the BCF Plan approach, which includes the Disabled Facilities Grant (DFG), will be supported by the Housing Strategy and Pathway for Older People in terms of opportunities for greater choice and independence, which will result in reduced reliance, in later life, on health and social care services.

Working with individuals, communities and partners, our approach will encompass delivering the measures outlined in the strategy and pathway to manage demands for services. This supports a move away from a model of paternalistic care to an approach which promotes independence and manages risks with customers.

We have to use our limited resources to:

The future of adult social care planning a new journey together

Help people take care
of themselves better

by asking you what you need, then
helping you make that happen (we
won't do it for you, but we'll help you
do it for yourself)



Support communities
and help them grow

so that they can support you better



Change people's
expectations

so that you can be realistic about what
is available, who will provide it and
how it will be paid for



3. The older population and housing aspirations

About Herefordshire

- Although the population aged 50-64 will only grow by 1.5% up to 2030, there is a rapidly growing older population aged 65+ (41%), and especially people 85+ (90% growth) over the same period – see Figure 1 below. The 2011 census shows growth lower than the 2001 census predicted, but still above the regional and national averages.
- More people with disabilities are living into older age; and the number of people with dementia is growing.
- 78.4% of pensioner householders are owner occupiers (72.8% in 2001).
- The average median house price in Herefordshire for the period January 2013 to June 2014 was £183,750.
- Herefordshire is a very rural county adding costs in terms of service delivery and increasing the risks and impacts on health and wellbeing caused by social isolation.
- 42% of 'vulnerable' households in Herefordshire are pensioners of which 25% comprise pensioner households living in non-decent housing. The Herefordshire Council Healthy Housing Report (2012) highlights the growth in older housing as a major issue in relation to future housing supply. It states that 17.1% of households are in non-decent homes because of fuel poverty and energy efficiency is a major factor in relation to affordability. In addition there are nearly 1000 householders who felt their illness had been caused by the condition of their home.
- There are 7 local housing market areas (HMAs) identified in Herefordshire – see Figure 2 below - and wide variations between these in terms of

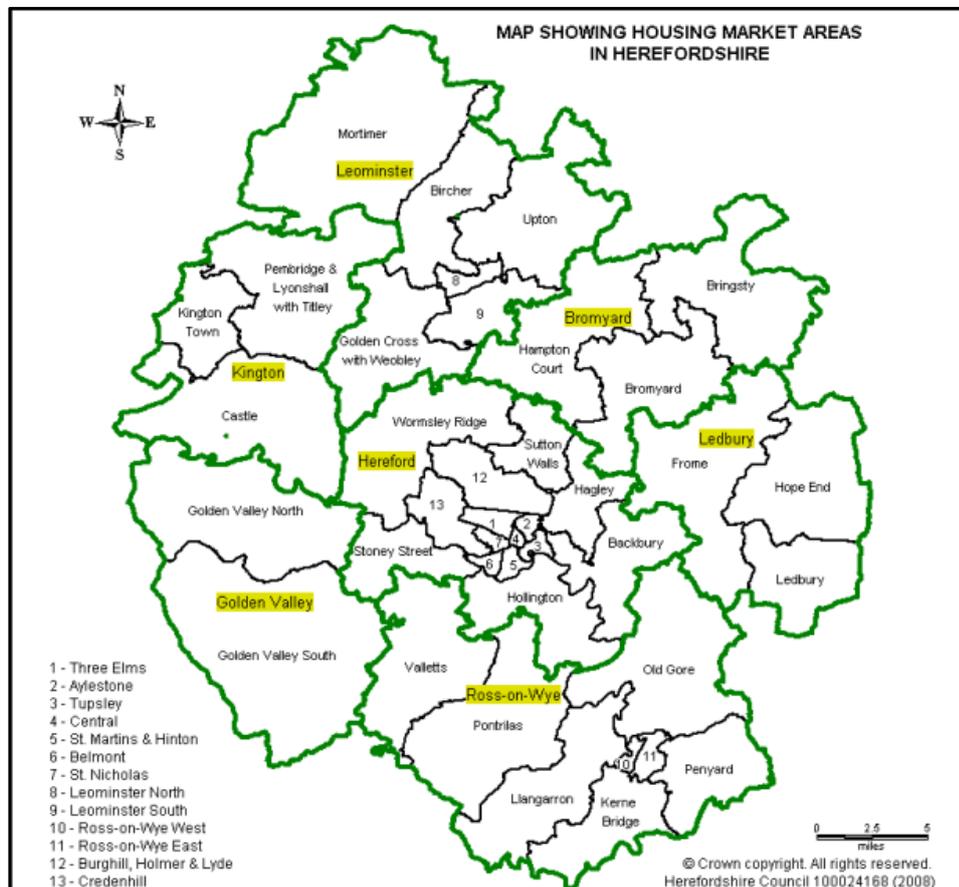
tenure, house price and rurality (see Appendix 3 for individual local HMA data). Understanding and responding to local housing need and demand specifically for each individual HMA is very important

Figure 1: Herefordshire County 65+ Population Projections 2014-2030

Age Group	Year of Projection				% Change 2014-2030
	2014	2020	2025	2030	
50-64	39,026	42,138	42,209	39,595	1.5
65-69	13,374	12,498	13,379	15,376	15.0
70-74	10,089	12,925	12,055	12,973	28.6
75-79	7,965	9,621	11,864	11,140	39.9
80-84	5,964	6,829	8,251	10,291	72.6
85-89	3,766	4,414	5,125	6,359	68.9
90+	2,147	2,917	3,775	4,858	126.3
Total 50+	82,331	91,342	96,658	100,592	22.2
Total 65+	43,305	49,204	54,449	60,997	40.9
Total 75+	19842	23781	29015	32648	64.5
Total 85+	5,913	7,331	8,900	11,217	89.7

Source: Herefordshire County Council Research Team, 2012 Hfds projections (Principal Projections A)

Figure 2: Wards within each Housing Market Area



Source:

Herefordshire Local Housing Market Assessment: 2012 Update Draft Report, January 2013

What is the current housing situation of older people and what do they want in the future?

PFA and their research partners Arc4 carried out a major survey of households aged 50+ in the county in 2011. A sample of 12,268 households were contacted and 3,578 questionnaires were received, resulting in a very high response rate of 29.1%, and a very low sample error of +/-1.56%. Key findings included:

Current home, tenure, and property and support needs

- Just over 80% were home owners, and of these over two-thirds (67.7%) were mortgage free and therefore had equity.
- Most people lived in 3 or 4 bedroom dwellings.
- 67% were under-occupying their property.
- 7.3% needed help to maintain their property.
- The main needs for support relate to: cleaning, gardening, decorating, shopping and low level maintenance; followed by personal care tasks such as getting in and out of the bath or shower,
- The main needs in relation to equipment and adaptations are for: adaptations to bathroom; grab rails (internal and external); improving access outside the home; stair-lift; and downstairs WC,
- Some older people needed more support in their local neighbourhood to engage in social activities or to address social isolation.
- Better information and advice was also identified as a key area for 21.6% of households in the survey.

Staying or moving

- 73% want to stay in current home; most have lived there a long time.
- Up to 27% either intend to move in the next 5 years (12%) or are not sure of their moving intentions (15%).

Of the people who might want to move:

- Most want to move locally.
- The main reasons for wishing to move relate to the property itself or the location:
 - 44.9% - Need smaller property (current property difficult to manage).
 - 43.0% - Want smaller garden.
 - 31.2% - To be closer to facilities e.g. shops, doctors.
 - 19.1% - To be closer to family/friends to give or receive support.
 - 17.4% - To be closer to friends/family for social reasons.

- 79% were able to afford to purchase a new property outright or with a mortgage (the survey was undertaken during the housing market downturn). After the age of 80 the proportion of older households wishing to purchase reduces to 50%.

The tables below provide further data about older households who may wish to move home. Some of the tables break the data down by each of the 7 local HMAs. The figures for the Hereford HMA have been further split between Hereford City and its rural hinterland.

- The proportion of older households wishing to purchase varies between the local HMAs (see Figure 3 below)

Figure 3: Buying a property by HMA

Tenure preferences	HMA (%)								
	Bromyard	Golden Valley	Hereford	Hereford City	Kington	Ledbury	Leominster	Ross on Wye	Total
Buying a property outright or with a mortgage	59.0	92.7	77.9	77.0	83.5	80.3	79.4	80.2	78.8

- Figure 4 below shows that nearly 90% of people wanted a bungalow or a house. House type preferences varied between different HMAs

Figure 4: House type preferences by HMA

Property type would like	HMA (%)								
	Bromyard	Golden Valley	Hereford	Hereford City	Kington	Ledbury	Leominster	Ross on Wye	Total
House	40.9	47.4	36.8	29.6	52.5	49.3	37.5	31.2	37.8
Bungalow	50.0	47.4	47.4	51.9	41.0	36.2	48.6	61.0	49.7
Apartment (ground floor)	4.5	5.3	10.5	11.1	1.6	11.6	8.3	3.9	7.7
Apartment (above gr'd floor)	4.5	0.0	5.3	7.4	4.9	2.9	5.6	3.9	4.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

- Breaking down the total figures in the final column of Figure 4 by age cohort, Figure 5 below shows that house type preferences also changed as people got older, with fewer people wanting a house and more a bungalow or ground floor apartment

Figure 5: House type preference by age

Property type would like	Age Band (%)			
	50 to 64	65 to 79	80 and over	Total
House	51.5	28.8	4.9	37.8
Bungalow	41.7	57.7	58.0	49.7
Apartment (ground floor)	2.3	8.6	30.5	7.7
Apartment (above ground floor)	4.5	4.9	6.5	4.8
Total	100.0	100.0	100.0	100.0

- Figure 6 below shows that nearly half the people surveyed (47%) wanted a two bedroom dwelling, with the proportion increasing from 40% for people aged 50-64 to 60% for people aged 80+. Conversely, the proportion of older households wanting three bed properties reduces substantially as they get older from 45% for people aged 50-64 to only 7% for people aged 80+. The number of older households wanting one bedroom property remains very low (between 3 and 5%) up to the age of 80 and then increases to 24%.

Figure 6: No. of bedrooms preferred by age

Bedrooms would like	Age Band (%)			
	50 to 64	65 to 79	80 and over	Total
Studio/bedsit	0.0	1.3	4.0	0.9
One bedroom	3.3	5.3	24.1	6.3
Two bedrooms	40.4	51.6	64.4	47.3
Three bedrooms	45.5	37.0	7.5	38.2
More than three bedrooms	10.8	4.8	0.0	7.3
Total	100.0	100.0	100.0	100.0

- Figure 7 shows that there were also variations across the different HMAs in the size of dwelling older households wanted, with most households wanting 3 bedroom dwellings in Kington and most wanting two bedroom dwellings in the Hereford HMA

Figure 7: Size of dwelling by HMA

Bedrooms would like	HMA (%)								Total
	Bromyard	Golden Valley	Hereford	Hereford City	Kington	Ledbury	Leominster	Ross on Wye	
Studio/bedsit	0.0	0.0	0.0	0.0	0.0	1.4	2.8	1.3	0.9
One bedroom	13.3	3.4	0.0	7.4	1.6	7.2	8.3	6.6	6.3
Two bedrooms	44.4	44.8	63.2	55.6	36.1	33.3	40.3	50.0	47.3
Three bedrooms	35.6	46.6	26.3	37.0	55.7	43.5	38.9	34.2	38.2
More than three bedrooms	6.7	5.2	10.5	0.0	6.6	14.5	9.7	7.9	7.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Focus groups carried out with older people across Herefordshire reinforced some of the key messages from the household survey, including:

- The importance of domestic and maintenance services
- People are generally prepared to pay for services that they need and want if they are the right quality and price
- Preference for 2 bedroom bungalows if moving within the same neighbourhood, and the importance of maintaining contact with family and friends

Summary

Most older people want to stay put but need better access to property and practical support services to be able to stay living independently in their own homes.

Over 25% of older households aged 50+ might want to move in the next 5 years (12%) or are not sure (15%). There are some 29,594 households aged 65+ in the county. If only 10% of them want to move in the next 5 years that equates to 2,959 households. If 25% want to move that means 7,399 older households. Either of these figures reflects that for a substantial proportion of the county's new homes, identified in the LHMA as being needed up to 2031, the demand will come from older people.

These figures highlight the potential of the older people's housing market if appropriate housing is developed to encourage older people to move home.

The survey also highlighted differences between different age cohorts of the older population in terms of:

- Tenure: nearly 80% of people in the survey were able to purchase a property outright or with a mortgage, with the proportion of those wishing to purchase reducing to 50% for people aged 80+.
- Number of bedrooms: highest demand for two bedroom properties across all age cohorts aged 50+; lessening demand for three bedroom properties amongst older households; and very low demand for one bedroom homes until households are aged 80+ and then only 24% of households in that age group.

The survey also highlights geographical differences between the 7 HMAs in terms of both:

- The proportion of older households wishing to purchase.
- House type preferences.

Both social housing and private developers will therefore need to take account of these age cohort and geographical differences when bringing forward proposals for new housing developments that reflect Herefordshire's ageing population.

General needs housing (including house types with larger rooms, bungalows and cottage type developments) need to all be two to three bedrooms.

Extra care type provision needs to be mostly two bedroom, given that only 24% of older people aged 80+ have indicated they would want a one bedroom property.

4. Developing the Housing Strategy and Pathway for Older People

The Housing Strategy and Pathway for older people has been developed to deliver on what older people say they want to meet their housing and related service needs to sustain quality of life and independent living in older age.

The strategy and pathway is based on providing older people with the information, housing and service options to put them in control of decisions about their future. Putting this into practice will also enable the Council and its partners to maintain essential health and social care services to those most in need.

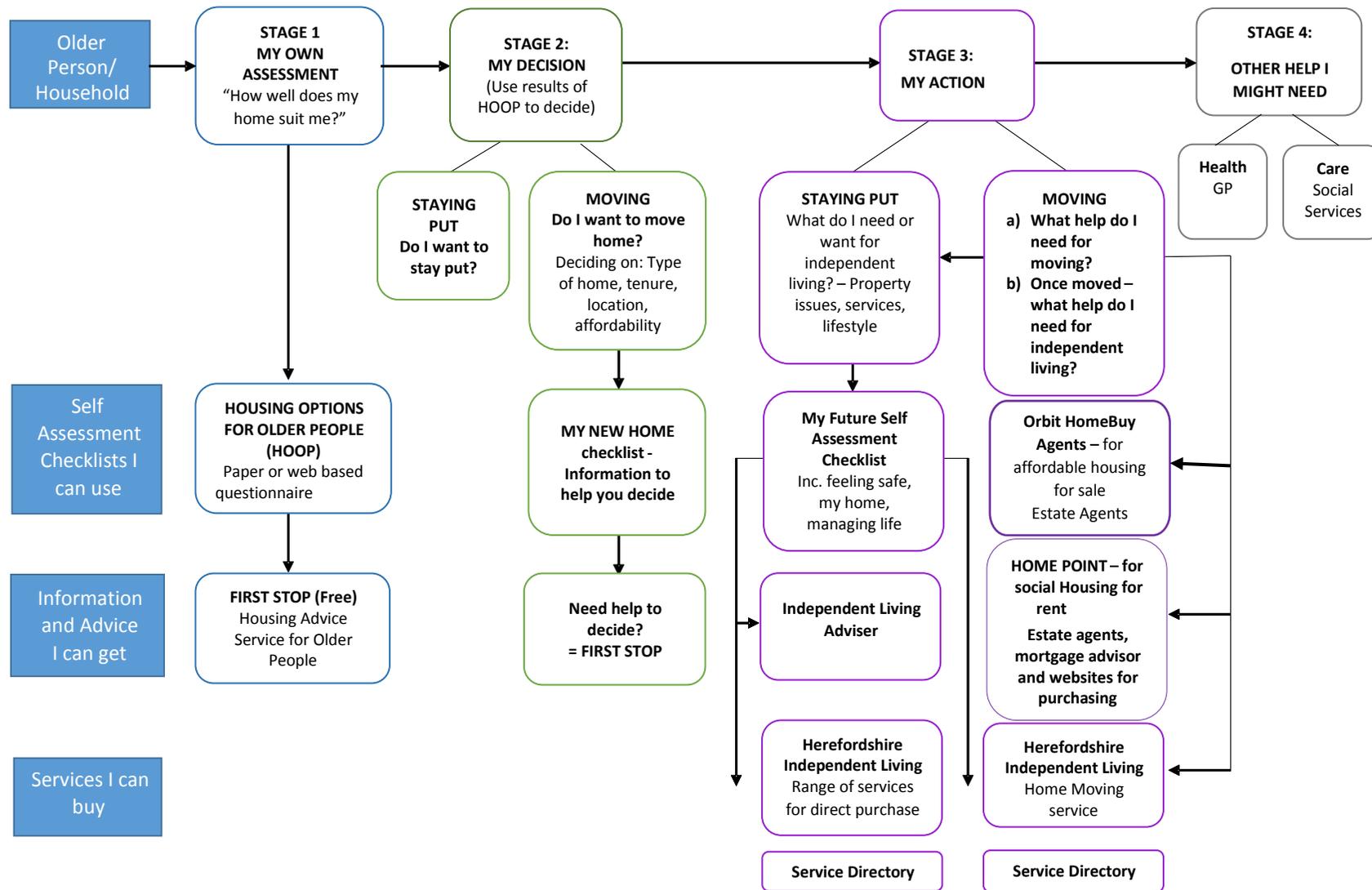
There are 4 main stages to the Housing Strategy and Pathway for older people, which is set out in Figure 8 below. They are:

- Stage 1: assessing how well my home will suit me in older age.
- Stage 2: deciding on whether I want to stay or move.
- Stage 3: actions needed to put my decision into practice.
- Stage 4 other help I might need.

A more detailed pathway is provided in Appendix 1 that shows the pathway design in the context of understanding the 'fit' of different service responses and to help partner organisations understand where they may fit into the pathway.

[Figure 8: Housing and Independent Living for Older People Pathway](#)

MY HOME, MY LIFESTYLE- Housing Independent Living in Older People Pathway



5. Actions needed to turn the housing strategy and pathway into reality for older people

The actions needed to turn the housing strategy and pathway into reality are divided into three areas, each of which is interdependent on the other two. They are:

- Information and advice to enable older people to make informed housing, service and support decisions in older age
- Developing the service offer to support independent living
- Developing the right housing mix to meet the housing need and demand of the ageing population

1. Setting up the information and advice services and self assessment tools for older people to make informed housing, service and support decisions in older age

Herefordshire Council will work with a range of organisations to improve the information and advice available for older people to be able to make appropriate housing and service choices in older age. The actions will include:

- Promoting knowledge and use of First Stop, the national government funded independent, impartial and free advice service for older people, their families and carers about accommodation and services to sustain independence, choice and control in older age.
- Promoting the use of the First Stop HOOP (Housing Options for Older People) tool to assist older people decide about staying put or moving home in older age.
- Developing other self-assessment tools for older people, including my new Home checklist to support older people through the moving process; and My Future checklist to support independent living in older age.
- Working with local partners to link up First Stop with local information, advice and services.
- Developing and promoting an accessible database of current services, and housing schemes (across all tenures), for older people in each of the seven Housing market Areas and linking this to the First Stop national database.

2. Developing the service offer to support independent living

Herefordshire Council will work with providers to ensure that a flexible and accessible range of services are available for older people to purchase to support their independence. These will complement services commissioned by the Council.

- First Contact alert and signposting service when going into an older person's home and spotting risk factors (e.g. cold home, slips and trips, no smoke detector).

- One-stop-shop Herefordshire Independent Living Services that older people can purchase for themselves in the market place (development funding from Herefordshire Council to pump prime with the aim of this becoming self-funding model). Services to include:
 - Community alarm/telecare access.
 - Property services: handyman, gardening, decorating, and other maintenance services.
 - Practical support: domestic services; bill paying; meals delivery.
 - Home moving service.
 - Social support: taking to the surgery, outings to the cinema, self-help befriending telephone networks to address social isolation.
 - Personal care.



Assistive Technology at Henffordd Gardens, Hereford

- Social support and befriending, using volunteer models such as telephone contact support.
- Link the development of the Independent Living model to the further development of services commissioned by Herefordshire Council and Health, which would also become key parts of the Independent Living approach:
 - Handyman and Staying Put services, linked to Aids and Adaptations services/DFGs.
 - Telecare to support people with long-term conditions and dementia, as well as preventing hospital admission and support post hospital discharge as part of reablement.
 - Access to breaks and other support for carers, including carers of people with dementia

3. Developing the right housing mix to meet the housing need and demand of the ageing population

Herefordshire Council is looking to ensure going forward the right volume, tenure mix and types of general needs and specialist accommodation to meet the growing ageing population in the county. This relates to both existing and new housing.

Appendix 2 sets out definitions and terminology of older persons housing in Herefordshire.



Rose Gardens Extra Care, Hereford

New housing

How much housing is needed?

Herefordshire Council has undertaken further work to link the gap analysis carried out by PFA with other local factors in each of the 7 local HMAs (e.g. tenure mix; and rurality) to set out the types of general needs housing that are needed, as well as local targets for specialist housing.

(See Appendix 3 for key factors for each of the 7 local HMAs, such as tenure mix and house prices, and analysis by local HMA of targets for new specialist housing required up to 2030).

In addition the Local Development Framework (LDF) establishes housing targets for the strategic locations within Herefordshire with the result that there will inevitably be a need to moderate some targets to take account of the emerging LDF.

The overall key priorities for development are:

General needs housing suitable for an ageing population

There is a major shortage and lack of choice in the county of general needs housing suitable for older people that will encourage them to move from larger 3 and 4 bedroom family homes. The large scale older people's household survey (see section 3 of this strategy and pathway) highlighted the preference for older people of:

- Purchasing rather than renting (80% wish to purchase up to age 80 and 50% beyond that age). For general needs housing there should be an average mix of 80% sale/20% rent, depending on the local market.
- Minimum of two bedrooms (c.50%), with a significant proportion of three bedroom (c.40%) housing, depending on the local market, and with the preference being for 2 bedrooms as people get older – (see Figure 6 above and summary of research findings above on bedroom number preferences of older people).
- Dwelling types that are suitable for older people – see Figure 5 above: bungalows (50%) and houses (38%), with the preference growing for bungalows as people get older (58% of households aged 65+ want a bungalow). In particular Herefordshire Council is looking to see lifetime homes standard developments of:

- All housing is built to lifetime home standards (soon to be incorporated within building regulations), with room sizes that will attract older owners to move home.
- Bungalows.
- Cottages with at least one bedroom and accessible bathroom downstairs.
- Cohousing communities which are created and run by their residents. Each household has a self-contained, private home but residents come together to manage their community, support each other, share activities and eat together.

This is detailed further in Appendix 3, where the Council is specifically guiding developers to build a proportion of bungalows (or cottages which include a downstairs bedroom and bathroom) in their housing mix for new developments. Further guidance will be provided within an SPD.

Specialist housing

There is a major mismatch in the current supply of specialist housing against what is needed. Most existing retirement housing is for rent whereas most older households own their own homes and wish to continue to do so. There is a very limited amount of retirement housing for sale for older people to move to.

There is also a shortage of enhanced sheltered housing and extra care type housing across all tenures and specialist housing for people with dementia (see Appendix 2 for definitions).

A further factor is the rural nature of the county, where to achieve coverage across the villages as well as the larger market towns, small scale developments will be more appropriate to meet local needs than larger scale schemes.

There are already examples in Kington of care home providers developing 'Close Care' housing (housing in the grounds of a care/nursing home where care and other services can be accessed through the home) and for rural areas the Council would encourage small scale grouped developments of bungalows and cottages.

The table in Figure 9 below summarises the shortfall in specialist housing for Herefordshire as a whole, based on the gap analysis carried out. The figures exclude sheltered housing for rent as there is an over-supply of such housing in the county. The figures are net of, and therefore take account of, current supply. Appendix 3 breaks these figures down and provides more local shortfall targets for each of the seven local HMAs.

The gap analysis shows the shortfall of current supply of specialist accommodation for older people against the recommended levels from the (*SHOP*) *Strategic Housing for Older People Resource Pack* (ADASS, Housing LIN 2011) - see page 19 of Section A. This is the most commonly used model for benchmarking supply and the same model is also used in the *Housing in Later Life: planning ahead for specialist*

housing for older people toolkit (2012, NHF, Housing LIN, McCarthy & Stone, Contact Consulting, and Tetlow King).

The model sets out a series of “norms” for the levels of different specialist provision referencing them against the older population. The model is helpful as it looks across all tenures of specialist accommodation. In the past estimates have focused on specialist rented provision exclusively. The model therefore provides a way of looking across the specialist accommodation system and providing information for considering in what ways the volume and balance of specialist housing needs to change to meet future needs. The model is based on a suggested level of provision per 1000 of the population aged 75+. The total population aged 75+ in Herefordshire for the dates used in the gap analysis are set out earlier in Figure 1 of this report.

Figure 9: Projecting future additional specialist older people’s housing supply needed using the SHOP Toolkit model

Type of provision	Current supply (2011)	Suggested provision per 1000 of population 75+	Additional supply by 2020*	Further additional supply needed from 2020-2030*	Total additional supply by 2030
Housing based provision for dementia	30	6	+113	+53	+166
Extra care for rent	105	15	+252	+138	+390
Extra care for shared ownership and leasehold sale	92	30	+621	+267	+888
Enhanced sheltered housing for rent	0	10	+238	+88	+326
Enhanced sheltered housing for shared ownership and leasehold sale	0	10	+238	+88	+326
Sheltered for sale	534	120	+2320	+1064	+3384

*additional supply figures are net of current supply (as at 2014) for all years

Further detail about the type of housing the Council is looking for is provided below:

Specialist retirement housing and extra care/assisted living/close care type housing

This housing should reflect the fact that it will generally attract an older age cohort than general needs housing. This housing should be:

- An average mix of two thirds (66%) leasehold sale and one third (33%) affordable (shared ownership/low cost market and rent), depending on the local market.
- An average of 75% two bedroom and 25% one bedroom, depending on the local market.
- Fully accessible housing where appropriate.
- Capable of supporting adults with long-term conditions or with physical or learning disabilities, or adults with mild to medium dementia, living into older age.
- Capable of acting as an alternative to residential care.

Housing models for people with dementia

There is a need for specialist housing models for people with dementia to provide greater choice in the market and reduce the number of people with dementia living in long-term care. This housing should be:

- Mainly for rent, because is it unlikely that many people with dementia will want the responsibility of owning their own home.
- Mainly one bedroom flats, but with a small proportion capable of housing couples where one person has dementia.
- The size of development will need to match local need in the area, but will need to balance having a domestic feel with achieving some economies of scale to achieve sustainability in terms of running costs.
- Models could include:
 - Specially designed wings/units in extra care schemes.
 - Group living schemes with units of 5-8 flats or en-suite rooms grouped together (perhaps round an enclosed courtyard) to achieve economies of scale.
 - Bungalows and apartments for couples linked to one of the above models.



Leadon Bank Extra Care, Ledbury

Existing sheltered housing for rent

Although there is an over-supply currently of sheltered housing for rent in Herefordshire, the standard and therefore the sustainability varies considerably between different schemes. Challenges to be addressed to improve the overall quality of sheltered housing for rent in Herefordshire need to include:

- Agreeing a minimum accommodation sustainability standard for sheltered housing in the county.
- Retaining, and upgrading/re-modelling if needed, substandard schemes for rent where there is demand in the local market to make homes more suitable for the growing expectations of the ageing population. This might include providing lift access to upper floors, and conversion of bedsits into one bedroom flats with wider doorways and wet rooms.
- Decommission and re-build or change use (for example to extra care housing, or general housing depending on the wider housing market.) where either a suitable standard cannot be achieved or there is no longer local demand.
- Ensuring older people can access adaptations to stay at home.

6. Creating the right environment to make things happen

Herefordshire Council is committed to ensuring that the Housing Strategy and Pathway is taken forward. To ensure this we will be proactive as an enabling authority to deliver on this strategy through:

- Market development: Promoting a market development approach.
- Partnership: Building an enabling partnership environment with a range of developers and providers built around trust and use of the respective skills of each organisation.
- Community Capacity: Encouraging the development of capacity and capability within Communities to support older people to live independently and avoid social isolation. Co-housing communities could provide suitable/sustainable models of housing with local support.
- Strengthening the Planning framework: Ensure that reference to the delivery of older persons housing pathway is within Supplementary Planning Document

- Internal co-ordination: Ensuring internal co-ordination within the council to support housing developers and service providers to achieve our joint goals of a wider housing and service choice for older people.
- Land and sites: The Council will actively engage with its partners across housing and health sectors to review opportunities for land and built assets, including Council owned land, where appropriate, to contribute towards delivering the strategy objective of developing the right housing mix to meet the housing need and demand of the ageing population’.

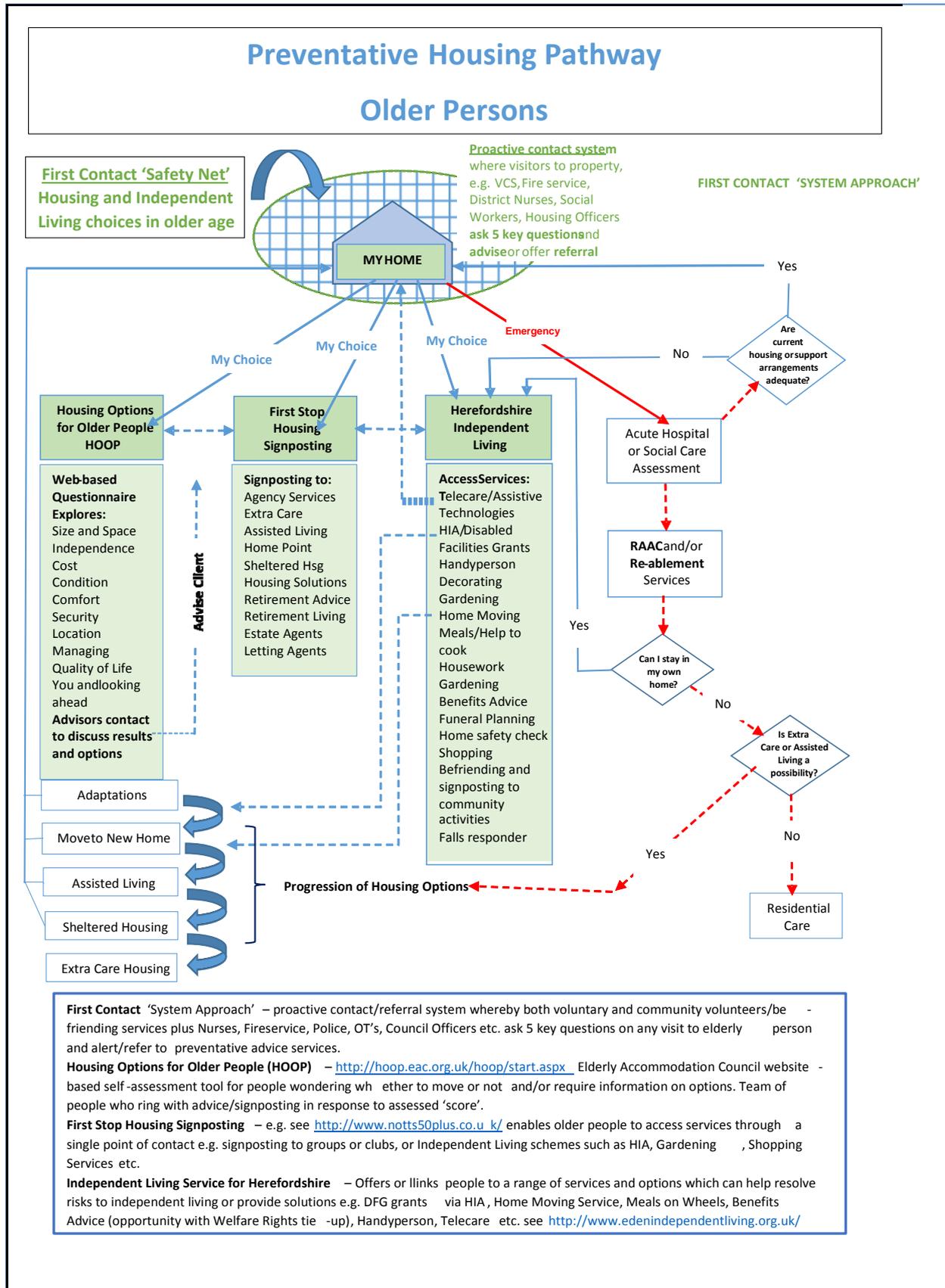
7. What outcomes will we achieve?

By delivering this strategy, together we will:

- Improve good quality information and advice to enable older people to make appropriate housing and service choices to support independence and quality of life in older age.
- Enable older people to plan ahead for ageing – not waiting till crisis point.
- Provide older households in the county with greater housing and tenure choice and proactively meet need and hidden demand.
- Ensure more older people live in property suitable to their needs.
- Reduce the use of long-term residential care (estimates by another shire county show that an extra care place saves the Council £5,800 compared with a placement in long-term residential care). 19% of older people receiving care at home go into institutional care compared to under 10% of those in extra care housing.
- Save the NHS around £75,000 per unit of supported housing (CLG estimate)
- Support more people with dementia in housing based settings.
- Make savings on health spend through prevention and early discharge of hospital stays. On average extra care residents spend less time in hospital.
- Reduce the level of falls through well designed level access accommodation – some 1 in 4 falls are from stairs, and the majority take place in the home. Falling is one of the main causes of hospitalisation in older and vulnerable people (international Longevity Centre UK (2008))
- Free up 3 and 4 bed housing for the wider housing market.
- Use public sector land more creatively.

Overall, investing in housing suitable for an ageing population and services to support independence in older age makes economic sense, supports people to plan for ageing better and enables more older people to live independently, where they choose with quality of life and dignity.

Appendix 1: Housing Pathway



Appendix 2: Older Person's Housing definitions and glossary

Introduction

There are numerous interpretations of the terminology used to describe the various types of older person housing being offered either on the open market or through registered providers, and this plethora of often duplicating terms can act as an inhibitor to transparent partnership working and service delivery.

Therefore Herefordshire Council in this guidance note, have set out definitions of the terminology that it will use in its statutory roles as both a Local Planning Authority (LPA) and Strategic Housing Authority, and as a facilitator and commissioner of personal care, when describing older persons housing.

By setting out its understanding of these terms and definitions, the Council is not intending to prevent partner organisations using their own interpretations or meanings in the development, marketing and ongoing management of older persons housing schemes. However, the Council would ask that in all negotiations, partners are mindful of the Council's definitions set out below for the avoidance of any doubt or misunderstanding.

Older Persons Housing: Definitions and Terminology

Older Persons Housing – is an umbrella term to describe any housing that has been purposefully designed and/or comprehensively remodelled to incorporate special features/adaptations to enable older people to live independently for as long as possible, aided by focused support and personal care being delivered from within their home if and as required. It can also cover general needs housing, within which older people live, with or without care and support, which is designed as accessible housing suitable to enable older people to age in place, sustain independence in older age, and reduce the likelihood of needing to move to specialist housing or a long-term care setting.

Older Persons Housing falls into three broad groups

1: Care based – this accommodation is always registered with the Care Quality Commission (CQC)

Care based accommodation is not in a legal sense 'housing', despite being in many cases the sole place of residence, as the occupancy is not secured through either ownership or a tenancy.

Care Home - a communal residential scheme where a number of older people live, usually in single en-suite rooms with access to shared facilities such as lounges, activity rooms, kitchenettes for snacks and often a garden area. Support staff are on call at all times to provide personal care services, and all meals are provided centrally. People may live in the service for short or long periods.

From the perspective of the CQC a care home is a place where personal care and accommodation are provided together, and both the care received and the premises are regulated by the CQC.

Care Home with Nursing – similar in almost all respects to a Care Home except that a qualified nurse will be on duty 24/7 to provide and/or supervise medical interventions which address more complex health/disability needs. Schemes can specialise in particular needs, for example dementia.

From the perspective of the CQC, as with a Care Home, both the care and the premises are regulated.

2: Housing with care/extra care – this type of accommodation may or may not be registered with the CQC

Assisted Living - a term more frequently used to describe market provided specialist older person housing schemes (akin in many ways to Extra Care schemes) where personal care is either available on site and/or actively 'facilitated'. Assisted Living Schemes are usually offered either for leasehold purchase or market rent. Dependant on the format of the care and support offered, the Council will look to assess individual schemes against the criteria used to define supported living, sheltered housing, or extra care if there is genuine separation between the provision of the care and the accommodation. Only the care received is regulated by CQC, but the accommodation is not. However if the care is provided 'together with' the accommodation (as a condition of occupying the dwelling) then both need to be regulated as a care home or care home with nursing.

Close Care - is a relatively new concept where independent self-contained units are built within the grounds of a care home, and from which support, including personal care, can be provided. The individual close care units are offered on either tenancies or leaseholds. The range of support services and care offered by Close Care schemes varies very significantly between providers, therefore the Council will look to define individual schemes in terms of the actual services offered, and as such, they will be viewed as providing either sheltered housing, or extra care.

If there is genuine separation between the care and the accommodation, then only the care received is regulated by CQC. However if the care is provided 'together with' the accommodation (as a condition of occupying the dwelling) then both need to be regulated as a care home or care home with nursing.

Enhanced Sheltered/Retirement Housing – offers a greater range of facilities and support services than a sheltered scheme, but the offer falls short of the older person specific provisions found in Extra Care or assisted living.

Very Sheltered/Retirement Housing (VSH) – the Council considers this type of specialist older persons housing equal to, and/or equivalent in most instances, to the newer emerging Extra Care model, but recognises that some existing schemes are still referred to by this alternative term. As existing VSH schemes don't (generally) take tenants who have no care needs, the Council view them as less flexible than extra care in terms of offering long-term choice for older persons seeking specialist housing. If there is genuine separation between the care and the accommodation, the care received is regulated by CQC, but the accommodation is not.

Extra Care – is an evolved model of sheltered housing which has emerged in recent years in response to a growing older population whose life expectancy is increasing

and whose needs are becoming more complex, and can provide suitable accommodation for three main groups:

- People that have no care needs but have moved because they anticipate this might not be the case in the future and/or want to benefit from the general support offered by the scheme
- People that currently have low care needs, but with a recognition that these needs may grow in the future
- People with high or complex care needs, which can be met by the enhanced facilities of an Extra Care scheme as an alternative to full residential care, giving them greater independence.

Extra Care schemes comprise of self-contained one or two bedroomed units. Schemes may be for rent only, but increasingly offer a range of tenures including rent, shared ownership and leasehold sale. Schemes have flexible levels of on-site care and support services that are directed according to the personal needs of each individual resident. Residents also have access to communal facilities such as a lounge, TV room, hobby room and/or gardens. Larger schemes may also have hairdressers, a convenience store, activity room, shops, a library, restaurants and gyms on site. These facilities may be also shared with the local community, which helps to combat isolation and segregation for less mobile residents. There is onsite around the clock care and support, as well as the ability to provide meals.

If there is genuine separation between the care and the accommodation, the care received is regulated by CQC, but the accommodation is not.

Specialist Housing models for people with dementia - Some housing schemes additionally or exclusively are designed to be suitable for and to support people with a diagnosis of dementia. Models include: specially designed wings in extra care schemes; group living schemes with units of 5-8 flats or en-suite rooms, grouped together (perhaps around an enclosed courtyard) to achieve economies of scale; and bungalows and apartments for couples linked to one of the above or to a care home for people with dementia. Examples of the additional features over and above extra care housing, which the Council will expect to meet the needs of people with dementia include for example:

- Safe controlled internal and external areas, which actively support and promote recollection and aid independent movement whilst minimising risk of wandering.
- Telecare, including devices to monitor heat, movement and access in/out.

If there is genuine separation between the care and the accommodation, the care received is regulated by CQC, but the accommodation is not. However if the care is provided 'together with' the accommodation (as a condition of occupancy) then both need to be regulated.

Supported living - people remain within their own (existing) home and receive care and/or support in order to promote their independence. The support package is tailored to their individual needs. It aims to enable the person to be as autonomous and independent as possible, allowing them to remain active in their community.

Other than by adaptation, the property is not usually purpose built for the needs of older persons.

3: General Needs – there is no registration of these properties with the CQC

Retirement Village / Retirement Community – mostly used to describe private sector schemes, offering a range of housing types and tenures, with access to communal facilities, the level of available care and support varying between schemes. Some villages are very much housing focused. Others include housing with care/extra care type provision (see section 2 above), or care home/care home with nursing (see section 1 above) in addition to the housing provision.

Sheltered/Retirement Housing – gives older people a housing choice whereby they retain the independence of having their own self-contained accommodation, set within a controlled environment, with the security of having an alarm system and/or a scheme manager (formerly known as wardens). However on-site support is not available 24/7, and therefore they fall short of the level of provision found in Extra Care schemes. Schemes will usually have some communal facilities such as a lounge for residents to meet, a laundry and a garden. Schemes may be for rent, shared ownership or leasehold sale. Most sheltered accommodation can be classified as general needs housing as other than an age restriction on occupation, schemes tend not to feature a significant degree of older person specific adaptation.

Virtual Extra Care - a flexible model where in home care and community support is offered on a wider geographical basis. Access to Telecare is an important component in delivering this service, as is a hub arrangement (often in the form of a physical extra care scheme within the neighbourhood) from which carers can be called upon to give a 24/7 outreach cover. This is a more structured model than supported living and is intended to provide a network of support in a defined area through outreach, as opposed to the sporadic one off nature of supported living.

Lifetime Homes Standards: these are standards to make a property a home for life for a wide range of people including people with disabilities or older people. The standards (or features), commonly known as ‘Lifetime Homes Standards’, include flat thresholds, wider doorways, downstairs toilet (which has space to be adapted to take a low threshold shower), and stairway suitable to be able to take a stairlift. Some developers are also developing 2/3 bedroom house types specifically aimed at the older population, often with larger room sizes than family housing to encourage older households to downsize.

Bungalows: bungalows are single storey general needs housing which are designed to incorporate ‘Lifetime Homes’ features and whose purpose is designed to be suitable for older households.

Cottages: a variant on the bungalow, these are cottages with at least one bedroom and bathroom downstairs (and with a second, and possibly third bedroom upstairs). As with bungalows these are purpose designed to Lifetime Homes standards and to be suitable for older households.

Social Care Glossary

Note: This glossary does not seek to provide an exhaustive or definitively authoritative list of all the social care related terms, but is intended to highlight those most related to housing and older persons.

Care Quality Commission (CQC) - is the independent regulator of health and social care services in England, charged with ensuring that essential standards of quality and safety are achieved within care homes and services provided in people's own homes, and elsewhere such as hospitals, dentists and transport services, whether they are provided by the NHS, local authorities, private companies or voluntary organisations. The functions they control are known as 'regulated activities' and providers of those activities need to be registered with the CQC.

Domiciliary Care – Is a regulated activity and covers services providing personal care for people living in their own homes. The needs of people using the services may vary greatly, but packages of care are designed to meet individual circumstances. The person is visited at various times of the day or, in some cases, care is provided over a full 24-hour period. Where care is provided intermittently throughout the day, the person lives independently, i.e. without continuous support or care between the visits.

Provider - There are several legal terms relating to the providers of services, such as Registered Person, Service Provider and Registered Manager. However in simple terms "provider" means anyone with a legal responsibility for ensuring the requirements of the law are met.

Regulated Activities – There are a number of regulated activities but for the purpose of this the two key ones relating to Older Persons housing are the provision of:

- Accommodation for persons who require nursing and/or personal care
- Personal care

Full details can be found on CQC website www.cqc.org.uk

General Glossary

Note: This general glossary does not seek to provide an exhaustive or definitively authoritative list of all the housing related terms, but tries to cover those most frequently used by the Council.

Affordability – A measurement of the overall costs, weighted to take into account lower quartile median local house prices and lower quartile median wages, needed to secure appropriate housing, whether through rent or purchase. The accepted benchmark to be considered as affordable is that the gross household income spent on housing should not exceed 33%.

Affordable Housing – The Council's published guidance states that affordable housing is provided at below market prices and allocated on the basis of need to people who live or work in Herefordshire or need to move to Herefordshire to receive/provide support, and who are unable to purchase or rent houses generally available on the open market without financial assistance, as their only home. It can be provided on Social Rented, Affordable Rented and Intermediate tenures. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

Affordable Rented – has the same characteristics as Social Rented Housing, it is usually owned and managed by a Registered Provider, but is outside the National Rent Regime, and is subject to other rent controls that require it to be offered to eligible households at a rent of up to 80% of local market rents (including service charges, where applicable).

Ancillary dwellings (aka 'granny annexes') - are a sub-set of General Needs Housing, and usually take the form of self-contained units which are associated though either physical attachment or proximity to the principal residential unit. The limitation being that their occupants normally share a relationship with the main household. This type of accommodation can be particularly useful in allowing multi-generations of and/or extended family to live independently but in sufficiently close proximity to offer mutual care and support. Any residential unit let on a tenancy is not viewed as an ancillary dwelling.

Best consideration - This is usually thought of as the maximum amount of cash that can be realised by selling land or property. However, that consideration can also be the achievement of policy objectives, such as the delivery of affordable housing.

Best Value - A duty on local authorities to review the services they provide for local people and improve them by the best means available ensuring service quality and cost-effectiveness. This must be done in consultation with people who use the services and the wider community.

Choice Based Lettings – An allocation mechanism designed to give tenants (or prospective tenants) a degree of involvement in the choices made about where they might live. Eligible households are able to bid for specific properties that match their assessed needs.

Code for Sustainable Homes – The Code is a national standard against which the design and construction of new homes can be measured in terms of their environmental impact. The code is broken down into 6 levels, and affordable

housing schemes, which require Government subsidy via the HCA, must meet at least Code 3.

Co-housing – is a way of living, which brings individuals and families together in groups that share common aims while also enjoying their own self-contained accommodation and personal space. Despite international examples, to date there are no known older persons co-housing communities in the UK, however this can be expected to change over time.

Concealed Households - A concealed household (or emerging household) is anyone currently living within another household but wanting to move to their own accommodation and form a separate household, for example adult children living with their parents.

Continuous REcording of lettings (CORE) - is a national information source funded by the Department for Communities and Local Government that records information about new lets and sales of affordable housing; it also records other data such as housing costs, affordability and household characteristics.

Cross subsidy - Profits from one part of a scheme (e.g. housing for market value sale) used to meet costs on another part (e.g. affordable housing).

Decanting - In certain cases, e.g. major adaptations such as extensions, it might be considered necessary for the tenant to be moved to temporary accommodation such as another dwelling, mobile home or caravan for the duration of the work.

Decants – properties held intentionally vacant, in order that they can be used to accommodate existing tenants, whose current properties are due for improvement, repair or other work.

Decent Homes Standard - A national standard set to ensure social housing is fit, has modern facilities, and is structurally sound and energy efficient.

Design and Quality Standards - means the requirements and recommendations for all new homes as defined by the Homes and Communities Agency 'design and quality standards April 2007'.

Disabled Facilities Grant (DFGs) - are available for work that is needed to help a disabled person live more independently in their own home. DFGs are available to owners and tenants.

Dwelling – Since the 2001 census a dwelling is defined as a self-contained unit of accommodation. To be self-contained all the rooms used by the household (specifically core facilities such a kitchen and bathroom) are behind a locked door beyond which only that household have free access. A dwelling can consist of one household space (self-contained) or more than one household space (shared).

Economic Appraisal - This is a key tool for achieving value for money (VFM) and satisfying public accountability requirements.

Evidence Base – a body of research and information that assists in the identification of issues and options, supports and informs the drafting and justification of policies and helps to facilitate the monitoring of implementation. The evidence base has to be updated periodically in order to remain effective.

Freehold – any land and/or building which is owned outright, whether or not there is a mortgage.

General Needs Housing – A general description, which covers any housing suitable for occupation by families, couples, and single people, including shared occupation. In most cases these properties can be adapted to suit the changing needs of their occupiers to allow them to remain independent, but older stock will be limited for example by door widths etc. General needs housing is provided by both the market and as affordable housing.

Herefordshire Allocations Policy – this is the Council's Policy for the allocation of Affordable Housing in its administrative area, which under the Housing Act 1996 as amended by the Homelessness Act 2002 and the Localism Act 2011, the Council has a duty to provide.

Herefordshire Local Housing Allowance - means the arrangements in effect now or at any time in the future to calculate housing benefit for people who rent from a private landlord

Help to Buy - A government-backed equity loan scheme available to first time buyers and home movers. The purchaser has to provide a 5% deposit; the government and house builder provide a 20% equity loan, which must be repaid when the house is sold; the purchaser obtains a mortgage of 75% of the purchase price. This scheme aims to overcome mortgage lenders' reluctance to lend when there is a loan to value ratio of greater than 75-80%.

Homes and Communities Agency (HCA) – is the Government's national housing and regeneration delivery agency for England. They provide investment to help deliver affordable housing and improve existing social housing, and they are the regulator of social housing providers in England.

HomeBuy -A government scheme to promote affordable home ownership through a suite of low cost home ownership options aimed at helping tenants in social housing and others in priority need to purchase their own home.

Home Improvement Agency (HIA) - provides support to occupiers to enable them to remain independent in their chosen home for the foreseeable future. Assistance may include instructing and supervising builders and providing advice on finding appropriate finance.

Homelessness - This covers a wide range of circumstances from being 'roofless' to being without a home of your own; many 'homeless' people are living with families or friends in temporary or inappropriate accommodation.

Home Point – is the agency, who on behalf of the Council, holds the common housing register and operates a Choice Based Lettings system, through which Affordable Housing in the County is advertised.

Household - A household comprises one person living alone, or a group of people (not necessarily related) living communally at the same address as their only or main place of residence.

House in Multiple Occupation (HMO) - is any housing which is occupied by more than one household who share (or lack self-contained) kitchen, bathroom or toilet facilities. If these facilities are for exclusive use but they are not self-contained within

the living accommodation, the property will still count as an HMO. A full definition can be found in the Housing Act 2004 (sections 254 to 259).

Housing - a general term which encompasses any building or part(s) of a building, constructed or adapted for human habitation, the form of which may take any number of configurations and design. Common names include bedsit(s), bungalow(s), flat(s), house(s), maisonettes or semi-detached (semi's), and includes caravans/mobile homes and boats where they are used as a main place of residence. For the avoidance of doubt when the term 'Housing' is used by the Council, it means reference to any self-contained dwelling, over which the tenant/owner has legal right of occupation

Housing Associations (see also Registered Providers) - are independent societies, bodies of trustees or companies established for the purpose of providing low-cost social housing for people in housing need on a non-profit-making basis, but where surpluses are reinvested by the organisation to maintain existing homes and to help finance new ones.

Housing Market Area (HMA) – Geographical expression referring to an area where common housing market conditions exist. Herefordshire Council has identified seven local housing market areas (HMAs) within the County, which are focused on the main settlements of Hereford City, Bromyard, Kington, Ledbury, Leominster and Ross on Wye along with the Golden Valley area.

Housing Needs Survey - This provides data on housing need within the County, and on a parish-by-parish basis demonstrates the level of affordable housing required by our local communities.

Intermediate Housing - is an umbrella term for a range of housing options available to help households on low to moderate incomes, and covers property for purchase and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include homes for **Shared Ownership, Low Cost Market and Intermediate Rental**, but not affordable rented housing.

Intermediate Housing Markets - describes demand from households who have an income, but would struggle to afford to either rent or buy on the open market, but are ineligible for the allocation of affordable housing.

Intermediate Rental - Homes for rent provided at a cost above social rent, but below market levels. In Herefordshire, Intermediate Rents are set at 80% of the local housing allowance.

Leasehold - is a form of ownership; outright or with mortgage, which whilst giving a lawful right to occupy land or a building for a given length of time (often measured in decades or centuries) does not grant ownership of the freehold. Until the end of the lease period, the leaseholder has the right to remain in occupation, and they can sell their leasehold interest on the open market. In housing, this generally applies to flats or other forms of construction where there are common areas and facilities. The freeholder retains the responsibility for maintaining these common areas and services, the financial costs of which can be transferred to leaseholders in line with the terms of the original lease.

Lease - is a contract granting use or occupation of a property during a set period in exchange for a set rent.

License - license is a basic agreement giving someone permission to occupy a property, and does not afford the same security of tenure as a Tenancy.

Lifetime Homes Standard – is based on ‘Designing Lifetime Homes’ produced by the Joseph Rowntree Foundation, which is intended to ensure that any home is flexible, adaptable and accessible in response to the changing needs of occupants of housing throughout their lives

Local Housing Allowance (LHA) - is a flat rate allowance paid to households who are eligible for housing benefit, but who rent from a private landlords. The LHA is a flat rate allowance based on the size of the household, their ages and the area in which they live. Herefordshire Council use the rent levels set but LHA as benchmarks assesses the affordability of Intermediate Rental schemes.

Low Cost Market: Housing sold at a price lower than the open market value to eligible households in housing need who could not otherwise afford to purchase, as determined within the Technical Data supporting the Planning Obligations SPD (2008).

Local Investment Plan (LIP) – provides a strategic framework within which the organisations will work and invest together alongside key partners in the public and private sectors to deliver the key priorities in meeting the vision for Herefordshire for regeneration including transport, health, housing and education. The Herefordshire LIP has been developed in partnership with the Homes and Communities Agency.

LSOA (Lower Layer Super Output Area) – An ONS term given to a small area which is used for statistical analysis. LSOAs are made up of about 1,500 people, and there are 116 in Herefordshire. They nest into Herefordshire's current wards, and usually follow civil parish boundaries

Market Housing - (also known as open market, the market) – any housing to which the definition of affordable housing does not apply, of whatever tenure.

Market Rent – any housing rented at the going local rate, the upper limit of which is controlled only by what the local market forces will stand. There is no restriction on allocation except on a household's ability to pay rent.

Market Value - A formal valuation method set out in the RICS Red Book.

Mixed Tenure – describes schemes where there is a range of housing which is rented, part-owned, or purchased on leasehold.

Mortgagee in Possession – A clause which enables a Lender to sell a property without regard to local connection and or income restrictions should they need to repossess it.

National Planning Policy Framework - March 2012 (NPPF) – The government's condensed revision of almost all the previous existing government planning guidance in a single new guidance document. As far as housing is concerned, the key content of Planning Policy Statement 3 (PPS3) has been replicated in the NPPF.

National Rent Regime - generates “target rents”, with reference to local house prices and local earnings. The objective is for those target rents to be affordable for people in low paid employment or dependent entirely on state benefits.

New Homes Bonus – A cash incentive paid by central government to local planning authorities comprising matched funding of council tax raised on each new home for a six year period (based on national averages of council tax bands).

Nomination Rights - The ability of a local authority to nominate a household to be granted a tenancy.

ONS – The Office for National Statistics

Owner occupation – refers to any housing, occupied by the person(s) named on the freehold or leasehold, whether or not their interest is being bought with the aid of a mortgage

Planning Obligations – See Section 106 Agreement

Planning Policy Statement 3 (PPS3:Housing) - This document underpinned the delivery of the Government's strategic housing policy objectives and aimed to “ensure that everyone has the opportunity to live in a decent home, which they can afford in a community where they want to live”. This document was superseded by the NPPF in March 2012, but is still a useful reference.

Private Housing (see also market housing) is used to describe both owner-occupied dwellings and those privately rented, including properties where occupation is tied to the occupier's employment.

Private Rented Sector (PRS) – describes any housing, which is privately owned (not by a Registered Provider) and rented out, usually for profit. The PRS covers all forms of accommodation and varies in quantity and quality from place to place. The tenant will receive a tenancy agreement usually in the form of a 6 month assured shorthold tenancy.

Procurement - Public procurement is the process of the acquisition, usually by means of a contractual arrangement after public competition, of goods, services, works and other supplies by the public service.

Registered Providers - are government-funded not-for-profit organisations that provide affordable housing and are registered with the Homes and Communities Agency- the regulator. They include housing associations, trusts and co-operatives. They work with local authorities to provide homes for people meeting the affordable homes criteria. As well as developing land and building homes, they undertake a landlord function by maintaining properties and collecting rent. There are two types of RP's:

- Private Registered Provider - non-local authority organisation that provides affordable housing
- Public Registered Provider - A local authority that provides affordable housing

The differentiation between public and private relates to the fact that borrowing by local authorities counts as public sector borrowing, whereas that by Private Registered Providers does not.

Registered Social Landlord (RSL) - see Registered Provider.

Rural Exception Sites – Small sites, usually adjacent to rural settlements, on which open market housing development would not be permitted, that are developed solely for affordable housing. Development is subject to the support of the local parish or town council and with the active involvement of a Registered Provider.

Section 106 Agreement – A legal agreement made under Section 106 of the Town and Country Planning Act 1990. Such agreements represent a charge on the land for which planning permission is granted, which imposes obligations on both the current and any future owners of that land, and addresses matters that could not be dealt with through conditions on a planning permission. They are used amongst other things to control delivery of affordable housing. They are also referred to as Planning Obligations.

Self-Contained Accommodation - Any housing designed to allow a household exclusive use of bathroom and kitchen facilities in addition to living space. Some self-contained units, especially flats, may benefit from common services such as a central boiler for heating and/or hot water. It may be difficult, in some sheltered or supported housing, to draw the line between self-contained and communal accommodation. In these circumstances, it is necessary to take a view on the primary purpose behind the design. For example, if only rudimentary cooking facilities such as a hotplate are provided – on the assumption that residents' meals will be prepared elsewhere – then this is probably a non-self-contained bed space rather than a self-contained unit.

Service charge - Charges made to tenants or leaseholders, over and above their rent, to cover the cost of services associated with occupancy of their dwelling, for example, caretaking, cleaning, repairs and maintenance of communal areas. They can also cover concierge services, which in the case of older peoples housing takes the form of a Scheme Manger (formerly known as the Warden).

Shared Housing - Residential accommodation, other than self-contained accommodation, where there is a degree of sharing between individual tenants of some facilities e.g. kitchen, bathroom, living room.

Shared Ownership - Is a form of affordable housing which assist people into ownership where they cannot afford to buy outright on the open market, through part owning (up to 80% equity) with rent being paid to a Registered Provider for the remaining share. Shared ownership properties are held on a leasehold, but they can be resold. The discount is secured by a second charge (i.e. ranking after the mortgage lender's security) see also Mortgagee in Possession.

Social Housing – see Affordable Housing.

Social Rented – any affordable housing rented from a Registered Provider for which guideline target rents are determined in accordance with the National Rent Regime.

Staircasing - In the context of shared ownership, an option that is sometimes available to the lessees, which allows them to increase their overall stake of

ownership by purchasing additional equity from the Registered Provider, up to and including the balance, given them the freehold.

Supported Housing – Housing, usually occupied by a defined group, where varying degrees of support may be provided over and above that which would normally be provided in general needs housing.

Temporary Accommodation – Self-contained accommodation leased by the Council and provided for use by priority homeless applicants, as defined by legislation, on a temporary basis under licence or non-secure tenancy, until suitable alternative accommodation is secured. Leased by the Council from both Registered Providers and the open market.

Tenancy agreement - A tenancy agreement is a verbal or written contract entered into between a landlord and tenant. The tenant and the landlord both have rights and obligations for the duration of the tenancy.

Tenant - A tenant is a person who has the right to occupy land, building or property rented from the landlord, subject to the terms and conditions of a Tenancy agreement.

Windfall Site – A site not previously allocated for development or identified as part of the housing land supply for the area on which planning permission for an otherwise acceptable residential development may be acceptable for approval by the LPA.

Appendix 3: Older Person's Housing Strategy Pathway - Needs and demand for additional older people's housing for each of the 7 local Herefordshire HMAs

1. Introduction

This Appendix provides guidance for social and private housing and care developers around the types and volumes of general needs and specialist housing for older people needed in each of the 7 local HMAs in Herefordshire.

It provides more local data for each of the 7 HMAs in Herefordshire, and takes account of the geographical differences between the local HMAs in order to provide a more local interpretation of future need and demand.

The need and demand figures are set within the overall context of the Herefordshire Older People's Housing Strategy and Pathway, which has highlighted:

- The projected high growth in the older population between 2014 and 2030 across the county – by an average of 41% for people aged 65+, 64.5% for people aged 75+, and 90% for people aged 85+. By contrast the 50-64 age group is only expected to grow by 1.5% during the same period. Population projections are not available at local HMA level.
- The Local Housing Market Assessment (LHMA) has identified the need for 16,500 new homes in the county by 2031, and that the growing population of retirement age households is a particular feature of Herefordshire where there is a strong retirement market.
- Older households will make up a substantial proportion of projected household growth over the next 20 years.
- Findings from the major 2011 survey of Households aged 50+ in Herefordshire, which identified that 12% of older households intend to move over the next 5 years and a further 15% are not sure of their moving intentions and might wish to move.
- Of the people who might want to move:
 - Most want to move locally, 45% find their property difficult to manage and need a smaller home, and 43% want a smaller garden.
 - 79% were able to purchase a home either outright or with a mortgage; though after the age of 80 the proportion of older households wishing to purchase reduces to 50%.
 - The dwelling types that older people want vary with age with over half the people aged 50-64 wanting a house, declining to 5% for people aged 80+; 41% of people aged 50-64 wanting a bungalow, with the proportion increasing to 58% for people aged 65+; and only 7% of people aged 50-64 wanting an apartment, rising to 13.5% for people aged 65-79 and 37% for people aged 80+ (of whom 31% want a ground floor apartment).
 - The proportion of people wanting a three bedroom property reduces substantially as people get older, from 45% for people aged 50-64 to only 7% for people aged 80+. Most older (aged 65+) households want a two

bedroom property, and even for households aged 80+ only 24% want a one bedroom property.

Further background data on the 7 HMAs, and the county wide gap analysis of current supply against future demand is provided in the January 2015 updated data report, which takes account of the 2011 census findings, and which builds on the *Study of the Housing and Support Needs of Older People in Herefordshire* (Peter Fletcher Associates and Arc4 2012).

The future need and demand figures for the number of specialist housing units:

- Are net of current supply.
- Do not include retirement housing for rent as there is currently adequate or over supply in the county.
- Do not include accessible general needs housing for older people. However, given the rural nature of much of the county and the wish of most older households to move locally, what is identified as need for retirement housing for sale can also include (see text below for each of the 7 HMAs) accessible lifetime housing, or bungalows and cottages that are purpose designed to be suitable for older households as well, as traditional retirement housing schemes.

A map showing the seven housing market areas in Herefordshire is provided in Figure 1 below:

The seven housing market areas are:

1. Bromyard
2. Golden Valley
3. Hereford
4. Kington
5. Ledbury
6. Leominster
7. Ross-on-Wye

Figure 1: Wards within each Housing Market Area



Source: Herefordshire Local Housing Market Assessment: 2012 Update, November 2013

2. Analysis by the 7 local HMAs

2.1 Golden Valley Housing Market area summary

Housing Market Area	Summary
Golden Valley	<ul style="list-style-type: none">• 1,478 people aged 65+ in 2011.• 24.3% of the total population is aged 65+ (nearly the highest in the county), 2.9% is aged 85+.• An estimated 95 people aged 65+ have dementia in Golden Valley, the lowest amongst HMAs due to smaller population size.• 7.7% of the total population are limited 'a lot' by a long-term illness or disability. 11.2% are limited 'a little'.• A high proportion of pensioner households (81.3%) are owner-occupiers, whilst only 7.9% live in social-rented accommodation. 7.8% are living in private rented accommodation and 2.8% are living rent-free.• Overall average (median) property prices (Jan 2013 – June 2014) were £243,000, the highest amongst the HMAs. Detached properties sold for an average of £275,500 whilst semi-detached homes sold for £199,000, and terraced houses for £147,000. Only 1 flat was sold over the period, for £122,000.• Golden Valley does not contain any LSOAs that fall into the 25% most deprived in England for <u>income</u> deprivation amongst the 60+ population or barriers to housing.• Five of the ten LSOAs in the area are amongst the 25% most deprived in Herefordshire with respect to the <u>geographical</u> barriers to services (all ten are in the most deprived nationally). 'Black Mountains' and 'Arthur's Stone' are ranked 1st and 4th most deprived in Herefordshire in this respect (www.herefordshire.gov.uk)

Nature of the area and implications for future housing provision suitable for older people

Golden Valley is a very rural part of Herefordshire, which borders Wales to the south, the Kington HMA to the north and Hereford and Ross-on-Wye HMAs to the east. It has no market town as a centre of population, and the population is dispersed across the larger and smaller villages and hamlets. The LHMA states that the attractiveness of the area helps drive retirement moves.

Golden Valley has a high level of home ownership amongst pensioner households (81.3%), and the highest overall average (median) property price amongst HMAs at £243,000.

It is the smallest of the seven HMAs and houses under 4% of the older population in the county. In terms of future housing supply the rural nature of Golden Valley means that it is unlikely to be able to support large scale older people's schemes with communal facilities such as large scale retirement or extra care type housing.

It will be much more suited to developments of:

- Small scale developments of lifetime homes standard two bedroom bungalows and/or cottages (one bedroom and bathroom downstairs and a second bedroom and bathroom upstairs), either grouped together in small estates (5-20 units) as older people's housing, or interspersed into general needs estates with family housing
- The same types of bungalow or cottage type housing in the grounds of care homes which have spare land – close care housing
- Accessible 2-3 bedroom lifetime homes standards general needs housing, which will be suitable for older people as they age, or for families of all ages and which might include a disabled person or child living in the households

Golden Valley has a high level of home ownership amongst pensioner households and the main need is housing for sale.

How much new specialist housing is needed

By 2020:

- 106 units of retirement housing for sale
- 18 units of enhanced sheltered/retirement housing, mainly for sale
- 40 units of extra care housing/close care units, mainly for sale
- 5 units of specialist housing for people with dementia

By 2030 an additional:

- 39 units of retirement housing for sale
- 7 units of enhanced retirement housing for sale
- 15 units of extra care/close care units, mainly for sale
- 2 units of specialist housing for people with dementia

2.2 Bromyard Housing Market area summary

Housing Market Area	Summary
Bromyard	<ul style="list-style-type: none"> • 2,780 people aged 65+ in 2011. • Has one of the highest proportions (24.4%) of the total population aged 65+, with 3.2% aged 85+. • An estimated 182 people aged 65+ have dementia in Bromyard, one of the lowest numbers amongst HMAs. • 9.1% of the total population are limited 'a lot' by a long-term illness or disability, the highest level amongst HMAs. 11.2% of the total population are limited 'a little'. • 77.8% of pensioner households are owner-occupiers, whereas 12.8% live in social-rented accommodation. 6.7% live in private rented accommodation and 2.2% are living rent-free. • Overall average (median) property prices (Jan 2013 – June 2014) were £210,000, one of the highest amongst the HMAs. Detached properties sold for an average of £265,000 whilst semis sold for £168,500, terraced houses for £147,750 and flats for £85,000. • Bromyard contains 1 LSOA that is amongst the 25% most deprived in England for income deprivation amongst the 60+ population. No areas of Bromyard rural are particularly deprived in a national context except in terms of geographical barriers to services and the indoor living environment.

Nature of the area and implications for future housing provision suitable for older people

The Bromyard HMA borders the Hereford HMA to the west, the Leominster HMA to the north, Ledbury HMA to the south and Worcestershire to the east. Bromyard is the local market town and centre of population (c.4500 people). It is the third smallest HMA and has less than 7% of the older population in the county. The LHMA states that the retirement market is not as strong as Ledbury or Ross-on-Wye.

Bromyard has a high level of home ownership amongst pensioner households (77.8%), and an overall average property price of £210,000.

In terms of future housing supply the rural nature of much of Bromyard means that it is unlikely to be able to support many large scale older people's schemes with communal facilities such as retirement or extra care type housing.

It will be much more suited to developments of:

- Small scale developments of lifetime homes standard two bedroom bungalows and/or cottages (one bedroom and bathroom downstairs and a

second bedroom and bathroom upstairs), either grouped together in small estates (5-20 units) as older people's housing, or interspersed into general needs estates with family housing

- The same types of bungalow or cottage type housing in the grounds of care homes which have spare land – close care housing
- Accessible 2-3 bedroom lifetime homes standards general needs housing, which will be suitable for older people as they age, or for families of all ages and which might include a disabled person or child living in the households

The main need is housing for sale.

How much new specialist housing is needed

By 2020:

- 195 units of retirement housing for sale
- 32 units of enhanced sheltered/retirement housing, mainly for sale
- 73 units of extra care housing/close care units, mainly for sale
- 10 units of specialist housing for people with dementia

By 2030 an additional:

- 73 units of retirement housing for sale
- 12 units of enhanced sheltered/retirement housing, mainly for sale
- 28 units of extra care/close care units, mainly for sale
- 3 units of specialist housing for people with dementia

2.3 Hereford Housing Market area summary

Housing Market Area	Summary
Hereford	<ul style="list-style-type: none"> • 15,094 people aged 65+ in 2011. • 18% of total population aged 65+ and 2.4% aged 85+ - both the lowest proportion amongst the HMAs. • An estimated 1,022 people aged 65+ have dementia in Hereford City – by far the highest due to the far greater population numbers in this HMA. • 8.4% of the total population are limited ‘a lot’ by a long-term illness or disability. 9.8% are limited ‘a little’, the lowest amongst HMAs. • 77% of pensioner households are owner-occupiers, one of the lowest rates amongst HMAs. 16% live in social-rented accommodation, the highest rate in the county. 4.4% of pensioner households are living in private rented accommodation whilst 2.2% live rent-free. • Overall average (median) property prices (Jan 2013 – June 2014) were £168,000, the lowest amongst HMAs. Detached properties sold for an average of £240,000 whilst semi-detached properties sold for £168,000, terraced properties for £138,000 and flats for £90,500. • South Hereford contains 6 LSOAs that are amongst the 25% most deprived in England for income deprivation affecting those aged 60+. North Hereford contains 1 LSOA. • 4 LSOAs in North Hereford are amongst the 25% most deprived in England for barriers to housing, whilst there are 2 LSOAs in South Hereford. • The entire Hereford Rural sub-locality area falls within the 25% most deprived nationally in terms of geographical barriers to services, although only ‘Hopsvally’, ‘The Slip’, ‘Rotherwas / Holme Lacy area’ and ‘Burghill’ LSOAs are deprived in the local context.

Nature of the area and implications for future housing provision suitable for older people

The Hereford HMA is in the centre of the county and is surrounded by all the other 6 HMAs. It is by far the largest HMA and houses around 40% of the older population in the county, although it has the lowest proportion of people aged 65 and over.

It has one of the lowest levels of home ownership amongst pensioner households (77%), and the lowest average property prices of all the seven HMAs at £168,000.

In terms of future housing supply, the urban nature of Hereford city means that this HMA will be able to support more larger scale older people’s schemes with communal facilities such as retirement or extra care type housing.

As with the other HMAs it will also be suited to developments of:

- Small scale developments of lifetime homes standard two bedroom bungalows and/or cottages (one bedroom and bathroom downstairs and a second bedroom and bathroom upstairs), either grouped together in small estates (5-20 units) as older people's housing, or interspersed into general needs estates with family housing
- The same types of bungalow or cottage type housing in the grounds of care homes which have spare land – close care housing
- Accessible 2-3 bedroom lifetime homes standards general needs housing, which will be suitable for older people as they age, or for families of all ages and which might include a disabled person or child living in the households

The main need is a mixture of housing for sale and to rent. A proportion of housing for sale will need to be affordable shared ownership to meet the needs of older households with lower equity value homes who wish to continue owning their own homes.

How much new specialist housing is needed

By 2020:

- 957 units of retirement housing for sale
- 188 units of enhanced sheltered/retirement housing, mainly for sale
- 331 units of extra care housing/close care units, mainly for sale
- 26 units of specialist housing for people with dementia

By 2030 an additional:

- 420 units of retirement housing for sale
- 69 units of enhanced sheltered/retirement housing, mainly for sale
- 160 units of extra care/close care units, mainly for sale
- 21 units of specialist housing for people with dementia

2.4 Kington Housing Market area summary

Housing Market Area	Summary
Kington	<ul style="list-style-type: none"> • 2,392 people aged 65+ in 2011. • 25.3% of the total population is aged 65+, the highest proportion amongst HMAs. 3.1% are aged 85+. • An estimated 156 people aged 65+ have dementia in Kington. • 8.3% of the total population are limited 'a lot' by a long-term illness or disability. 11.5% are limited 'a little' – the highest proportion amongst HMAs. • 75.5% of pensioner households are owner-occupiers, the lowest rate amongst HMAs, whilst 12.3% live in social-rented accommodation. 7.8% of pensioner households are living in private rented accommodation and 3.6% are living rent-free. • The overall average (median) property price (Jan 2013 – June 2014) was £226,250, one of the highest amongst the HMAs. Detached properties sold for an average of £285,000 whilst semi-detached homes sold for £162,000, and terraced properties for £135,000. Only 1 flat was sold over the period, for £92,500. • Kington does not contain any LSOA that fall into the 25% most deprived for income deprivation and barriers to housing. • Kington has relatively little deprivation in terms of geographical barriers to services.

Nature of the area and implications for future housing provision suitable for older people

The Kington HMA borders the Hereford HMA to the east, the Leominster HMA to the north, the Golden Valley HMA to the south and Wales to the west. Kington is the local market town and centre of population (c.2626 people).

It is the second smallest HMA and has around 6% of the older population in the county.

Kington has the lowest level of home ownership amongst pensioner households (75.5%) yet one of the highest overall average property prices (£226,250).

In terms of future housing supply the rural nature of much of Kington means that it is unlikely to be able to support many large scale older people's schemes with communal facilities such as retirement or extra care type housing.

It will be much more suited to developments of:

- Small scale developments of lifetime homes standard two bedroom bungalows and/or cottages (one bedroom and bathroom downstairs and a second bedroom and bathroom upstairs), either grouped together in small estates (5-20 units) as older people's housing, or interspersed into general needs estates with family housing
- The same types of bungalow or cottage type housing in the grounds of care homes which have spare land – close care housing
- Accessible 2-3 bedroom lifetime homes standards general needs housing, which will be suitable for older people as they age, or for families of all ages and which might include a disabled person or child living in the households

The main need is housing for sale, of which a small proportion will need to be affordable shared ownership to meet the needs of older households with lower equity value homes who wish to continue owning their own homes

How much new specialist housing is needed

By 2020:

- 171 units of retirement housing for sale
- 29 units of enhanced sheltered/retirement housing, mainly for sale
- 42 units of extra care housing/close care units, mainly for sale
- 9 units of specialist housing for people with dementia

By 2030 an additional:

- 64 units of retirement housing for sale
- 11 units of enhanced sheltered/retirement housing, mainly for sale
- 24 units of extra care/close care units, mainly for sale
- 3 units of specialist housing for people with dementia

2.5 Ledbury Housing Market area summary

Housing Market Area	Summary
Ledbury	<ul style="list-style-type: none"> • 4,542 people aged 65+ in 2011. • 24.3% of the total population is aged 65+ and 3.8% is aged 85+ - the highest proportion amongst HMAs. • An estimated 310 people aged 65+ have dementia in Ledbury. • 7.7% of the total population is limited 'a lot' by a long-term illness or disability, 10.3% is limited 'a little'. • 78.8% of pensioner households are owner-occupiers, whilst 11.1% live in social rented accommodation. 7.4% of pensioner households live in private rented accommodation and 1.7% are living rent-free. • Overall average (median) property price (Jan 2013 – June 2014) was £207,500. Detached properties sold for an average of £289,000 whilst semi-detached homes sold for £175,000, terraced properties for £162,500 and flats for £95,000. • Ledbury contains 1 LSOA that is amongst the 25% most deprived in England for barriers to housing. • The 'Trumpet', 'Greater Bosbury' 'The Slip' and 'Hopsvalley' LSOAs (Ledbury Rural sub-locality) are all in the 25% most deprived in Herefordshire in terms of geographical barriers to services (all areas are in the 10% most deprived nationally). 'Trumpet' and 'Hopsvalley' are most deprived (10% most deprived in the county).

Nature of the area and implications for future housing provision suitable for older people

The Ledbury HMA borders the Hereford HMA to the west, the Bromyard HMA to the north, the Ross-on-Wye HMA to the south and Worcestershire to the east. Ledbury is the local market town and centre of population (c.9900 people).

It is the fourth largest HMA and nearly 12% of the older population in the county live in it. The LHMA states that the retirement market is a particular feature of this LHMA.

Ledbury has a relatively high level of owner-occupation amongst pensioner households (78.8%) alongside mid-range overall average property prices (£207,500).

In terms of future housing supply the rural nature of much of the Ledbury HMA means that it is unlikely to be able to support many large scale older people's schemes with communal facilities such as retirement or extra care type housing. However, the area does have the highest proportion of people aged 85+ and this

combined with the higher rate of dementia within this age group, suggests a need for such accommodation in Ledbury itself.

It will be also be suited to developments of:

- Small scale developments of lifetime homes standard two bedroom bungalows and/or cottages (one bedroom and bathroom downstairs and a second bedroom and bathroom upstairs), either grouped together in small estates (5-20 units) as older people's housing, or interspersed into general needs estates with family housing
- The same types of bungalow or cottage type housing in the grounds of care homes which have spare land – close care housing
- Accessible 2-3 bedroom lifetime homes standards general needs housing, which will be suitable for older people as they age, or for families of all ages and which might include a disabled person or child living in the households

The main housing need is for sale, with a need for a small proportion for sale being affordable shared ownership to meet the needs of older households with lower equity value homes who wish to continue owning their own homes.

How much new specialist housing is needed

By 2020:

- 209 units of retirement housing, mainly for sale
- 56 units of enhanced sheltered/retirement housing, an even mix of rent and sale
- 72 units of extra care housing/close care units, an even mix of rent and sale
17 units of specialist housing for people with dementia

By 2030 an additional:

- 125 units of retirement housing, mainly for sale
- 21 units of enhanced sheltered/retirement housing, an even mix of rent and sale
- 48 units of extra care/close care units, an even mix of rent and sale
- 6 units of specialist housing for people with dementia

2.6 Leominster Housing Market area summary

Housing Market Area	Summary
Leominster	<ul style="list-style-type: none"> • 5,590 people aged 65+ in 2011. • 23.8% of the total population is aged 65+ whilst 3.3% is aged 85+. • An estimated 373 people aged 65+ in Leominster have dementia. • 9% of the total population are limited 'a lot' by a long-term illness or disability, whilst 11.1% are limited 'a little'. • 79.5% of pensioner households are owner-occupiers, a relatively high rate amongst HMAs. 10.1% live in social-rented accommodation, whilst 7.5% are living in private rented homes and 2.4% are living rent-free. • Overall average (median) property price (Jan 2013 – June 2014) was £182,500, one of the lowest amongst the HMAs. Detached properties sold for an average of £245,000 whilst semis sold for £159,500, terraced properties for £130,000 and flats for £81,500. • Leominster contains 2 LSOAs that are amongst the 25% most deprived in England for 60+ income deprivation. • Within the Leominster Rural sub-locality, all but 'Berrington' are in the 25% most deprived in Herefordshire in terms of geographical barriers to services (all are in the 10% most deprived in England). 'Greater Docklow' and 'Hopebodenham'* are the most deprived being in the 10% most deprived in Herefordshire. (* Some LSOA's comprise district areas of more than one Parish therefore labels may be a combination of two names).

Nature of the area and implications for future housing provision suitable for older people

The Leominster HMA borders Wales to the west, Shropshire to the north, the Bromyard HMA to the east and the Kington and Hereford HMAs the south. Leominster is the local market town and centre of population (c.11,700 people) and is the largest of the five market towns surrounding Hereford city.

It is the third largest HMA and has over 14% of the older population in the county, but one of the lowest proportions of the older population in the county.

Leominster has a relatively high level of home ownership amongst pensioner households (79.5%), but one of the lowest overall average property prices (£182,500).

In terms of future housing supply the rural nature of much of the Leominster HMA means that larger scale older people's schemes with communal facilities such as retirement or extra care type housing should be located in Leominster itself.

Outside Leominster it will be much more suited to developments of:

- Small scale developments of lifetime homes standard two bedroom bungalows and/or cottages (one bedroom and bathroom downstairs and a second bedroom and bathroom upstairs), either grouped together in small estates (5-20 units) as older people's housing, or interspersed into general needs estates with family housing
- The same types of bungalow or cottage type housing in the grounds of care homes which have spare land – close care housing
- Accessible 2-3 bedroom lifetime homes standards general needs housing, which will be suitable for older people as they age, or for families of all ages and which might include a disabled person or child living in the households

The main housing need is for sale. However, a proportion of the housing for sale will need to be affordable shared ownership to meet the needs of older households with lower equity value homes who wish to continue owning their own homes.

How much new specialist housing is needed

By 2020:

- 322 units of retirement housing, mainly for sale
- 68 units of enhanced sheltered/retirement housing, an even mix of rent and sale
- 124 units of extra care housing/close care units, an even mix of rent and sale
20 units of specialist housing for people with dementia

By 2030 an additional:

- 153 units of retirement housing, mainly for sale
- 25 units of enhanced sheltered/retirement housing, an even mix of rent and sale
- 58 units of extra care/close care units, an even mix of rent and sale
- 8 units of specialist housing for people with dementia

2.7 Ross on Wye Housing Market area summary

Housing Market Area	Summary
Ross on Wye	<ul style="list-style-type: none"> • 7,140 people aged 65+ in 2011. • 23.4% of the total population is aged 65+, and 3.2% are aged 85+. • An estimated 469 people aged 65+ have dementia in Ross on Wye. • 8.1% of the total population are limited 'a lot' by a long-term illness or disability, 10.6% are limited 'a little'. • A high proportion of pensioner households (80.8%) are owner-occupiers whilst 9.6% are living in social-rented accommodation. 6.3% are living in private rented accommodation and 2.7% are living rent-free. • The overall average (median) property price (Jan 2013 – June 2014) was £225,000, one of the highest amongst the HMAs. Detached properties sold for an average of £280,000 semis sold for £179,500, terraced properties for £145,000, and flats for £106,750. • Ross on Wye contains 1 LSOA that is amongst the 25% most deprived in England for income deprivation affecting people aged 60+. • Ross has relatively good access to services and residents are amongst the least likely to find it difficult to access a range of services.

Nature of the area and implications for future housing provision suitable for older people

The Ross-on-Wye HMA borders the Hereford HMA to the north, the Golden Valley HMA to the west, Wales to the south, the Ledbury HMA to the north-east and Gloucestershire to the east. Ross-on-Wye is the main market town and centre of population (c.10,600 people). The LHMA states that the retirement market is more pronounced in this area than other parts of the county and that there is good sales demand.

It is the second largest HMA and nearly 18% of the older population in the county live in it. Ross-on-Wye has one of the highest levels of home ownership amongst pensioner households (80.8%), and one of the highest average property prices in the county (£225,000).

In terms of future housing supply the Ross-on-Wye HMA will be able to support a mix of small and larger scale older people's schemes with communal facilities such as sheltered or extra care type housing.

It will also be suited to developments of:

- Small scale developments of lifetime homes standard two bedroom bungalows and/or cottages (one bedroom and bathroom downstairs and a second bedroom and bathroom upstairs), either grouped together in small estates (5-20 units) as older people's housing, or interspersed into general needs estates with family housing
- The same types of bungalow or cottage type housing in the grounds of care homes which have spare land – close care housing
- Accessible 2-3 bedroom lifetime homes standards general needs housing, which will be suitable for older people as they age, or for families of all ages and which might include a disabled person or child living in the households

The main need is housing for sale and a proportion of the housing for sale will need to be affordable shared ownership to meet the needs of older households with lower equity value homes who wish to continue owning their own homes.

How much new specialist housing is needed

By 2020:

- 360 units of retirement housing for sale
- 85 units of enhanced sheltered/retirement housing, mainly for sale
- 191 units of extra care housing/close care units, mainly for sale
26 units of specialist housing for people with dementia

By 2030 an additional:

- 190 units of retirement housing for sale
- 31 units of enhanced sheltered/retirement housing, mainly for sale
- 72 units of extra care/close care units, mainly for sale
- 10 units of specialist housing for people with dementia