

A Report by YVHSC

# Older Person Housing Needs Survey

Bromley



**Sandra Ifield**

YOUR VOICE IN HEALTH & SOCIAL CARE (YVHSC)

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## Executive Summary

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This report is the result of the Older Person's Housing Needs survey undertaken by Your Voice in Health and Social Care (YVHSC) to look at the housing needs of older people within the London Borough of Bromley. Bromley Council wanted to ensure that their services for older people were targeted in the right areas, focusing on the correct outcomes, and they commissioned this piece of work to help inform their older person's housing strategy. The UK's ageing society presents a challenge for housing provision and one of the purposes of this research is to support Bromley Council's services to deliver an integrated approach to the housing needs of older people within the borough.

Housing for older people is becoming increasingly more significant nationally as the UK population ages. Across the UK more people are living longer, with a significant number of these predicted to live beyond 85 years. At mid 2017 around 18.2% of the UK population were aged 65 years or over compared with 15.9% in 2007 and this is projected to grow to 20.7% by 2027.\* The proportion of older people in Bromley, aged 65 and over, is expected to increase from 17% in 2017 to 20% in 2032. \*\* With ongoing advances in technology, healthcare and lifestyles, people in the UK, on average, are living longer than they might have in previous years and from looking at past patterns the Office for National Statistics (ONS) projects that more than a quarter of UK residents will be aged 65 years or over within the next 50 years.

Our living environment can have a major impact on our physical and mental health, and this is particularly true for many older people who spend more time at home. Older people spend between 70 and 90 per cent of their time in their home, thus a warm, secure environment that meets individual requirements is crucial. \*\*\* The standard and suitability of older people's accommodation is vital to their quality of life and is a key factor in their capacity to take care of themselves, or to be cared for at home, should they become dependent on support. Quality of housing is now widely recognised as being a key determinant of health and wellbeing and as such has become more of a recent focus for those funding and shaping the housing sector. Well-designed homes can positively impact on the quality of life of older adults and promote independence.

Older people are a hugely diverse group, of which some are amongst the most vulnerable and isolated in society. There is not a single approach to delivering good quality housing and care to this age group and housing provision needs to provide choices and a range of options required to address the different needs of this sector of our society as well as considering local circumstances and conditions.

In Bromley, the research conducted identified that the majority of older people want to stay in the home that they currently live in. Of the people surveyed only 9% said they would consider a move into specialist accommodation for older people, with 42% of respondents thinking that they would be able to continue living in their present accommodation without the need to adapt it in any way. Currently in England an estimated 9% of households aged 65 and over live in specialist retirement housing with the figure for London being 8.16%. \*\*\*\*

This research has shown that most Bromley residents will age in their own home and they will require the appropriate support and technology to enable them to do so, which will mean focusing on services like telecare and telehealth to maintain quality of life and independence.

Of those Bromley residents that were planning to move, the main reason for considering this was related to issues of accessibility of their current home, indicating a need to focus on this area when planning for new housing stock or remodelling existing provision.

Most of the older population in Bromley are home owners, which fits with the pattern across London. The implication for those making decisions around housing need is that until 2025 older Londoners will predominantly be homeowners and that housing options should reflect the existing tenure of older people. In a local context this will require options for purchase in all types of older persons specialist accommodation.

## Acknowledgements

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On behalf of Healthwatch Bromley I would like to firstly acknowledge the help of all those local people of Bromley who patiently completed 1000 of our questionnaires and thereby provided the basis on which this report has been written. Following on from that thanks to Peter Todd at Healthwatch Bromley and his team of dedicated volunteers who made the completion of these questionnaires possible.

I wish to thank Yvonne Conway and Barry Mann at AGE UK for providing me with the opportunity to meet some older people at their befriending hubs. I would like to thank staff at Keniston Housing Association, Montague Lodge and Sutherland Court for their support in setting up various forums that enabled us to get direct feedback from older people, we were warmly welcomed at each venue.

As always thanks to Namrata Pandey, Corporate Services Manager, at YVHSC, for assisting with the formatting and finalising of the report. I am also thankful to our Chief Executive Officer, Tim Spilsbury, for his ongoing guidance, support, and valuable insights.

*\*ONS November 2018 Overview of the UK Population*

*\*\*Bromley JSNA 2017*

*\*\*\*ODPM, A sure start to later life: ending inequalities for older people 2006*

*\*\*\*\* Comparison of specialist older housing units 2013 EAC with total number of households aged 65 and over taken from household projections 2011*

## Background, Objectives & Method

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### *Background*

The combination of an ageing population, with the recognition that inadequate housing for older people could cost the state billions, means that the challenge of addressing the housing needs of older people is an acute one. The report published by the House of Lords Select Committee on Public Services and Demographic Change, 'Ready for Ageing,' suggests that 'without adequate planning this could induce a crisis in the public service provision of health, <sup>13</sup>social care and housing.' A key challenge for local authorities is to be able to interpret and respond to the housing needs of their local population and to identify how older generations can continue to live independently in their own homes, as well as being able to offer suitable alternatives to accommodate the needs of a diverse older population.

Significant factors to consider within this include the health situation of the individual, levels of dependency and financial situations of individual households, as well as the condition of the current accommodation stock and the extent to which it can be adapted to meet specific needs. Improved home care and assistive technologies, including aids and adaptations, should also be considered as a way of enabling older people to maintain their independence.

The population in Bromley is generally older than the London average, with the number of people over 60 exceeding the number of children under 16. Bromley has a larger proportion of people aged 85 and over, more than any other London Borough.\* This older population more closely reflects the national picture, and as the number of people aged over 85 in Bromley grows there will be increasing pressures on the provision of services for older people and the appropriateness of their accommodation.

### *Objective*

Our objective was to identify the present living circumstances of the older population and to find out how they saw their future needs and what types of accommodation they would consider moving into. We wanted to ascertain from them the actions they had so far taken in anticipation of any changes to their needs in the coming years and what they may be planning to do. We also wanted to identify from our respondents their knowledge, or lack of knowledge, of available services in relation to addressing their housing needs. We wished to understand the obstacles they felt they faced in accessing appropriate accommodation. Our aim was to ascertain whether they were considering a move, what type of housing they would consider moving to, if they had moved, what had influenced their choices, and what they felt were the barriers to being able to live in a home and area of their choice.

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\* Bromley Adult and Community Services Portfolio Plan 2011/2012

## *Method*

To achieve this we obtained responses from 1000 Bromley residents through use of a questionnaire and analysed this along with the qualitative data gathered from residents, managers and staff residing and working in different types of accommodation. A survey was developed specifically to look at the current housing and potential future needs of the older population in the borough of Bromley. The questioning gave various choices, in terms of response, with the option of providing further evidence to the interviewer. The survey was well received and the responses given were often in depth providing us with valuable data. The trained volunteers were aware of the differences in all the housing options that were being discussed in the survey so were able to provide clear information around any questions raised. All volunteers had extensive experience in working positively in approaching members of the general public. The surveys were piloted on a community sample of older people to assess usability, all found the questions easy to understand and no further edits were necessary. The study population were all aged 55 years and over and all residents of the London Borough of Bromley.

## **The Scope of Our Study**

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To complete the above, we carried out the following actions through Healthwatch Bromley staff and with the help of some trained volunteers. To complete the surveys staff and trained volunteers attended different GP surgeries spread across the borough and various departments in 2 hospitals.

In September we attended the following GP hubs - Summercroft in Farnborough, Cator Medical Centre in Beckenham, Oakfield and Park surgeries in Penge, Links Surgery in Mottingham and the Eye Clinic at the Princess Royal University Hospital (PRUH). In October we attended the following GP hubs - Bank House surgery in Farnborough, Poverest Medical Centre in Petts Wood, St James Practice in Beckenham, Dysart Surgery in Bromley, Beckenham Beacon in Beckenham, Norheads Lane Surgery in Biggin Hill, Tudor Way in Petts Wood and Gillmans Road surgery in Orpington. In November we attended the accident & emergency department at the PRUH, radiology at the PRUH, Orpington Hospital, Family Surgery in Green Street BR6, Crescent Surgery in St Mary Cray, Highland Surgery in Bromley and Highland Surgery in Orpington. In December we visited the Dementia hub in Bromley, Trinity Medical Centre in Penge and the PRUH. In January we visited the Pickhurst surgery in Hayes, Saxon Day Centre for the elderly in Orpington, Elm House Surgery in Beckenham and Addington Road GP in Coney Hall.

To further widen our reach we visited Bromley, Beckenham, Orpington and Shirley libraries, the Dementia Café in Bromley, Beckenham leisure centre and Bromley town centre and attended community befriending hubs and local social groups across the borough. We also sent out our OHPN questionnaire to partner organisations which was well received.

We also gathered information from residents in Sutherland Court extra care housing in Penge, organised a coffee morning with Keniston Housing Association, providers of sheltered accommodation in Farnborough, and arranged a focus group at Montague Lodge retirement homes in Beckenham. As well as gathering information from residents we spoke to staff, carers and family members of residents to get their views. This all helped us to gain a clear understanding of the views of the older population in Bromley, in terms of their housing needs.

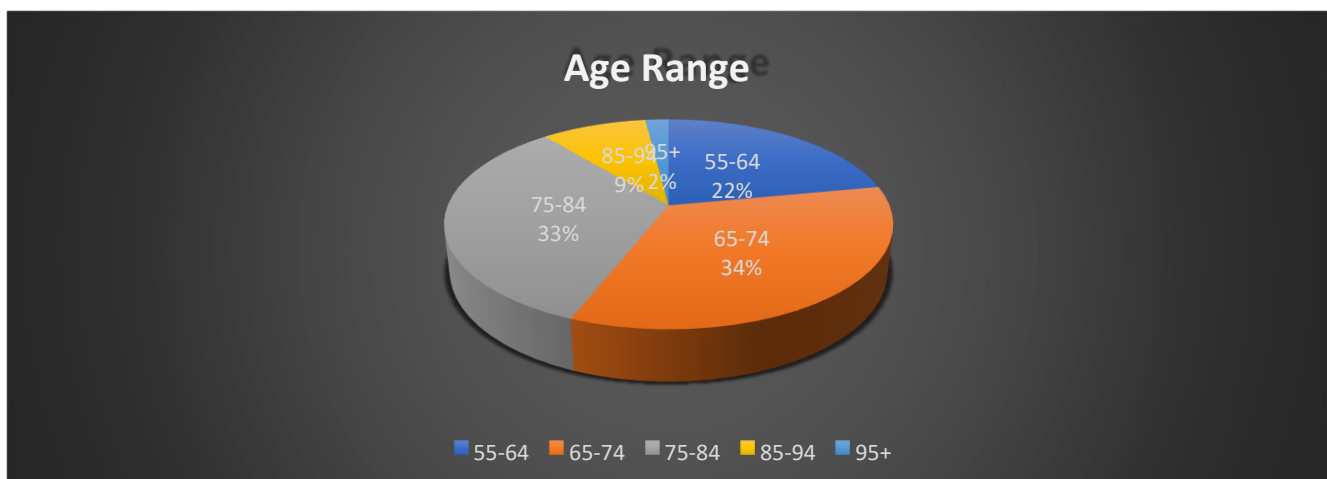
## Our Respondents

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This report is based on 1000 completed surveys as well as direct information from residents in various types of accommodation and from staff and family members. Of the surveys, 90% of them were completed face to face with residents and 10% have been completed online or returned through the post. The respondents are borough wide with all postcodes in the borough being covered. The respondents are an equal mix of male and female. The age ranges of the people who completed the survey are as follows –

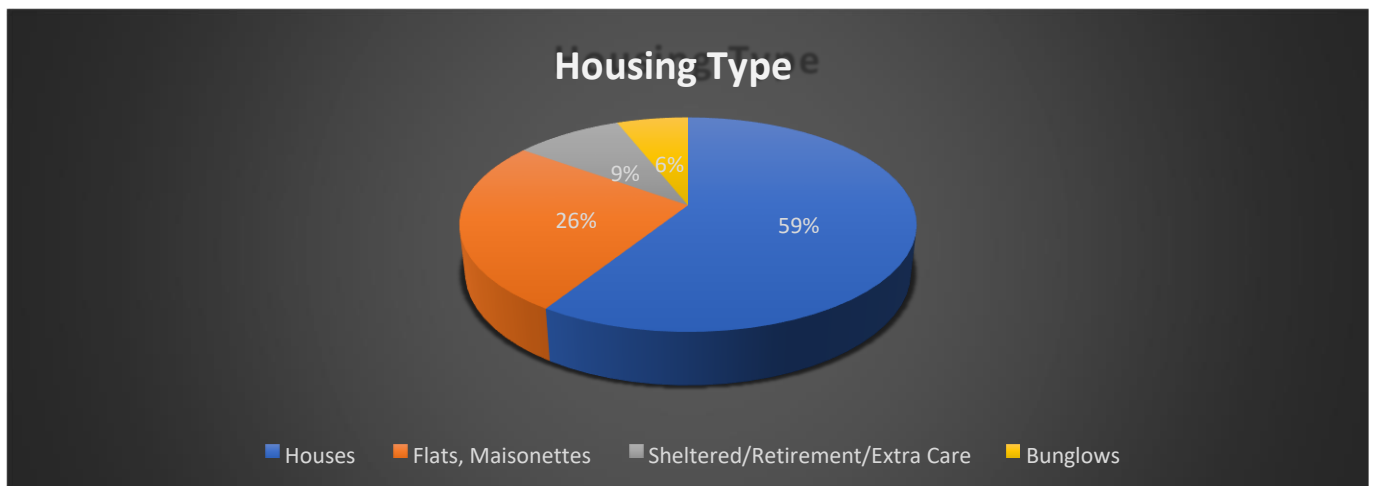
### Age ranges

55-64 22%, 65-74 34%, 75-84 33%, 85-94 9%, 95+ 2%

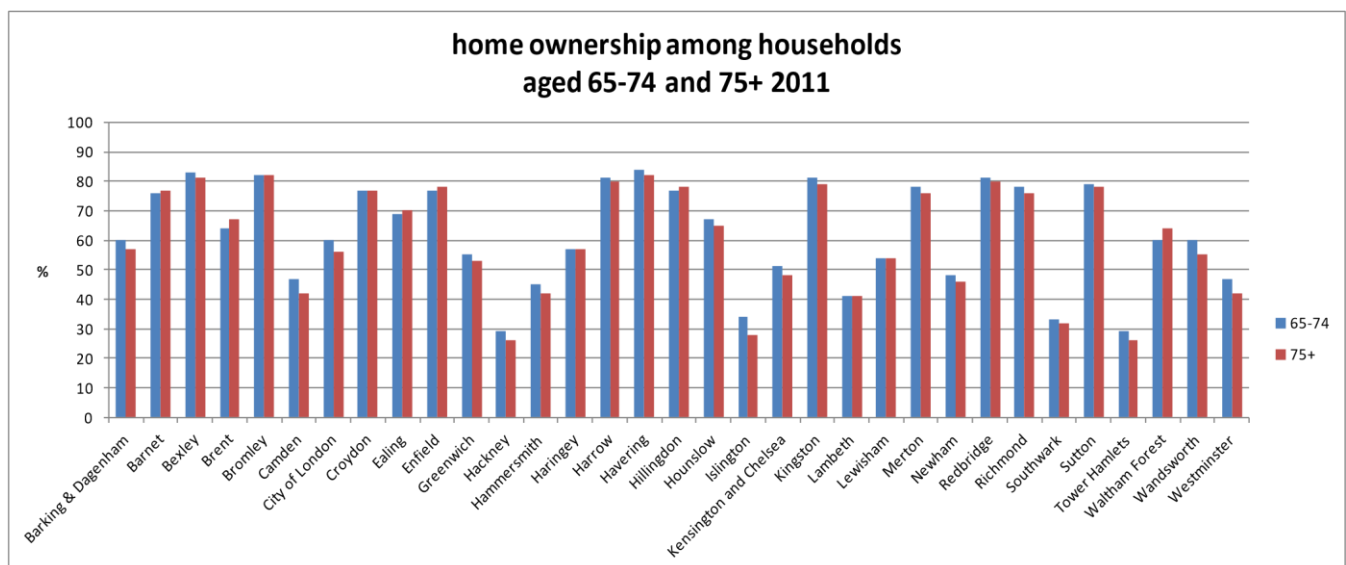


## Housing Type

59% live in houses,  
26% live in flats, maisonettes  
9% live in sheltered/retirement/extra care  
6% live in bungalows



## London Home Ownership by Borough 2011

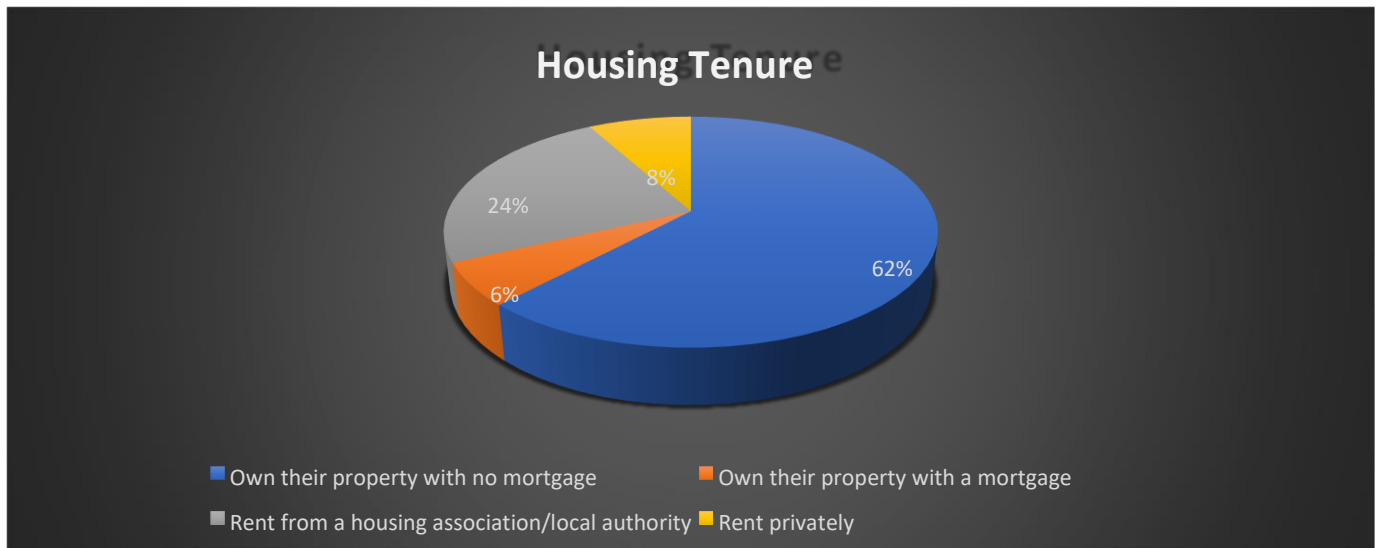


Source: ONS: DC4201EW - Tenure by age - Household Reference Persons



### Housing Tenure

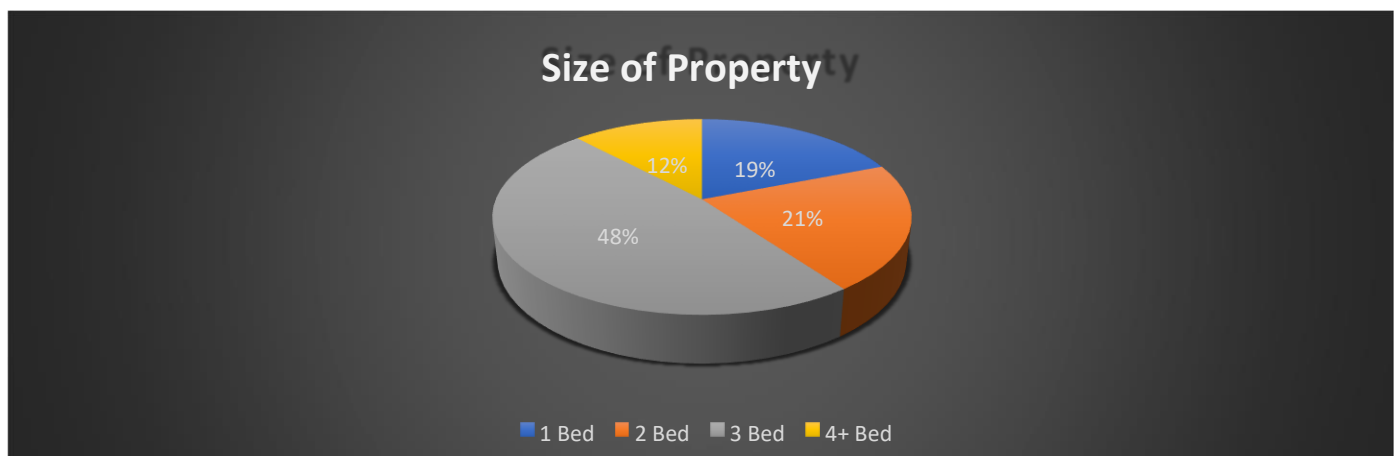
- 62% own their property with no mortgage
- 6% own their property with a mortgage
- 24% rent from a housing association/local authority
- 8% rent privately



In relation to tenure of housing, the Bromley results are largely in line with the national picture. In 2012 it was recorded that around three quarters of older person households are owner occupiers, the vast majority of whom own outright (65% own-outright and 11% own with a mortgage). Of the one quarter that rent, most are in the social-rented sector (18% are social renters and 6% private renters). \*

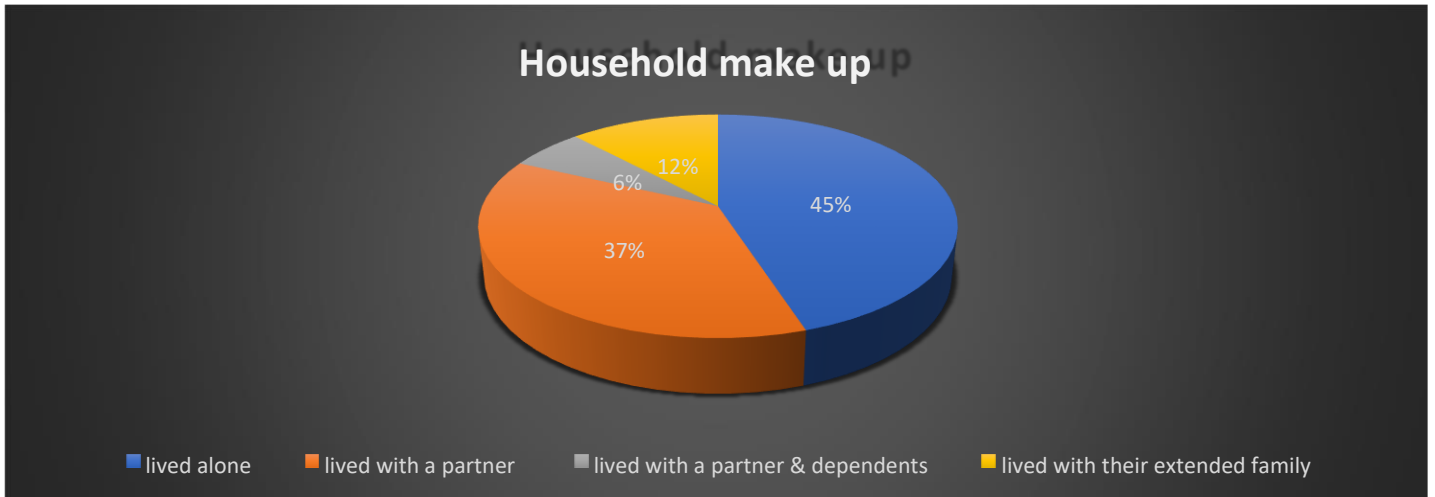
### Size of Property

- 1 bed 19%
- 2 bed 21%
- 3 bed 48%
- 4+ bed 12%



## Household make up

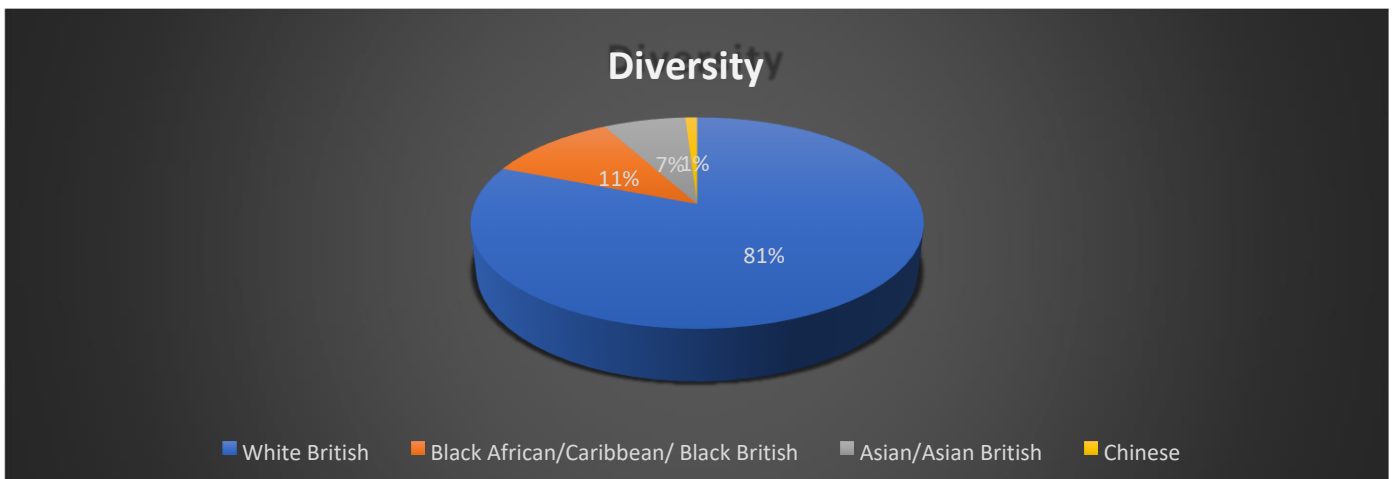
- 45% lived alone
- 7% lived with a partner
- 6% lived with a partner & dependents
- 12% lived with their extended family



More over 60s are now living alone than previously. Nearly 3.5 million people aged 65+ live alone which is 36% of all people in this age group. \*\*

## Diversity

- 81% White British
- 11% Black African/Caribbean/ Black British
- 7% Asian/Asian British
- 1% Chinese

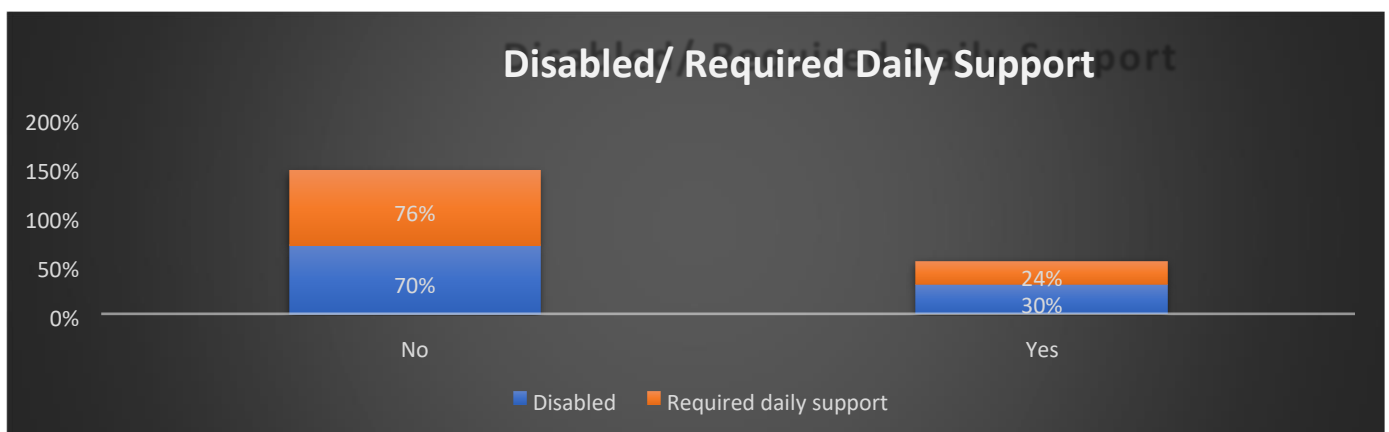


## Respondents who Identified as Having a Disability

70% No  
30% Yes

## Required daily support

76% No  
24% Yes



The majority of people surveyed were not in receipt of daily support and of those who did receive this it was in the main provided by someone that they lived with, usually a spouse, or by a relative who lived elsewhere, like a son or daughter. 30% of respondents identified as having a disability.

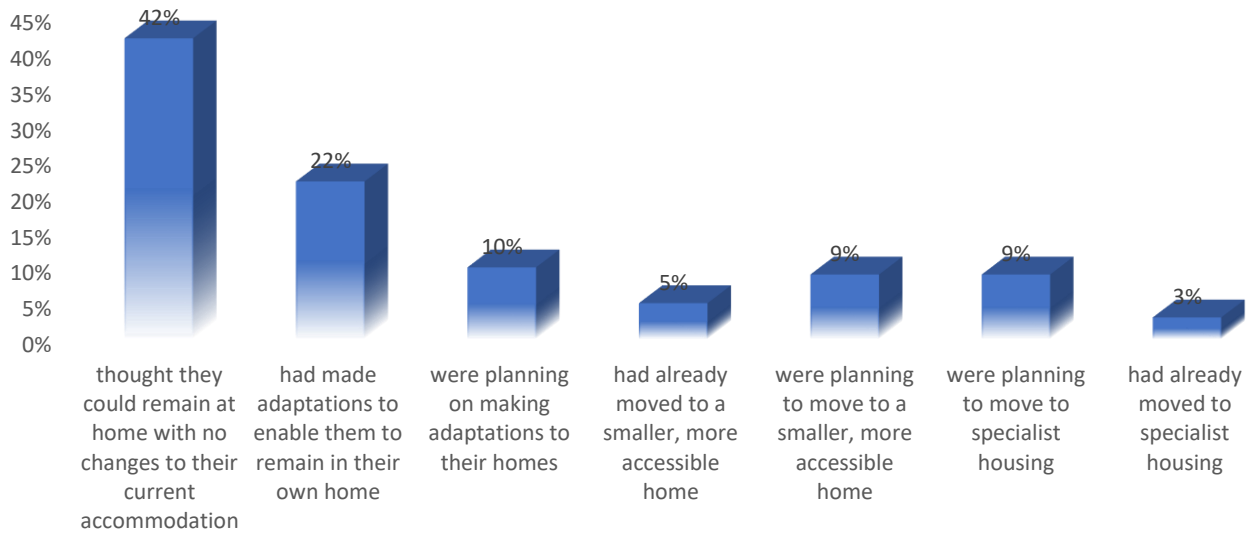
## Our Responses

### Future Needs

Looking at future needs, when asked how respondents saw their future housing, the responses were as follows -

- 42% thought they could remain at home with no changes to their current accommodation
- 22% had made adaptations to enable them to remain in their own home
- 10% were planning on making adaptations to their homes
- 5% had already moved to a smaller, more accessible home
- 9% were planning to move to a smaller, more accessible home
- 9% were planning to move to specialist housing
- 3% had already moved to specialist housing

## FUTURE NEEDS



Overwhelmingly the people responding felt that they would be able to continue to stay living in the home that they presently occupied, and they wished to do so. This fits with the national picture for the older population who appear reluctant to consider a move from home unless it is necessary. A survey in 2015 of 1389 people aged 50 or over by the Centre for Ageing Better found that “most people in later life do not intend on moving and wish to continue to live in their own homes for as long as possible”.

Many owner occupiers expressed the desire to stay put due to the reluctance to give up the family home for alternatives that they were unsure of. Many of the home owners we spoke to owned freehold properties and held a negative view of purchasing a leasehold property or moving into rented accommodation. Leasehold properties and service charges were issues that were frequently raised by owner occupiers as well as having to move from substantially sized accommodation to potentially a one bedroom flat. Familiarity was a key reason, with many people reluctant and fearful to make a move in later life to what they perceived as the unknown and preferred the option to remain in the home they had lived in for many years. This fear appeared more entrenched within the older age range. Across all ages we saw respondents often demonstrating a lack of wanting to accept the inevitable decline in health that old age brings. Factors that contribute to well-being and quality of life include feeling in control and being able to manage uncertainty and from our conversations with many homeowners in Bromley it was apparent that many owner-occupiers stay put because they are reluctant to move from the known to the unknown, or at least to an alternative where they risk having less control.

The suggestion that older people may desire to remain property owners for a greater sense of stability is noteworthy, particularly given that 83% of over 60s living in England, and 91% of 7680 year olds are currently owner occupiers. Given that only 23% of retirement housing nationally is for sale, this could also be a factor in the reluctance of the demographic to

embrace the specialist housing sector.\* 68% of our Bromley sample either owned their property outright or had a mortgage on it. Older people that rented their properties were equally reluctant to consider a move, but their concerns were within other areas outlined below.

On probing it became apparent that a major factor for both owner occupiers and those in rented accommodation staying put was the lack of specific housing advice readily available to this age group. We saw evidence that many older people are living in accommodation that is too big for them, that requires maintenance that they cannot manage, as well as being costly, but they do not feel they have options or that advice is freely available. Those people who had adult children, that were very involved in their lives, fared best in terms of having someone to investigate options for them and navigate the issues involved in undertaking a move that could potentially result in the sale and purchase of property.

Other barriers that stand in the way of older people considering a move include concerns over the stress and upheaval of moving with no one to support them through the process, as well the expense of a move. Many stated that even the practical aspect of packing up a large house was a deterrent to them contemplating a move, as these were tasks that they simply could not undertake alone. There were many examples of people struggling in ill-suited accommodation because they felt trapped by their situation.

There is evidence from our interviews with older people that many will stay in their existing housing for as long as possible, until they are forced to move, often because of accident or ill health. These moves, that are often precipitated by some sort of crisis situation, will often result in poorer outcomes and little choice. The person in this situation is less likely to have many options, and more likely to end up in a care home even if that is not their preference and other housing, like extra care, would have met their needs better. If advice and options were presented before this stage, then there would be better outcomes all round. When we interviewed people in specialist accommodation, the majority of them had moved following a deterioration in health and mobility, or a fall. This supports the theory that many old people are not making realistic future plans in terms of their housing needs but are just responding to a crisis when it presents. Further information and support are needed so that people are aware of their housing options and can make informed decisions about where they would prefer to live in a timely manner.

### *Adapting Your Current Home*

22% of the people we spoke to had already taken the steps to make adaptations to their homes with a further 10% planning to do so. The majority of these adaptations had been to the bathroom to make it more accessible as mobility and chronic health conditions had made this necessary. Respondents who had made adaptations were mostly owner-occupiers and they had funded the works themselves. For those that were planning to make adaptations it was once again to either make the present bathroom more accessible or to move the bathroom downstairs due to compromised mobility.

### *Moving from Your Current Home*

45% of those that were planning to move were planning to do so in the next few years, a further 33% in 3-5 years with the remaining 22% looking at the longer term of 6-10 years time. The majority of those considering a move in the next few years came from the 65-74 year old age range. There is evidence to suggest from our interviews that the older population bracket, among the over 55's, are unlikely consider a move at all and only really move out of necessity.

### *Reasons for Moving*

Of the respondents that had moved or were planning to move home, the main reasons for moving or considering a move in order of priority were

- To live in a more accessible home
- To live in a smaller home / to reduce living costs
- Deteriorating health
- To move closer to friends and family
- Safety or security
- Companionship

Accessibility was the most important factor. Mobility is a major issue with a decrease in being able to get about independently naturally coming in older age and a reliance on mobility aids within the home as well as outside. Stairs were increasingly a problem and a potential risk and a fear of falling was raised often by respondents. Also, size of home was an issue, with the expense in maintaining a large 3 or 4 bedroom property becoming a financial burden.

Deteriorating health was another key factor and people who suffered from health issues wanted the reassurance of being located in a scheme where there was a 24-hour alarm system and a member of staff on site. Also, the security of living within a scheme and having neighbours around was a source of comfort. Home location is also key with good transport links providing access to the community being important. Living nearer friends and family was also in the top 5 reasons given.

Having access to care services on site was not viewed as a priority. Many people stated they were happy to be cared for informally by family or to have care services of their choice coming in. Many people accepted that they may need some sort of care and support in the future but they were mostly aware that this could be provided to them in their home providing their needs were not too high.

### *Location of Accommodation*

There was an equal response from those considering a move in those that wanted to live near the town centre and those who would be happy on the outskirts of town with good transport being available. Independence was a key factor for people and they wanted to be able to access the community easily. As parts of this study we visited retirement flats located within a

short walk from Beckenham town centre and all residents there cited location as being a huge benefit and an influence on their choice to move there.

### *Size of Property*

The majority of people considering a move preferred a 2-bedroom property as it offered some flexibility, but most people also stated that they could manage well with one bedroom if that was all that was on offer. Most of the specialist accommodation is one bedroom with less 2 bedroom properties on offer and the people that were planning to move were aware of the potential restriction on what was currently available.

### *Important Aspects of Accommodation*

The main aspect was once again to live in a more accessible home with 37% of respondents highlighting this as a priority. The second most important aspect being having access to a garden with 24% of people stating that this was important to them. Most people preferred a shared garden that they did not have to maintain themselves. The availability of shared communal areas was also important, with the number of respondents stating this was important being 21%. Following this the other areas that were noted were adequate storage, access to activities and ability to take pets.

### *Type of Accommodation*

The people that were planning to move to specialist housing were open to all types of accommodation available. People were generally aware of the different types of accommodation available and for those respondents who were unfamiliar with the terms a full explanation was provided. Many people preferred two bedrooms but would accept one if there was no choice. Generally, people held negative views on the idea of moving into a care home or nursing home and did not see this as an option that they would plan for but would consider sheltered, retirement or extra care housing if their needs increased to that level. This has been reflected in national trends as in the last decade there has been a reduced reliance on residential care homes and a shift towards alternative services designed to enable people to retain their independence and remain living in the community with appropriate support.

### *Support to Move*

Support with identifying housing and the physical part of moving were the 2 main areas where people felt that they required assistance. Some older people expressed a desire to move but they had no family support and felt it would be impossible to organise one themselves and they were unaware of any services that were able to provide this sort of support. These respondents had identified themselves as having to stay in their present home although this was not their preferred choice. They felt that the possibility of a move was simply not an option for them as it was too complex to find out about what was on offer and they did not know where to start with the whole process.

## *Tenure of Housing*

The majority of the respondents who were considering a move stated that they preferred to buy the property outright or with a mortgage. In Bromley there is currently no provision to purchase extra care accommodation although there is this option with retirement or sheltered accommodation schemes. On further questioning it became evident that owner occupiers had fears around selling their property to rent another from the local authority or a housing association. Retirement housing models carry extra costs, such as service charges, and resales are not always straightforward, and this can be off putting for an older person looking to move from their own home. Lack of advice again feeds into people's reluctance to give up ownership status and means a large percentage of home owners simply do not look at moving as a feasible option but remain unsatisfied with their current living arrangements. A report by Care and Repair England states "There were concerns about getting good and impartial advice before purchasing a home in a private leasehold scheme. The obligations for maintenance and service charges and conditions of resale were issues that people felt should be examined very carefully." (Lewisham Pensioners Forum, Care & Repair England 2010).

## **Data Collected from Residents in Sheltered Accommodation/ Retirement Housing**

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Housing with support is a general term which covers both sheltered accommodation and retirement housing. Sheltered accommodation is largely used to describe accommodation in the public and social sectors and is usually available to rent and buy. Retirement housing is the term largely used for accommodation in the leasehold sector and mainly refers to properties for sale. In both types of properties all residents are older people. For the purposes of this report we will be using the term housing with support to encompass both sheltered and retirement housing and in Bromley there is a provision of both types of units.

There are huge differences within housing with support both in terms of the provision of services and facilities, management arrangements, staffing and pricing structures. Housing with support can be provided by local councils, housing associations or private providers and properties can be for sale, shared ownership or available to rent.

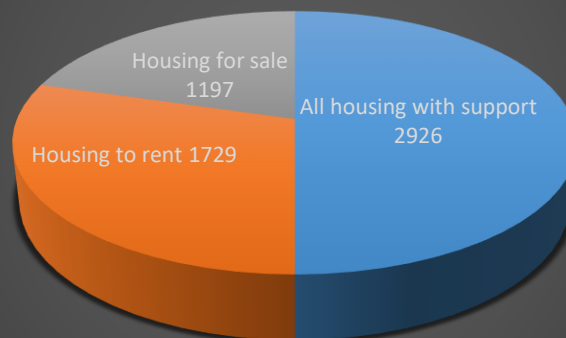
Both types of housing are purpose-built housing that allows residents to live independently, with the help of some additional supports. All the homes are fully self-contained and are usually either own-door bungalows or apartments. Most have a 24-hr alarm call system giving you access to help 24 hours a day, seven days a week. If an alarm is activated, calls go through to the scheme manager, if on duty, or a 24-hour call monitoring centre, which usually alerts a nominated relative/friend or the emergency services. Other on-site facilities such as a laundry, communal facilities and social activities, are available. Each housing scheme has a scheme manager who deals with the day-to-day running of the scheme, ensures that residents'



needs are met, and who encourages social activities within the scheme. These housing schemes are planned to merge seamlessly with the wider community so that older people have access to additional activities and resources. Popular schemes are well-located and reputed in the local area, have an active social life and offer flats with at least one bedroom.

There are around 550,000 units of sheltered (social rented) and retirement housing (private sector) in the UK, in approximately 18,000 schemes across the UK with 450,000 of these units in England.\* In Bromley the EAC 2015 statistics state that in terms of Housing with Support for older people there are 1729 units available for rent and 1197 units for sale giving a total of 2926 units.\*\*

### Housing with Support in Bromley



Housing with support can feel more secure than living alone. It can be reassuring to know that other people are around to talk to, give advice or help with problems. Scheme managers can generally be contacted during the day, and a limited number of housing schemes may have a live-in scheme manager or warden. There are also lots of opportunities to socialise with other people of a similar age. Many housing with support schemes have a community feel, with shared spaces and organised activities for residents, if they want to take part. Flats will have locks on individual front doors, and buildings are more likely to have secure door entry systems or even intruder alarms. This type of housing is most suitable for older people who are relatively fit and healthy, as personal or medical care is not usually provided.

Subjective experiences of housing with support schemes were overall positive, this is what was conveyed when we visited residents at a sheltered housing scheme in Farnborough. The residents we spoke to had all been living there for a significant number of years. They all placed a lot of value on the social aspect of the accommodation, having a communal area and being able to attend events that were regularly organised by the warden. The warden was able to assist and support with enquiries and was available from Monday – Friday. On Call support was 24 hours a day and gave residents a sense of security. Reassurance of daily checks by the warden gave residents regular contact with someone rather than living alone and residents

had the opportunity to forge some meaningful relationships and enjoy a social life. Everyone we spoke to was content in their accommodation and had no plans to move. Many had moved in following a period of ill health or a fall which meant their previous accommodation had become unsuitable. Some people had moved in as a married couple and now lived a single life there. Residents valued their independence and having their own property. In rented properties there was no responsibility for repairs or maintenance, the housing association was responsible for repairs to the property and the maintenance of communal areas.

The negative points mentioned were that sometimes there was a delay in the smaller repairs around the property being attended to. Problems with access was also an issue as some accommodation was on the first floor, so those residents had to be able to use a chair lift to reside in those properties, which limited choice. Also the building was not new and had not been designed to accessible standards so would not be suitable for everyone. Some of the properties were older style bedsits so reduced size was also an issue.

We received similar positive feedback from a well attended forum we arranged at some retirement flats in Beckenham. All residents owned their individual flats and had access to a large communal lounge and large well-maintained garden. There was a lift on site and the building was wheelchair accessible. The scheme was located just a short walk from the town centre and there was a scheme manager based on site. The feedback was overwhelmingly positive with residents valuing the balance between having their independence and their own front door but having the opportunity to engage in social relationships and activities if they wished. It was notable that most residents did not have high care needs despite many of them being in the 80+ age bracket. Residents here were responsible for their own repairs and there were additional service charges and responsibilities under the lease.

Evidence shows older people who move to specialist retirement housing enjoy a higher quality of life and improved social networks. Evaluations also show positive outcomes in terms of health, safety and well-being, while moving to smaller, more energy efficient accommodation can help older people to stay warm and save money on energy bills. The potential savings in health and social care from housing with support has been well demonstrated in the DEMOS report 2014 'The Affordability of Retirement Housing' - An inquiry by the All Party Parliamentary Group on Housing and Care for Older People.

## **Data Gathered from Residents in Extra Care Accommodation**

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We were able to visit one of the 6 extra care establishments that exist within the London Borough of Bromley. Extra care housing is a specialist type of housing designed for older people which allows people to live independently while getting the care and support they need. This scheme provides independent living accommodation with care services on site and is made up of 41 one-bedroom flats and 9 2-bedroom flats so 50 properties in total. The criteria for residents is aged 60 and over. There is care on site and other facilities include a dining room with meals prepared on site, hairdressing and laundry services. The building has a lift and is wheelchair accessible. There is also access to a communal lounge, shared gardens and

activities on site. The care service is provided by the care team who are based in the building. Extra care housing is designed to wheelchair accessible standards, and some schemes have flats which are specifically designed and adapted for wheelchair users to live in.

We interviewed 12 residents to find out their views and what their experience of living there was like. The residents were unanimous in their praise of their accommodation with all of them agreeing that their homes had been built and decorated to a high standard and this was reflected throughout the building and in the communal areas. All of the 12 residents were living in one-bedroom properties and reported that they were of a good size. The majority of people had been living independently before in bigger properties but stated that they had adapted well to the change and that the fact that they could easily access all areas of their home more than made up for a reduction in living space. Many of the residents were honest in that their preferred choice would have been to remain in their own home however the majority of them felt the benefits far outweighed the negatives. One resident stated, 'I do miss my old home but this is home now and it's so nice having some company.'

The scheme has the benefit of attractive, well maintained gardens which can be viewed from the very large communal lounge area. All residents felt that this was another positive aspect of the accommodation although a couple of them commented on missing their own garden in their previous home. Many of the residents pointed out the obvious benefits of security of the building and the peace of mind with having care services available.

As well as positive comments about the building and facilities, the residents all praised the quality of the staff and how they were well cared for. Residents generally spoke positively about the facilities and the social contact. Overall the majority of residents reported better outcomes with the greatest positive impact being the improvement in social life and overall well-being.

During our visit we also spoke to family members who reported an increase in the quality of life of their relative, since the move into the accommodation, and a sense of relief at having their relative in specialist housing, with the security of knowing the appropriate care and support was being provided.

All the people that we spoke to had mobility issues of differing degrees, whether it was the use of a mobility aid or being wheelchair dependent. The needs of the residents were higher than those in the sheltered and retirement housing schemes we had visited and there were residents who were living with dementia. This was well accommodated, and we saw evidence of appropriate staff support during the time we were there.

Our findings add weight to the growing evidence that extra care housing delivers improved outcomes for older people and supports the case for further investment in extra care as an integrated model of housing, care and support that delivers the outcomes older people want. At present most extra care options are only available to rent and being able to offer a mixed tenure of this type of housing would provide wider options for older people.

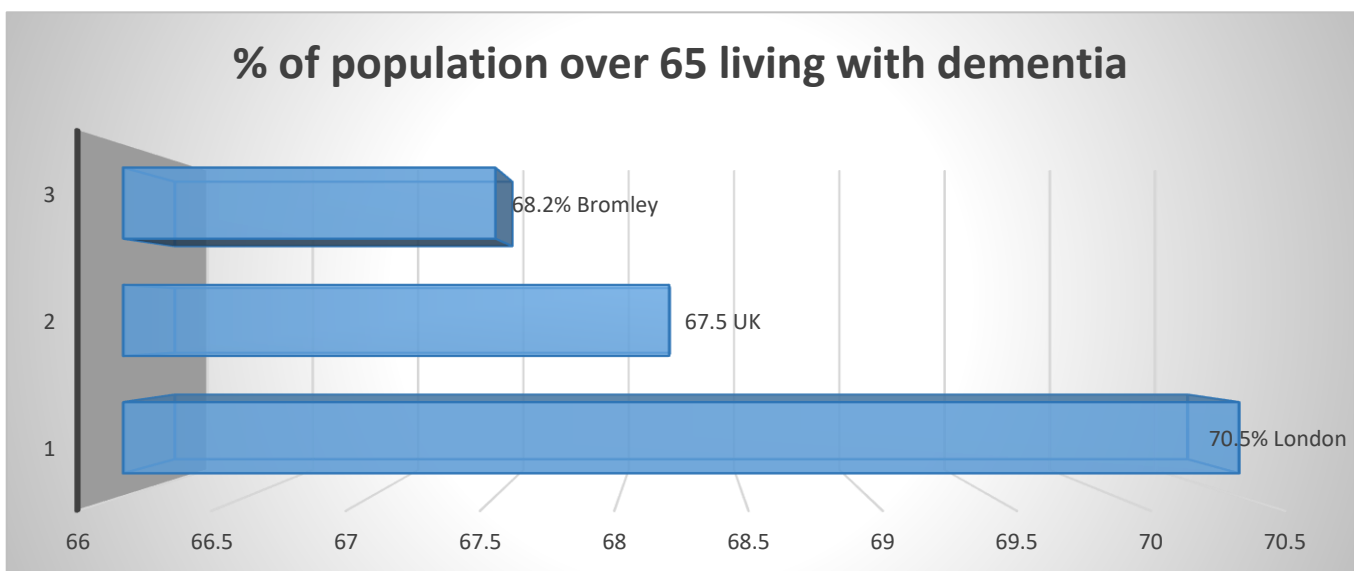
Extra care housing is proving an increasingly popular choice for older people who may need some level of on-site care and support and/or specially designed housing to help them to remain independent for as long as possible. Referrals to extra care housing are generally made by social services, though health and housing professionals also have a role in the

allocations process. The combination of an on-site care and support service based in a modern building, with spacious flats, a restaurant, communal areas and social interaction, is clearly valued by the residents who reported an improvement in their health and wellbeing. According to EAC statistics, in Bromley, in 2015, there were 347 extra care units available to rent.

## Addressing Dementia

It is estimated that in 2014 there were 850,000 living with dementia in the UK\* and that nationally two thirds of people with dementia live in the community and a third in residential and nursing care homes.\*\* In 2018 there were an estimated 68.2% of over 65 year olds living with dementia in Bromley. This compares to the London figure of 70.5% and the national figure of 67.5%\*\*\*

Despite this, only limited research has been undertaken to date to identify good housing and care models for people with dementia, and the outcomes that they can deliver, both in terms of quality of life for people with dementia, and in terms of lifetime cost of care. Faced with a rising number of people living with dementia there is a growing recognition in the housing sector that there is an urgent need to become dementia-friendly aware. Anecdotal evidence shows that extra-care housing can be suitable for people with relatively low or mild levels of dementia but may not be practical for people with its more severe forms, who inevitably move on to a specialist high dependency care environment. The design of housing and the wider



\*Prince, M et al. (2014) *Dementia UK: Update Second Edition report produced by King's College London and the London School of Economics for the Alzheimer's Society*

\*\*"Dementia 2012: a national challenge", Alzheimer's Public Health England

Dementia Profile

\*\*\* Prevalence by Borough, 2013 (Source Alzheimer's Society)

environment can play a key role in ensuring that people with dementia enjoy the best possible quality of life and with there being an estimated 4330 people in Bromley living with dementia further consideration must be given to the housing needs of this vulnerable group of people.\*\*\*\*

The National Housing Federation published a report on dementia and housing in 2013 which included a number of recommendations to improve housing choices for people with dementia, including a recommendation to invest in specialist housing that is care-ready for people experiencing dementia. More research should be commissioned into housing and dementia to address the growing needs in this area. Research should consider the pros and cons of models of housing, including investigating the limits and alternatives to housing with care as an option.

## Comparison to Other Boroughs

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In the London Borough of Bromley the proportion of population aged 65 and over in 2015 was 17.5% with Havering being the only other London borough with a higher proportion at 18.4%. The average for England was 17.7% with the Outer London average at 14.5% and Inner London borough average at 12.5%\*

The London Development Database data on planning consents shows that in the period from April 2015 to April 2017, 943 units of specialist older persons housing were granted planning consent. This gives an annual average of 471 units per year (or 14 per London borough). Of these 56% were for sale, 37% for rent and 7% for shared ownership. There were no planning consents for specialist older persons housing in the following 14 London boroughs City of London, Barking and Dagenham, Brent, Enfield, Greenwich, Hackney, Haringey, Hammersmith and Fulham, Islington, Kingston upon Thames, Lambeth, Redbridge, Richmond upon Thames.

The bulk of specialist retirement housing in London is currently in the affordable sector. Across Greater London 81% of specialist older persons provision is in the social/affordable sector. Proportions range from less than 5% market housing in Camden, City of London, Hackney, Hammersmith, Haringey, Islington, Lambeth, Newham, Southwark and Wandsworth to 33% or more in Barnet, Bromley, Harrow and Redbridge. \*\*

\* *Assessing potential demand for older persons housing in London- Three Dragons and Celandine Strategic Housing March 2014*

\*\* *The Role of The planning System in Delivering Housing Choices for Older Londoners December 2012*

### Potential demand for specialist older persons housing by borough 2017-2029

Forecasting specialist housing demand in London using the Retirement Housing Group (RHG) model – GLA Older Persons Housing Needs Assessment Report 2017

The RHG model is based on propensity to move. Nationally it assumes that 15-20% of older person households (aged 75 and over) would live in retirement housing if it was available.

London Boroughs	annual target			Total
	Private Sale	Intermediate Sale	Affordable Rent	
Barking and Dagenham	50	15	5	70
Barnet	155	60	10	225
Bexley	90	45	0	135
Brent	105	35	35	175
Bromley	140	65	0	205
Camden	65	20	15	100
City of London	0	0	0	0
Croydon	140	55	0	195
Ealing	135	40	5	180
Enfield	120	50	0	170
Greenwich	65	20	0	85
Hackney	25	10	20	55
Hammersmith and Fulham	45	15	0	60
Haringey	80	20	0	100
Harrow	110	40	0	150
Havering	135	50	0	185
Hillingdon	115	40	0	155
Hounslow	95	30	20	145
Islington	30	10	50	90
Kensington and Chelsea	60	20	20	100
Kingston upon Thames	70	25	0	95
Lambeth	55	15	5	75
Lewisham	65	25	25	115
Merton	80	30	0	110
Newham	55	15	5	75
Redbridge	75	45	0	120
Richmond upon Thames	105	30	0	135
Southwark	45	15	55	115
Sutton	70	35	0	105
Tower Hamlets	25	10	35	70
Waltham Forest	65	25	0	90
Wandsworth	80	25	0	105
Westminster	70	20	20	110
<b>LONDON TOTAL</b>	<b>2620</b>	<b>955</b>	<b>325</b>	<b>3900</b>

Note: London Boroughs may wish to provide additional rental units in order to replace stock which is currently unfit for use by older persons

In terms of availability of specialist housing within the borough, in 2015 Bromley had 1729 units of housing with support for rent and 1197 for sale totalling 2926 units in all. Housing with care in 2015 was 347 units for rent with no housing with care available to purchase in Bromley. Comparatively neighbouring Croydon had a total of 2626 units of housing with support with 2051 for rent and 575 for sale and 396 units of housing with care available of which 38 were for sale. Across London only 8 out of the 32 boroughs had made housing with care units for sale an available option, the majority were available for rent only.

The total number of specialist housing units available in the borough per 1,000 was 134.7 in Bromley comparative with neighbouring boroughs of Bexley with 139.3 and Croydon with 150.6.\* There is considerable variation between London boroughs in home ownership among older households, ranging from less than 30% in Hackney and Tower Hamlets to more than 80% in Bexley, Bromley and Redbridge. \*\*

**Supply of specialist older persons housing by borough 2010 and 2013** (GLA Older Persons Housing Needs Assessment Report 2017)

	Supply 2013			Supply 2010			difference 2010 - 2013		
	Total	Market	Affordable	TOTAL	Market	Affordable	TOTAL	Market	Affordable
Barking and Dagenham	1300	160	1140	1311	101	1210	-11	59	-70
Barnet	2395	795	1600	2511	842	1669	-116	-47	-69
Bexley	2338	914	1424	2424	1034	1390	-86	-120	34
Brent	1452	371	1081	1545	332	1213	-93	39	-132
Bromley	3253	1140	2113	3200	1132	2068	53	8	45
Camden	1999	47	1952	1723	47	1676	276	0	276
City of London	18	0	18	18	0	18	0	0	0
Croydon	3057	725	2332	2999	724	2275	58	1	57
Ealing	1967	288	1679	1972	289	1683	-5	-1	-4
Enfield	2216	725	1491	2236	726	1510	-20	-1	-19
Greenwich	1856	177	1679	1791	157	1634	65	20	45
Hackney	1785	72	1713	1742	65	1677	43	7	36
Hammersmith and Fulham	796	0	796	1834	28	1806	-1038	-28	-1010
Haringey	2051	44	2007	2040	0	2040	11	44	-33
Harrow	1647	548	1099	1671	547	1124	-24	1	-25
Havering	1929	710	1219	2106	645	1461	-177	65	-242
Hillingdon	1866	403	1463	1718	328	1390	148	75	73
Hounslow	1346	206	1140	1388	258	1130	-42	-52	10
Islington	1026	61	965	985	17	968	41	44	-3
Kensington and Chelsea	1380	80	1300	1200	80	1120	180	0	180
Kingston upon Thames	1544	319	1225	1573	317	1256	-29	2	-31
Lambeth	2104	74	2030	1916	74	1842	188	0	188
Lewisham	1505	213	1292	1361	213	1148	144	0	144
Merton	1192	319	873	1118	267	851	74	52	22
Newham	1353	0	1353	1326	0	1326	27	0	27
Redbridge	2166	922	1244	2214	922	1292	-48	0	-48
Richmond upon Thames	1210	199	1011	1014	218	796	196	-19	215
Southwark	1362	34	1328	1357	33	1324	5	1	4
Sutton	1922	592	1330	1915	512	1403	7	80	-73
Tower Hamlets	966	0	966	906	0	906	60	0	60
Waltham Forest	1591	293	1298	1436	280	1156	155	13	142
Wandsworth	2209	154	2055	1934	45	1889	275	109	166
Westminster	2144	73	2071	2122	73	2049	22	0	22
<b>LONDON</b>	<b>56945</b>	<b>10658</b>	<b>46287</b>	<b>56606</b>	<b>10306</b>	<b>46300</b>	<b>339</b>	<b>352</b>	<b>-13</b>

## Our Recommendations

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The need to address the problem of suitable housing for older people is now widely accepted as a priority and understanding and tackling some of the barriers identified in this report could be beneficial in the drive to meet the housing needs of the older population in Bromley. The following recommendations are based on the feedback from the questionnaires and the data gathered at our various forums.

- Involving older people in discussions around their needs is fundamental. We found that older people were willing to engage and give their opinions in this area, this is vital and needs to be harnessed. Older people want to be involved and give their views and hold valuable information about what is a priority to them. Partnership working, with established organisations who already provide support services to older people, would be beneficial in establishing the appropriate methods of getting feedback on housing issues for older people and ensuring their voice gets heard.
- Good provision of housing advice services for older people with the ability for face to face advice available as well as telephone and online. Effective marketing of these services within the community to ensure the older population know about them. Services need to be flexible in meeting the needs of this sector of society in order to bring about change by providing accurate information. A simple and accessible route to independent information, with advice being available to all, without any criteria or barriers, would be highly beneficial in encouraging people to change some of their established views about housing options. The local authority should look at how best to co-ordinate existing services to address all older people's housing needs. This is essential for enabling choice. Encouraging people to understand their options and make choices instead of decisions made due to a crisis, which inevitably leads to a decline in choice, delivers improved outcomes. Targeting the younger age range is important as views and perceived fears can become more entrenched with age.
- The advice service should also consider how best to gather information about local organisations which can provide practical help with the moving process including decluttering, disposing of unwanted items, packing and unpacking, removals and cleaning and where possible, signpost people to these organisations.
- To include in this advice service effective signposting for financial advice as there is a lack of provision for specialist financial advice for older people looking to sell or purchase a property or to enter into a leasehold agreement. A lot of anxiety was expressed in this area relating to the confusion about the options available and the commitment to a leasehold property and to paying service charges. Advice services should ideally be able to signpost to specialist trusted advisors in this area.

*\*EAC stats on housing for older people March 2015*

*\*\*GLA Older Persons Housing Needs Assessment Report 2017*



- Commissioners and providers need to address the design and delivery issues for housing that maximises the opportunities for people with dementia to remain in housing in the community. The consideration for dementia friendly properties, with the appropriate technology being available, to enable those living with dementia to maintain independence for as long as possible. The focus for specialist housing for older people has often been directed towards those with physical issues and care needs rather than cognitive impairment.
- Most older people will age in their own homes and will require the appropriate support and technology to enable them to do so which will mean focusing on services like telecare and telehealth.
- Working across health and social care to improve access and advice regarding housing options and to disseminate relevant information. Trying to assess older people before crisis situations arise. AGE UK recommend in their report in 2014, 'Housing in Later Life,' that all older patients, coming into contact with health care services, should automatically be offered an assessment of their home with an action plan to ensure it facilitates the delivery of appropriate care and support and that housing is suitable.
- Targeting hard to reach isolated households who may live alone and have little family or social support. These people are particularly vulnerable and working alongside existing organisations, that already provide support to older people in the borough, to examine the best ways of reaching these people would be positive. In terms of our own information gathering, basing ourselves in GP surgeries and hospital departments gave us access to all sectors of the community, even those residents with poor health and mobility issues were available. We found it was a valuable platform for us to operate from and engage with harder to reach groups.
- Ensuring that local planning policy encourages the building of more of all types of housing for older people, extra care, retirement, sheltered and accessible housing, across both the social and private sectors. Looking at the availability of specialist housing for sale, as the majority of older people are home owners, and researching the potential for shared ownership to offer more choice. Building all new homes to accessible and adaptable standards so that they are 'age-proofed' and can meet the current and future needs of older people and therefore enable old people to continue to live in their own homes for longer.
- Researching inter-generational housing as another model of providing accommodation to older people in the borough. This year an inter-generational housing project was commissioned in Haringey, providing accommodation to both young and old people. This is the first scheme of its kind to be commissioned in London Further research into this as a housing option may be beneficial as it could provide further choice for older people who do not want to live in models of accommodation that are limited to the older population only. This could potentially tackle housing issues for both the younger and

older population. In the summer of 2017, CHS Group in Cambridgeshire set up a small-scale pilot intergenerational housing project to provide accommodation for postgraduate students in one of their sheltered schemes at reduced rents in return for volunteering and spending time with elderly residents. \*

## Conclusion

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It is clear from our findings that the majority of older people would like to remain in their homes for as long as possible but that many of them would consider a move in later life if the burden of the physical stress of moving, along with the financial stress, did not prevent or delay them from doing so. We spoke to many people who had moved and stated that once they had made the move, they only wished they had done it sooner. Housing that meets the needs of older people will have a direct impact on their quality of life, as well as making economic sense for local authorities, with the potential to improve health and wellbeing, resulting in fewer hospital admissions, as well as reducing the need on formal care and support services. Well designed and accessible accommodation reduces the incidence of falls and living in communities with friends and good social networks means that older people can maintain independence for longer and are less likely to feel lonely and suffer from depression. This effectively leads to less pressure on already strained health and social care services.

The evidence for providing safe and suitable housing for all older people living within our communities is irrefutable and it is crucial that enough appropriate housing is provided and being planned for. Access to advice is key to achieving this as well as supporting people to make choices they may have thought were otherwise unavailable. Collaborative working is also essential. Housing provisions needs to reflect the changing requirements and aspirations of all older people and we need to encourage local providers of housing, health and social care services and voluntary/community sector organisations, to work in a truly joined-up manner to educate and inform older people and their carers about housing options and how to access them. In this way we will be able to impact positively on the housing, as well as health, of the older population and reduce inequalities.

*\*Garland E Report 2017 Learning from Intergenerational Housing Projects*

**Appendix:**



**Bromley Older Persons' Housing Needs Survey**

**Your home and housing choices**

Your post code: .....

**Q1) How would you describe your home?**

- |  |  |
|--|--|
| <input type="checkbox"/> House           | <input type="checkbox"/> Sheltered/retirement/extra-care housing |
| <input type="checkbox"/> Bungalow        | <input type="checkbox"/> Caravan/mobile home                     |
| <input type="checkbox"/> Flat/Maisonette | <input type="checkbox"/> Other                                   |

**Q2a) Is the property you live in:**

- |  |   |
|--|---|
| <input type="checkbox"/> Owned outright with no mortgage | <input type="checkbox"/> Rented from a housing association or local council |
| <input type="checkbox"/> Owned with a mortgage           | <input type="checkbox"/> Temporary housing such as a hostel                 |
| <input type="checkbox"/> Rented privately (unfurnished)  | <input type="checkbox"/> Shared with family or friends                      |
| <input type="checkbox"/> Rented privately (furnished)    | <input type="checkbox"/> Other  |

**Q2b) How many bedrooms does your current property have?**

- |                              |                                    |
|------------------------------|------------------------------------|
| <input type="checkbox"/> One | <input type="checkbox"/> Three     |
| <input type="checkbox"/> Two | <input type="checkbox"/> Four plus |

**Q2c) Who currently lives in your household?**

- |   |   |
|---|---|
| <input type="checkbox"/> Yourself               | <input type="checkbox"/> Yourself and a partner |
| <input type="checkbox"/> Partner and dependants | <input type="checkbox"/> Extended family        |

**Q3a) Do you currently need help with your daily activities?**

For example, help to do things like get up/go to bed, dress/undress, get washed, use the toilet, prepare a meal, manage your medication or your home.

- |                              |                             |
|------------------------------|-----------------------------|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|------------------------------|-----------------------------|

**Q3b) Do you currently receive help with daily activities?**

- |   |   |
|---|---|
| <input type="checkbox"/> Yes                  | <input type="checkbox"/> Planning to get help |
| <input type="checkbox"/> No (please go to Q4) |   |

**Q3c) If you said that you do get help with daily activities, who helps you?**

Please tick all that apply

- |  |  |
|--|--|
| <input type="checkbox"/> A family member or friend                   | <input type="checkbox"/> A care worker who I pay for |
| <input type="checkbox"/> A care worker paid for by Adult Social Care |  |

**Q4) Thinking about your needs as you get older, have you, or are you:**

- Able to stay living in your current home without making changes (Go to Q16)
- Already made changes so you can stay in your current home (Go to Q5)
- Planning to make changes so you can stay in your current home (Go to Q5)
- Already moved to a smaller or more accessible home (Go to Q6)
- Planning to move to a smaller or more accessible home (Go to Q6)
- Already moved to specialist housing for older people (Go to Q6)
- Planning to move to specialist housing for older people (Go to Q6)

**Staying in your current home**

**Q5) Please tell us about any changes and adaptations you have already had done or are planning to do:**

*Please tick all that apply*

- |   |  |
|---|--|
| <input type="checkbox"/> Already had done | <input type="checkbox"/> Adaptations to bathrooms      |
| <input type="checkbox"/> Planning to do   | <input type="checkbox"/> Improved access such as ramps |
| <input type="checkbox"/> Grab rails       | <input type="checkbox"/> Other                         |
| <input type="checkbox"/> Stair lift       |  |

*Once you've answered Q5, please go to Q15.*

**Moving from your current home**

**Q6) If you haven't already moved, when are you planning to move?**

- |  |   |
|--|---|
| <input type="checkbox"/> Within the next few years | <input type="checkbox"/> In 6-10 years' time      |
| <input type="checkbox"/> In 3-5 years' time        | <input type="checkbox"/> More than 10 years' time |

**Q7) What was the main reason you moved or are considering moving?**

- |  |   |
|--|---|
| <input type="checkbox"/> To live in a smaller home         | <input type="checkbox"/> To be closer to family and friends |
| <input type="checkbox"/> To live in a larger home          | <input type="checkbox"/> Companionship                      |
| <input type="checkbox"/> Deteriorating health              | <input type="checkbox"/> To be closer to a town centre      |
| <input type="checkbox"/> To have access to care services   | <input type="checkbox"/> A specific event (please explain)  |
| <input type="checkbox"/> To live in a more accessible home | <input type="checkbox"/> Other (please explain)             |
| <input type="checkbox"/> For safety or security            |   |

**Please explain:**

*If you are planning to move into specialist housing for older people, please complete the next section. Otherwise, please go to Q16.*

**Making decisions about moving into specialist housing**

**Q8) If you haven't already moved into specialist older people's housing, where would you like the accommodation to be located?**

- |  |                                       |
|--|---------------------------------------|
| <input type="checkbox"/> Near the town centre                  | <input type="checkbox"/> In a village |
| <input type="checkbox"/> Outskirts of town with good transport | <input type="checkbox"/> Other        |

**Q9) If you haven't already moved into older people's housing, which areas of the borough would you consider moving to? Please tick all that apply**

- |   |   |
|---|---|
| <input type="checkbox"/> Centre of Bromley (Bromley Town, Bickley etc.) | <input type="checkbox"/> North of the borough (Penge and Anerley) |
|---|---|

- |  |  |
|--|--|
| <input type="checkbox"/> South of the borough (Orpington and Biggin Hill)                        | <input type="checkbox"/> Out of borough (South East) |
| <input type="checkbox"/> East of the borough (Chislehurst, <del>Mottingham</del> , Cray Valleys) | <input type="checkbox"/> Other                       |
| <input type="checkbox"/> West of the borough (Eden Park and West Wickham)                        |  |

**Q10) How many bedrooms would you need in the property?**

- |                              |                                    |
|------------------------------|------------------------------------|
| <input type="checkbox"/> One | <input type="checkbox"/> Three     |
| <input type="checkbox"/> Two | <input type="checkbox"/> Four plus |

**Q11) Would it be, or was it, important to have access to onsite care and support services in the accommodation?**

- |                              |                                   |
|------------------------------|-----------------------------------|
| <input type="checkbox"/> Yes | <input type="checkbox"/> Not sure |
| <input type="checkbox"/> No  |                                   |

**Q12) If you plan to move or have moved, what would be the most important aspects of the accommodation for you? Please tick all that apply**

- |   |  |
|---|--|
| <input type="checkbox"/> Space for family and friends to stay | <input type="checkbox"/> A garage or parking             |
| <input type="checkbox"/> Bringing my pets with me             | <input type="checkbox"/> A shared garden                 |
| <input type="checkbox"/> To live in a more accessible home    | <input type="checkbox"/> My own garden                   |
| <input type="checkbox"/> Taking my own furniture              | <input type="checkbox"/> Shared lounges or similar space |
| <input type="checkbox"/> Adequate storage                     | <input type="checkbox"/> Access to activities            |
| <input type="checkbox"/> Storage for mobility equipment       | <input type="checkbox"/> In an area with cafes and shops |
| <input type="checkbox"/> A launderette on site                | <input type="checkbox"/> Other (please explain below)    |
| <input type="checkbox"/> A balcony                            |  |

**Please explain:**

**Q13) What type of specialist older people's housing are you planning to move into or have already moved into? (Multiple choice)**

- |  |   |
|--|---|
| <input type="checkbox"/> Planning to move into | <input type="checkbox"/> Sheltered housing            |
| <input type="checkbox"/> Moved into            | <input type="checkbox"/> Extra care housing           |
| <input type="checkbox"/> Retirement home       | <input type="checkbox"/> Other (please explain below) |

**Please explain:**

**Q14) What support, if any, would you need to help you move home?**

- |   |   |
|---|---|
| <input type="checkbox"/> Support with utilities/bills | <input type="checkbox"/> Support with physically moving |
| <input type="checkbox"/> Identifying suitable housing | <input type="checkbox"/> Other                          |

**Q15) When moving into older people's housing, would you rather:**

- |   |  |
|---|--|
| <input type="checkbox"/> Buy outright or with a mortgage    | <input type="checkbox"/> Rent from a housing association |
| <input type="checkbox"/> Have shared equity (part buy/rent) | <input type="checkbox"/> Rent from a private landlord    |
| <input type="checkbox"/> Rent from a local council          |  |
| <input type="checkbox"/> Not sure                           |  |

### Demographic Information

**Q16) Are you:**

- Male  Female

**Q17) Which of these age groups do you belong to?**

- 55-64  85-94  
 65-74  95+  
 75-84

**Q18) Do you have a disability?**

- Yes  No

**Q19) What is your sexual orientation?**

- Heterosexual  Lesbian  
 Gay  Prefer not to say  
 Bisexual

**Q20) What is your religion?**

- Christian  Sikh  
 Muslim  Jewish  
 Hindu  None  
 Buddhist  Prefer not to say

**Q21) What is your marital status?**

- Married  Single  
 Divorced  Widowed  
 Cohabiting  Prefer not to say  
 Civil partnership

**Q22) What is your ethnicity?**

- Arab  African  
 Bangladeshi  Black British  
 Caribbean  Any other Asian background  
 Chinese  Any other Black background  
 White British  Any other mixed/multiple ethnic background  
 Gypsy or Irish Traveller  Any other white background  
 Indian  Prefer not to say  
 Pakistani  
 Asian British

*Thank you for taking the time to complete this survey.*