

Blackburn with Darwen Borough Council

Older people's housing strategy (2011 - 2016)

A strategy for housing and to support the wellbeing of older people



Independence and choice



Foreword

High quality and suitable accommodation for older people is a key to maintaining independence and security in later life. This strategy outlines specialist provision for our older citizens and how housing can contribute to overall wellbeing. This strategy is also complemented by the older people's strategy for Blackburn with Darwen, 'Positive about age', produced by the Blackburn with Darwen 50+ Partnership. Ensuring that older people in Blackburn with Darwen have a number of choices to meet their accommodation needs is a key role for the Council and its partners.

The Council, with its partners, has been very proactive in trying to meet the needs of older people. The Council was successful in securing central Government funding for an extra care housing scheme in Mill Hill which provides state of the art facilities for residents. Blackburn with Darwen is the only council to secure a second round of funding to develop a further extra care scheme at Kingsway in Blackburn. Together these schemes provide quality homes for those with care needs.

We are looking to facilitate up to three developments for the 50+ age group that will provide accommodation and a range of communal facilities for more active older persons with 'home for life' facilities allowing for care provision if needed.

The strategy sets out the clear need for a Home Improvement agency that can help the many home owners to carry out minor works and maintenance as well as the need for reliable advice and information.

This strategy sets out our anticipated need over the next few years. The Coalition Government is bringing in a number of changes that will impact on the housing and wellbeing of older people. Services will be developed to be delivered in a different way, empowering the community and using this important resource. The strategy will be updated regularly both on the internet and the Council's intranet to take account of these changes. We will continue to work with our partners to meet the needs of our ageing population with housing that meets the lifetime homes standard, is safe and promotes independence and wellbeing.



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Executive Summary and Recommendations



This strategy focuses on what Blackburn with Darwen Borough Council (BwD) as housing authority working in partnership with others can deliver to meet older people's needs and aspirations. The UK, regional and local population is ageing.

The changes in the composition and numbers of older people require a shift in the focus, resources, and processes of local agencies. Specifically in Blackburn with Darwen there will be the need for public services to respond to older people from Black & Minority Ethnic (BME) communities and ensure that services are culturally appropriate.

Housing services need to respond to the aspirations of homeowners who wish to continue to live in their own homes but require some support to maintain their homes.

The Policy context

The Strategy identifies the key national, regional and local policies that shape older people's services. This list is by no means exhaustive but highlights the main policies and strategies currently affecting older people's housing in Blackburn with Darwen. Localism and the Big Society will influence services available to older people and how they are delivered. National and regional strategies recognise the challenge of an ageing society. Housing supply is not meeting demand. Housing with support needs to shift from accommodation based support to non-accommodation support over the next decade as there is an oversupply of sheltered housing. Choice needs to be increased with a range of housing that meets the needs of an ageing society.

Demographics

Section 3 of the Strategy sets out the demographic information at national, regional and local level evidencing the growth in the population of older people.

Tenure and lettings

The Strategy identifies the tenure mix nationally and locally. People prefer to own property and pass on their equity to future generations. As people grow older the proportion of people renting increases. The number of older people living alone provides challenges and opportunities. Under occupation may release larger properties, for use as family homes.

The condition of private sector properties is worse in Blackburn with Darwen than the English average, with over 40% being pre 1919 terrace properties, and requires significant finances to bring them to the decent homes standard.

Health, social care and income

The Borough has significant health problems compared to the rest of the country. Life expectancy is significantly lower than the national average. Income deprivation is also significantly higher than the national or regional average. Social care needs are correspondingly higher than the national average and the projections for the future paint a bleak picture.

Specialist housing

The strategy identifies the current specialist housing for older people however some of this is no longer suitable for modern needs.

Detailed objectives

The strategy sets out the details of the activities in six key objectives. These objectives have been identified following consultation with older people themselves to establish their key issues. Specific actions will be developed under these objectives and monitored to show the impact of the strategy over time. The objectives are:

Objective 1: Enable older people to feel safe and live in a pleasant environment

Objective 2: Enable older people to repair, improve or adapt their homes

Objective 3: Enable older people to live in energy efficient homes

Objective 4: Improve housing related support

Objective 5: Promote specialised and affordable housing developments for older people

Objective 6: Provide appropriate housing choices & advice for older people

Implementing the strategy

Implementation of the strategy will be overseen by the Council's Older Persons Housing and Wellbeing Board. The Board is chaired by the Council's Deputy Chief Executive and includes senior staff from relevant departments. This ensures commitment from senior officers of the Council to the strategy.

Funding

The final section of the strategy is an outline description of the financial resources needed to support it.



Recommendations

It is **recommended** that all the tables that are based on census 2001 information are updated once the census 2011 information becomes available.

It is **recommended** that further work is carried out in relation to the needs of the older BME population, their aspirations and needs.

It is **recommended** that the authority further supports the work to encourage those under occupying to move to more suitable accommodation.

It is **recommended** that as part of the formation of the Home Improvement Agency:

- The Council, in conjunction with its partners, explores the development of equity loan schemes
- The Council produces or supports the production of a list of recommended builders
- The Council continues to support the provision of housing advice to enable older residents to realise the best housing options

It is **recommended** that further work needs to be undertaken to identify older homeless people in Blackburn with Darwen. Whereas there are very few people who are roofless, many older homeless people are housed in hostels or bed and breakfast accommodation.

It is **recommended** that a full fuel poverty strategy be adopted.

It is **recommended** that joint work between housing, social care and health be carried out to identify those areas where services could further enhance each other by working together.

It is **recommended** that indicators are developed in partnership with appropriate organisations and will be monitored in order to see how well the local authority performs over the lifetime of this strategy. Monitoring of progress will be provided to the 50+ Partnership and the Older People's Forum on a regular basis.

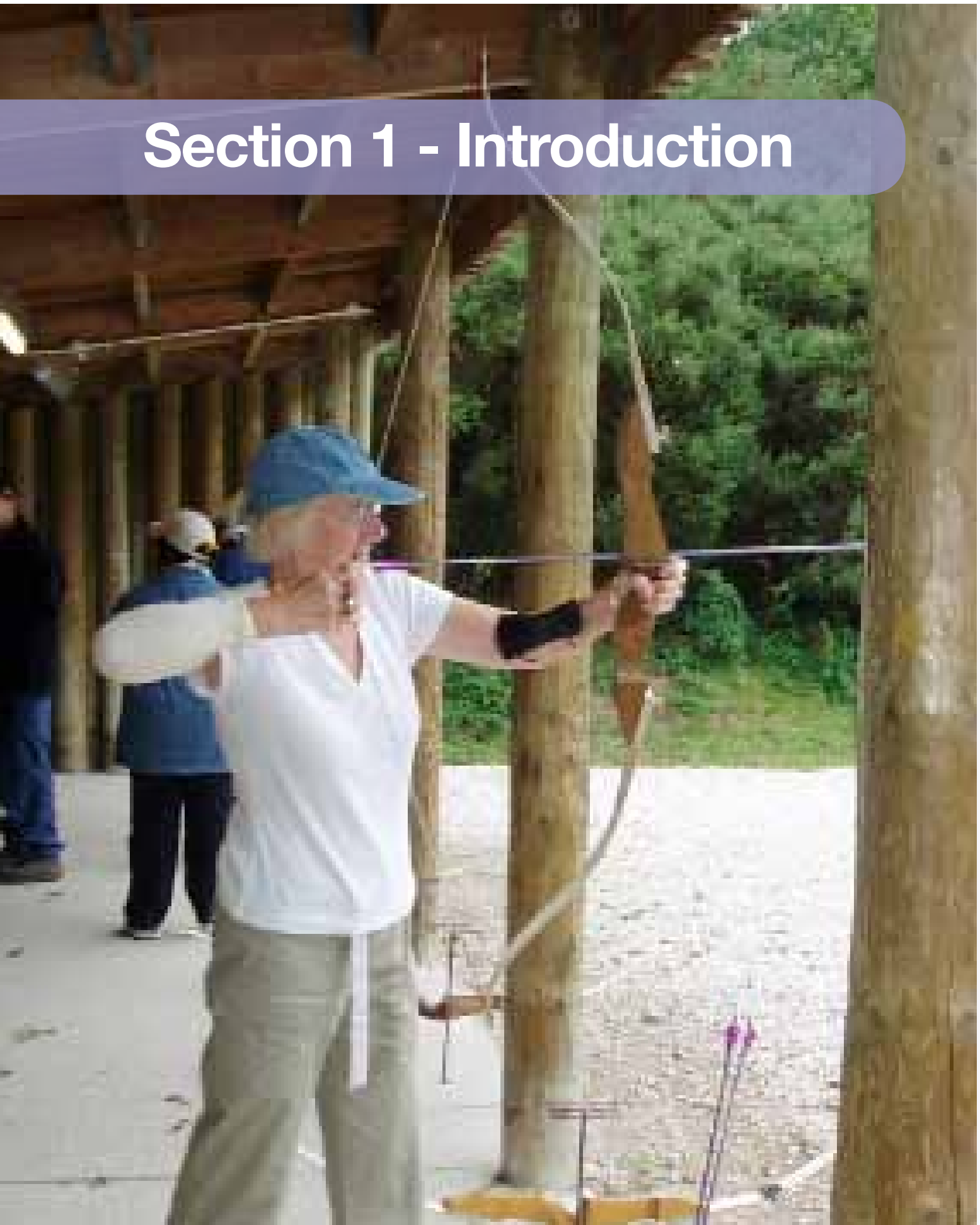
It is **recommended** that following the review of sheltered housing a modernisation programme is developed.

It is **recommended** that 50+ living housing is developed in the Borough to increase choice and quality accommodation.

It is **recommended** that the preventative role of property improvement in improving general health is more fully understood and services are reconfigured to offer a comprehensive strategic approach to addressing poor housing conditions, adaptations and the minor property repair service.

It is **recommended** that statutory services could be more proactive in reaching out to vulnerable people and communities to ensure timely interventions are accessed and any negative perceptions of these services are overcome.

Section 1 - Introduction



What is the older people's housing strategy?

This strategy focuses on what Blackburn with Darwen Borough Council (BwD) as a housing authority working in partnership with others can deliver to meet older people's needs and aspirations. The strategy outlines how the Council will respond to the housing needs and aspirations of its older residents.

BwD currently provides the following range of housing services for older people (defined as being over 50):

- 1363 units of sheltered housing rented to people aged 50+
- 294 units of Extra Care accommodation
- Housing improvement & repairs service to all eligible older people who are BwD residents
- Housing options service providing housing advice and assistance to all people in BwD including older people
- Housing advice and assistance for private sector homeowners to improve and repair their properties
- Housing advice and assistance for private sector homeowners to improve their properties' energy efficiency
- Through Supporting People funding providing alarm and response services to older people's properties
- Provision of Disabled Facilities Grants (DFG) to enable older people to adapt their own properties and for disabled adaptations.

Why do we need an Older People's Housing Strategy?

It is acknowledged that the UK population is ageing and consequently there are associated issues that need addressing by public services to respond to the needs of more older people living longer. The changes in the composition and numbers of older people, in relation to the local population, require a shift in the focus, resources, and processes of local agencies.

Government projections indicate that within 30 years the proportion of over 85 year olds will increase by 184%. Overall, by 2036 the over 60's population will have increased by 76%. Population growth in older people is likely to be less rapid in Blackburn with Darwen as, comparatively, it has a much younger population. However, whilst growth will be slower it will have a significant impact by 2025 with an overall rise from 18,200 to 23,600 older people living in Blackburn with Darwen. Linked to this will be the need for public services to respond to the needs of older people from Black & Minority Ethnic (BME) communities and ensure that services are culturally appropriate.

This strategy links to and shares the objectives of the older people's strategy 'Positive about age'. The top priorities that emerged from widespread consultation are set out in the following seven outcomes:

1. Staying healthy
2. Feeling safe
3. Being able to get about
4. Having enough money
5. Access to good quality services
6. Social wellbeing and involvement
7. Suitable accommodation

Other drivers for change

- The majority of older people will live until the end of their lives in general housing and they may need adaptations and other forms of help and advice to cope with their homes
- An increasing proportion of older people are homeowners (around 75-80% in most places) and they will be reluctant to transfer into rented accommodation in old age and see the value of the equity in their homes eroded
- Much specialised accommodation is in sheltered housing, some of which is now quite old and does not meet current space standards
- The average age of those living in such accommodation has increased. The increased age of residents in sheltered accommodation brings with it a need for a level of support greater than that allowed by the design of the existing scheme
- Some sheltered schemes have seen a loss of local amenities, such as shops, access to doctors and pharmacy and proximity to public transport, making independent life for their residents more difficult.
- New models of enhanced and extra care housing have emerged, offering not only the possibility of supporting higher levels of dependency but also an environment for a lively and active old age
- Local authority residential care provision is generally more expensive than non-residential care provision
- In the private sector the provision of traditional residential care in relatively small units is less financially viable and some providers are leaving the market. Longer term projections show a short term reduction in the need for residential care, but increasing back to current capacity by 2025
- While the residential care home sector continues to provide care of the more physically dependent and mentally confused older people, the steadily rising cost makes it imperative that other solutions are explored often involving assistive technology
- Local authority adult care provision and health services have to embrace the Personalisation agenda which will put power in the hands of service users. It will give them greater freedom to use care budgets in innovative ways
- Provision of nursing home care accommodation in the Borough could be improved. Whilst not directly relevant to this strategy, it should be noted that there are no residential nursing beds available for younger adults who therefore have to be accommodated outside the Borough. There is a need to raise standards and expand choice in the Borough
- It is important that we address resources for the Black and Minority Ethnicity communities, including identifying specialist residential and supported living options
- Increasing proportions of older people have the financial resources to fund their access to accommodation and support but do require quality and independent information, advice and assistance in making sound decisions and accessing services.

Development of the Older People's Housing Strategy

During the summer of 2008, there was recognition following the Comprehensive Performance Assessment and the publication of 'Lifetime Homes, Lifetime Neighbourhoods' of the need to take an holistic view of working across Older People's issues. This saw the recommendation to the Council's Executive Board of the creation of a cross portfolio Project Board for Older People's Housing, to include Housing Strategy and Adult Social Care, which would facilitate effective management of a programme of older people's initiatives and would set out management arrangements including the setting up of sub-groups.

The Council has developed a programme incorporating five main objectives. These are:

1. Re-provision of Adult Residential Care
2. The development of 50+ housing in the Borough
3. Development of Extra Care Schemes
4. Review and remodelling of Sheltered Housing
5. Re-provision of the Home Improvement Agency.

A note about the statistics

A large proportion of the tables and statistics provided in the body of this strategy are based on Census 2001. All the demographic information provided is based on estimates based upon old data. The tables will be updated as more up-to-date information becomes available, following Census 2011.

It is **recommended** that all the tables that are based on census 2001 information are updated once the census 2011 information becomes available.

Section 2 - National and Regional Context



This section identifies the key national, regional and local policies that shape older people's services. This list is by no means exhaustive, but highlights the main policies and strategies currently affecting older people's housing in Blackburn with Darwen.

National context

Lifetime Homes, Lifetime Neighbourhoods

Central Government has recognised the challenge of an ageing society and set out its strategy for the next 25 years. Nationally, by 2026 there will be 2.4 million more older people's households than there are today. There will be increasing pressure on health and social services.

The strategy recognises the current interdependence of housing, health and social care and the increasing role of that interdependence will have. The importance of the challenge was recognised in the development of a Public Service Agreement target* for the wellbeing and independence of older people (PSA 17).

This is a national strategy for Housing in an ageing society and attempts to address identified needs with the following commitments:

- Develop homes that last a person's lifetime with all new housing meeting the Lifetime Homes Standard by 2013
- Lifetime neighbourhoods – ensuring neighbourhoods are inclusive and have accessible facilities for older people
- Develop a national housing information and advice service for older people and strengthen this at a local level
- Ensure older people's housing and housing-related needs are considered together with their health and care needs through a joined-up assessment of their holistic needs
- Develop a Rapid and Responsive Repairs Service, an increase in the provision of Handypersons services
- Improve access to Home Improvement Agencies (HIA's)
- Improve access to Disabled Facilities Grants (DFG's)
- Improve access to advice and services through an integrated information and advice service
- Increase funding to the Warm Front scheme to improve insulation and heating in older people's homes. From April 2012, the Coalition Government plans to introduce the 'Green Deal'
- Require regional and local government to take into account the needs of an ageing population in planning policies and initiatives
- Boost preventative housing services using predictive risk modelling
- Improve the quality and quantity of specialised older people's housing.

* The PSA targets have been abolished and will be replaced with new targets by the Coalition Government

The Coalition Government is committed to helping elderly people live at home for longer by implementing solutions such as home adaptations and community support programmes. Work towards this includes:

- Housing our Ageing Population Panel for Innovation (HAPPI): the HAPPI panel reported on its findings in December 2009
- Lifetime Neighbourhoods: the Coalition Government has commissioned a report for local authorities on how to make Lifetime Neighbourhoods a reality
- Home Improvement Agencies: these are agencies that help homeowners and private sector tenants, advising on improvements and adaptations that their clients may need in their homes, helping to apply for grants or loans and helping identify reputable local contractors to do the work. The Department for Communities and Local Government sponsors Foundations, the national body for Home Improvement Agencies
- Handypersons: handypersons do odd jobs, home and fire safety, energy checks, fall prevention checks and signpost clients to other services. Since 2008 the Department for Communities and Local Government has provided funding to expand handypersons services nationwide and for 19 projects to test innovative housing related support services
- The Handypersons benefits toolkit: helps Local Authorities to estimate the financial benefits and value for money of these services and demonstrates savings to commissioning partners

FirstStop

This is a free, independent national information and advice service for older people, their family and carers which is funded by the Department for Communities and Local Government. It provides joined-up advice across a range of housing, care and finance rights and issues. The Council is also investing in the development of local FirstStop partnerships to offer more intensive local support and advocacy services for older people.

Financial challenge to councils of an ageing population

The Audit Commission issued a local government report setting out its findings and recommendations to councils to deal with the financial challenge of an ageing population. The report is summarised below:

Councils face the challenge of an ageing population as public spending reduces.

The ageing population will affect:

- all councils, not just those with social care responsibilities;
- councils' partners in housing, health and policing.

Public spending will reduce over the next few years – councils and their partners will be expected to find billions of pounds of extra savings.

An ageing population has a range of impacts. If care service costs simply increase with the population they could nearly double by 2026.

Older people are more likely to volunteer to support local communities. Carers over 60 provide care worth twice public spending on care services for older people.

Most councils do not know enough about the costs of their ageing population, or the savings from preventive and collaborative action, to take important decisions.

The financial challenges of an ageing population are driven by different factors in different places

Councils must understand the age structure of their populations, the distribution of health and wealth, and likely trends.

The biggest single financial impact will be on social care spending, which increased by 46 per cent between 2000/01 and 2007/08.

There are big differences in care costs – some councils spend three times more than the average per person on some services.

Small investments in services such as housing and leisure can reduce or delay care costs and improve wellbeing.

Improved health and wellbeing reduces demand for services

Councils and partners should cooperate to tackle the main causes of social care need:

- poor housing and environment;
- health and mobility problems;
- breakdown of informal support and social isolation.

Most medium-term financial planning fails to use demographics, information about the impact of preventive work, or data about older people's preferences. Older people are an untapped source of information about what works and the value of support to independent living.

Early intervention can improve wellbeing and save money. One county saves £1 million a year on residential care costs by providing telecare services.

Cheaper alternatives are often the services most valued by older people, their families and communities.

"Under pressure: Tackling the financial challenge for councils of an ageing population" Local Government report, February 2010

Councils have to take a long-term strategic approach, but also deliver quick wins

Stronger corporate approaches to financial planning, led by quality of life objectives, should avoid silo-based thinking.

Joint strategic needs assessments provide opportunities to overcome obstacles to collaborative and preventive working.

Councils and partners can control service costs by reducing spending, avoiding spending, preventing waste and achieving better outcomes for the same, or fewer, inputs.

A strategic approach needs:

- clear objectives for older people's quality of life;
- better information about costs and savings;
- cooperation with other local public services;
- recognition that spending from other budgets will lead to savings in social care and health; and
- difficult choices.

Regional context

North West

The challenges at a national level are replicated at the north west regional level. Following consultation with a range of regional organisations including North West Regional Development Agency, GONW, NHS North West, 4NW, Age Concern, 5050Vision – the North West forum on ageing - the document 'Everybody's future: North West Regional Framework for Ageing' (2009) was produced, setting out a framework and priorities for the region. One key priority is housing.

The region recognises that housing is essential for individuals and critically important to the wellbeing of the community and the economy. Suitable and appropriate housing is vitally important in enabling 50+ populations to maintain healthy independent lifestyles in safe and comfortable surroundings.

Key facts:

- housing supply is not meeting demand
- social housing waiting lists in the North West have grown by 75%
- the overall population of the region is predicted to increase by 7% between 2006 and 2032, but the number of households is expected to rise by 21%
- single person households, whether for older or younger people, accounts for 77% of projected growth

A significant element of this growth is in smaller and single person households arising from the ageing of the population brought about by improvements in health and longevity. Population projections show that the proportion of the region's population aged 65-74 will increase from 8.6% to 10.9% over the period from 2006 -2031.

Key Opportunities:

Housing is very often a person's most valuable asset and over 70% of older people own homes which may provide them with equity in the longer term.

Key Risks:

Whilst housing supply has not kept up with demand locally and nationally, many houses owned by older people are under-occupied (32.5% of households in the NW are one person, a figure set to increase by 7% by 2020).

Current housing stock is for the most part costly to maintain or is poorly designed to deal with the accessibility and mobility issues.

The scale of 'fuel poverty' associated with poor housing stock and poor energy efficiency needs to be recognised.

The framework sets out the key building blocks for success. These are:

- setting out demand
- matching supply to demand
- eliminating fuel poverty
- developing the kind of housing that connects and creates communities.

Housing support in the Northwest

The Northwest Regional Housing Group has produced 'A Regional Strategic Framework for Housing Support' which sets out the findings in relation to the need for housing with support in the North West region over the next decade.

The main findings of the needs model are:

In 2010 we needed an additional 12,697 units of housing support, rising to 25,986 additional units by 2020. Requirements for accommodation-based (ABS) and non-accommodation-based (NABS) support vary within these figures. There is most unmet need for housing support from socially excluded household groups, for both accommodation-based support and non accommodation-based support in 2010, and for accommodation-based services in 2020.

There was unmet need for non-accommodation-based housing support from all super groups (31,006 units in 2010, 38,823 in 2020).

There is currently a very significant oversupply of support provided to people living in sheltered housing or other forms of accommodation-based support for older people.

There is very large **undersupply** of non-accommodation-based support for older people.

However, population changes mean that the balance between the likely need for accommodation-based support and non-accommodation-based support will alter.

Evidence suggests the need to review the traditional sheltered housing model and perhaps offer more choice through, for example, sheltered units functioning as mixed communities and acting as community hubs with greater equality of access to support for older people in the community. The non-accommodation-based support can and should take many forms. It should be noted that sheltered housing is, and will remain, an important housing option for many older people. However, at present there is an automatic link between being allocated a flat in sheltered housing and housing support. This automatic link needs (in some cases) to be broken.

The pattern of oversupply and undersupply is not entirely uniform across the region and the following table and chart summarises the overall net requirements for accommodation-based support (ABS) and non-accommodation-based support (NABS) across the North West region in 2010. The table shows that there is a significant oversupply of accommodation based units as at 2010 and that this is projected to continue by 2020. However, there is also a significant undersupply of non-accommodation based units both now and projected to 2020.

Table 1 - Older people living independently with support

Year	ABS units required	Supply of ABS units	Difference
2010	37,755	59,883	+ 22,128
2020	43,289	59,702	+ 16,414

Year	NABS units required	Supply of NABS units	Difference
2010	47,157	24,053	- 23,104
2020	54,126	23,403	- 30,723

Source: NW needs model

Pennine Lancashire Housing Strategy 2009-29

Pennine Lancashire Housing Strategy was adopted by the six district councils and Lancashire County Council making up the sub-region in 2009. Its overarching aim was ‘to promote prosperity across Pennine Lancashire and remedy the impact of market failure on land, labour and housing markets.’

The strategy is set within the strategic context of regeneration and economic growth which recognises the importance of housing to secure regeneration. Housing Market Renewal and other regeneration funding was the driving force behind a Pennine Lancashire joint approach. The strategy has three cross cutting objectives:

1. To ensure a sufficient quantity, high quality and appropriate type of housing supply to meet the economic aspirations and social needs of Pennine Lancashire;
2. To develop sustainable neighbourhoods that can retain successful households and offer opportunities to inward investors, reducing the disparities between neighbourhoods within the area, providing linkages to economic growth and employment opportunities and improving overall economic performance in relation to the region;
3. To meet the housing, health and support needs of our residents and vulnerable people, promoting better services, more choice, accessible and integrated fully into local communities.

With particular reference to older people in Blackburn with Darwen the strategy was seeking to widen housing choice including the development of a Pennine Lancashire choice-based lettings system, improving poor housing conditions in the older private sector housing, tackling fuel poverty and identifying supported housing needs.

Some important progress has been achieved on these initiatives and collaborative working, but the ending of Housing Market Renewal and wider public sector cuts by the Coalition Government now requires a thorough review of what it might be possible to achieve in this period of severe economic restraints. This inevitably means a reduction of services to older people and other vulnerable groups across Pennine Lancashire. However, despite these constraints, the housing needs of the elderly and other high risk people will remain a high priority for cross council collaboration and innovative working.

Section summary

National and regional strategies recognise the challenge of an ageing society. Housing supply is not meeting demand. Housing with support needs to shift from accommodation-based support to non-accommodation support over the next decade as there is an oversupply of sheltered housing. Choice needs to be increased with a range of housing that meets the needs of an ageing society.

Section 3 - Demographics



National population changes and ageing

The following tables set out the predicted number of people aged 65+ in Great Britain projected to 2036. The figures are based on the 2006 mid-year estimates.

Table 2 - Changes in population for 65+

Ages	2006	2011	2016	2021	2026	2031	2036
65+	9,688	10,494	11,854	12,900	14,220	15,778	17,033
75+	4,659	4,975	5,480	6,309	7,477	8,223	9,087
85+	1,243	1,436	1,653	1,947	2,342	2,876	3,525

Figures are in thousands

As can be seen, Government projections indicate a significant increase in the absolute number of people in the 65+ to 85+ age groups. For the 65+ age group an increase of 76% in the 30 year period between 2006 and 2036 is predicted. The most significant increase is in the 85+ age group. This is predicted to increase by 184%. As the need for accommodation with care increases with greater age, this is a particularly acute issue.

Future generations of older people are likely to demand a wider range of housing choices and will seek higher standards. Many will have sufficient income to exercise these choices. As the numerical growth in the older population is more pronounced in the 'younger' group aged under 75, many will seek and be able to maintain active lifestyles and may not see themselves as 'older people'. Some will continue in paid employment. Again this will be reflected in the housing and other choices they make.

Local population changes and ageing

Population growth in older people is likely to be less rapid in Blackburn with Darwen as there is a comparatively much younger population. However, whilst growth will be slower it will have a significant impact by 2025.

Table 3 - Projected increase in BwD over 65 population until 2025 by age bands

Age bands	2008	2010	2015	2020	2025
People aged 65-69	5,200	5,300	6,700	6,200	6,700
People aged 70-74	4,500	4,600	4,700	5,900	5,600
People aged 75-79	3,600	3,600	3,800	4,000	5,000
People aged 80-84	2,600	2,600	2,700	3,000	3,200
People aged 85 and over	2,300	2,300	2,400	2,700	3,100
Total population aged 65 and over	18,200	18,400	20,300	21,800	23,600

Source: POPPI 2008

Over the period to 2025, the over 65 population is predicted to rise by 29%. This presents significant challenges to services, particularly to health, social care and housing. The corresponding increase in the over 80s is of even greater significance. The number of people aged 80+ is predicted to rise from 4,900 to 6,300 – an increase of some 1,400 persons or 28.5%.

In Blackburn with Darwen public services will need to respond to the needs of older people from Black & Minority Ethnic (BME) communities and ensure that services are culturally appropriate. Due to the immigration patterns of some of these BME communities it may be the first time that public services will be required to meet the needs of some of these communities.

Population estimates from 2006 (based on the 2001 Census) classify 77% of the local population as white and 19% as Asian or Asian British (mainly Muslims of Indian or Pakistani heritage). However, amongst the population aged 65 and over, less than 8% of individuals are classified as non-white.

It is difficult to project ethnic minority populations due to uncertainty around migration and mortality rates. Clearly, it will take a significant length of time for the local BME population to age and be represented in greater numbers amongst the borough's older population. However over the next 15 -20 years one could expect a doubling of the BME older population. This ageing ethnic population will have needs for housing with support that is culturally appropriate.

It is **recommended** that further work is carried out in relation to the needs of the older BME population, their aspirations and needs. The housing providers that offer housing with support should be invited to contribute towards the cost of a short-term development officer role. This person would investigate BME housing needs and aspirations; identify the barriers to using, for example, sheltered housing and promote sheltered housing to BME communities in a variety of ways.

Section summary

The population of BwD, like that of England and the North West region is ageing. The rise in the percentage of persons over age 85 is less pronounced in BwD due to its proportionately younger population. However, BwD has a high proportion of BME residents and housing with care needs to be provided in a culturally sensitive way.



Section 4 - Housing Tenure and Condition

National picture

In the 10 years between 1993-2003 the number of owner occupiers in Britain increased from 13.4 million (68%) to 14.8 million (71%). There was a corresponding fall in the percentage of social rented housing. Social renting is consequently a declining market while owner occupation is growing.

Local picture

Owner-occupation remains, at 71.5%, the preferred tenure in Blackburn with Darwen with 25% of all households renting their accommodation.

As can be seen from the table below, the vast majority of elderly people own their own homes, particularly those in the 55-74 age ranges.

Table 4 – Older people and tenure

Proportion of older people and tenure 2001				
	People aged 55-64	People aged 65-74	People aged 75-84	People aged 85 and over
Owned	81	77	69	62.7
Social rented	13.5	17.5	23.5	28.6
Private rented or living rent free	5	5	7	8.4

Crown copyright 2008 Source: POPPI

The trend is for owner occupation to decline as people age such that owner occupation drops from 81% for the 55-64 age group to 62.7% for over 85 year olds. This also results in a corresponding increase in the proportion of rented accommodation as people get older. This may be related to issues of maintenance of the home as well as suitability for the needs of the very frail elderly, for example, making adaptations to meet the needs of this group.

Consultation with older people in Blackburn with Darwen confirms that they want to continue to live in their own homes and to pass on the equity to future generations. If a move from owner occupation to rented accommodation generates a capital receipt, this can disqualify an older person from Housing Benefit which acts as a disincentive to make such a move.

Lettings to older people

Figures collected by CORE for the year April 2008 – March 2009 show that nearly 10% of new lettings for general needs housing were to older people. This figure rises to over 28% when looking at supported housing in the Blackburn area.

The proportion of lettings to older people combined with the length of tenancy means that there is a disproportionate number of older people in social housing.

In addition to the tenure profile, the following figures for older people predicted to live alone are relevant.

Table 5 – Projected Elderly Living Alone

Living arrangements of people aged 65 and over by age and gender numbers living alone, projected to 2025.					
	2008	2010	2015	2020	2025
Males aged 65-74 predicted to live alone	782	799	918	986	1,003
Males aged 75 and over predicted to live alone	896	924	1,064	1,176	1,484
Females aged 65-74 predicted to live alone	1,683	1,683	1,947	2,079	2,112
Females aged 75 and over predicted to live alone	3,127	3,068	3,127	3,304	3,835
Total population aged 65-74 predicted to live alone	2,465	2,482	2,865	3,065	3,115
Total population aged 75 and over predicted to live alone	4,023	3,992	4,191	4,480	5,319

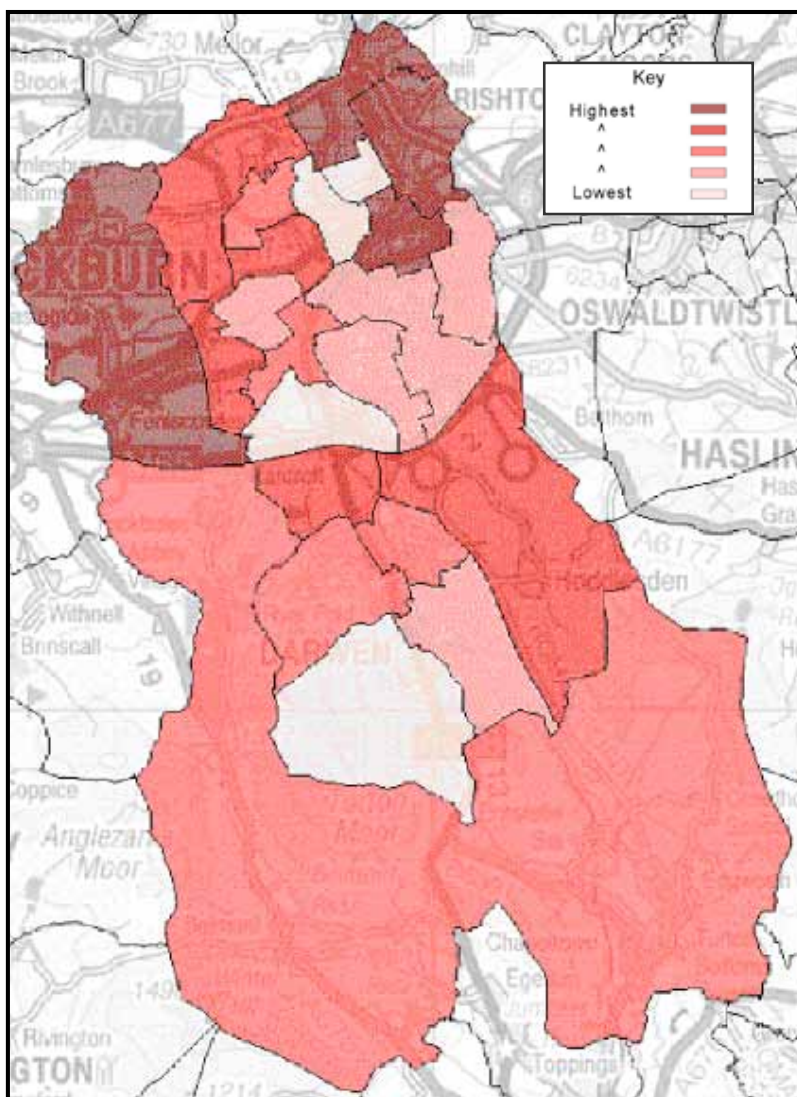
Crown copyright 2008 Source: POPPI

Figure 1 Spatial distribution (by ward) of older person only households

When we add the issue that older people spend significant portions of their time at home (and the older they get the more time is spent at home), this has significant issues for social isolation, loneliness and under-occupation.

Under-occupation

National research shows that one of the most important reasons for people who are under-occupying properties to seek a move is the presence of stairs. This has particular relevance to older people who are frequently under-occupiers.



Locally, Twin Valley Homes (the largest housing provider in Blackburn with Darwen) currently defines under-occupation as where a tenant under-occupies a property by two or more bedrooms greater than their needs. The Pennine Lancashire choice-based lettings scheme recognises under occupation as a housing need and as a result places such a person in Band 2 for rehousing. This should encourage the release of larger properties to families. As part of the Pennine Lancashire choice-based lettings policy, the participating housing providers have agreed that a proportion of new-build bungalows will be set aside for people who, as a result of moving, will free up larger properties.

It is **recommended** that the authority further supports the work to encourage those under-occupying to move to more suitable accommodation.

The average house price in Blackburn with Darwen (2011) is £114,800 – this is substantially below the England and Wales average of £159,000. The average mortgage level is £51,000 resulting in an average equity of £63,800 per dwelling. This would suggest that there is significant potential for equity release schemes to be used to carry out repairs and/or improvements. However, there is very little equity release in the borough. This may be due to a range of factors including the lack of information, distrust of equity release schemes and the negative publicity around some of products. There would need to be a service to encourage home owners to use equity in their homes to obtain loan funding from high street banks and building societies. Such a service could also explore the development of local loans services for those who otherwise have difficulty in borrowing from high street lenders.

This would need to be supported by a recommended builders list which gives home owners/tenants greater confidence in employing a reliable contractor. Information would need to be available in the public sector as well as independent information and advice.

It is **recommended** that as part of the formation of the Homes Improvement Agency:

- The Council, in conjunction with its partners, explores the development of equity release and equity loan schemes
- The Council produces or supports the production of a list of recommended builders
- The Council continues to support the provision of housing advice to enable older residents to realise the best housing option.

Older homelessness

In recent years increasing attention has been focussed on older homeless people. The current homelessness strategy identifies three vulnerable groups as priorities for action. These are:

- Domestic violence victims
- People with drug and/or alcohol problems
- People with complex needs

However, the strategy does not deal with older homeless people as a vulnerable group in its own right. In respect of older people and homelessness, a study carried out by the University of Sheffield has shown that many people become homeless for the first time after the age of 50 years. Some have led settled lives, remained at one address and worked for decades. For most, multiple factors were responsible for their homelessness. There was also evidence that policy gaps and service delivery problems contributed substantially to homelessness.

It is **recommended** that further work needs to be undertaken to identify older homeless people in Blackburn with Darwen. Whereas there are very few people who are roofless, many older homeless people are housed in hostels or bed and breakfast accommodation.

House condition

House Condition Surveys (HCS) are conducted on a regular basis by local authorities as a means of maintaining a detailed picture of housing conditions, primarily in the private sector. The most recent House Condition Survey was carried out in 2009 and provides up-to-date information in relation to the properties in Blackburn with Darwen. There are 59,490 properties in the Borough at the time of the survey with 39,270 owner occupied.

The borough has a substantially higher proportion of stock that was built pre-1919 than the national average. The stock has a high proportion of terraced housing. Some 27,300 properties (45.8%) failed the decent homes standard; this is substantially greater than the English national average of 36.7%. A property can fail the decent home standard for a number of reasons, for example having little or no insulation or using electric fires for heating. A dwelling with a steep, narrow poorly lit staircase that has no hand-rail would also fail the standard.

The cost to rectify the category 1 hazards is an estimated £76.3m or an average of £6,200 per dwelling. However, this would only remove the category 1 hazards identified. A comprehensive repair is one where no new work would be required to the dwelling in the next 10 years. It has been estimated that the cost of comprehensive repair would be £303.5m or an average of £24,600 per dwelling.

Around 19,000 (or 31.9%) dwellings fail the thermal comfort criterion compared to the national average of 16.7%. As is expected, the highest failure rate (42.5%) is found in pre-1919 properties. Privately rented properties (at 40.7%) have the highest failure rates in tenure type followed by owner occupied properties (31.3%) and then the RSL stock (28.1%).

A key issue in reducing energy consumption is tackling fuel poverty. A person is said to be in fuel poverty if more than 10% of their net household income would be needed to be spent on heating and hot water to give an adequate provision of warmth and hot water. There are an estimated 7,700 (12.9%) households in fuel poverty in Blackburn with Darwen compared to the national average of 11.5%. The Government has set a target of eradicating fuel poverty by 2016. There are estimated to be 4,800 owner occupied households that are in fuel poverty. The cost to remedy this is estimated at some £13.2m.

Over 21% of dwellings have at least one resident with a long term illness or disability. The provision of adaptations is mandatory under the Disabled Facilities Grant (DFG) scheme. The house condition survey 2009 shows that the highest proportion of adaptations that have been carried out are the provision of grab/hand rails (38%) with a redesigned bathroom following at 22%. The cost of carrying out adaptations has been estimated at £17.5m or £8.5m after means-testing.

It is **recommended** that a full fuel poverty strategy be adopted.

Section summary

People prefer to own property and pass on their equity to future generations. As people get older the proportion of people renting increases. The number of older people living alone provides challenges and opportunities. Under occupation may release larger properties.

The condition of private sector properties is worse in Blackburn with Darwen than the English average and significant sums are required to bring them to the decent homes standard.



Section 5 - Health and Social Care

Health profile

There is a clear understanding of the effects of poverty on life expectancy within the Borough. The most deprived areas in the Borough have, on average, over 7 years less life expectancy when compared to the least income deprived areas. Local life expectancy is a staggering eight years shorter when compared with the English boroughs with the longest life expectancy.

In the Blackburn with Darwen Health Profile 2007 (NHS) stark facts are provided. Of the 26 related indicators comparing performance on health issues, 17 are worse than the England average. The indicators rated as 'significantly worse' are: income deprivation, percentage of physically active adults, life expectancy (males and females), deaths from smoking, early deaths (heart disease and stroke), early deaths (cancer), 'feeling in poor health', mental health, and people with diabetes. Life expectancy for women is the fifth lowest in England, deaths from heart disease and stroke is higher than North West and England averages and percentage of people registered with diabetes higher than North West and England.

Hospital admissions

Particularly important is the avoidance of falls leading to neck of femur fracture which account for 8 percent of all hospital bed days for over 65s and have high mortality rates. Even if successfully treated they often lead to an increased level of social care. Preventing falls can have a significant impact on the quality of life of the local population and result in a reduction in NHS and social care expenditure. It can lead to a change in housing need including a forced move.

Early intervention, rehabilitation and re-enablement

Addressing the needs of older people following an acute incident will assist in maintaining independence. The provision of supportive hospital discharge procedures, residential intermediate care and rehabilitation in the local community to maintain social links and infrastructure, is a key part of the strategy to allow people to return and remain in their own homes with minimal interventions.

Long term conditions

Blackburn with Darwen has a greater proportion of people with a limiting long term illness (LLTI) than the national average (20.3% compared to 18.2%). The Borough also has a higher percentage of people who said that their general health was 'not good' (11.1% compared to the average in England and Wales of 9.2%).

A higher proportion of the older Asian residents of the borough have a limiting long-term illness compared to the other ethnic groups. In the 50-64 age band 56% of the Asian residents have a LLTI compared to 34% of the white residents. In the '65 plus' age band 70% of the Asian residents have a LLTI compared to 57% of the white residents.

The take-up of attendance and disability living allowance within Blackburn is high with Attendance Allowance the fourth highest within the 12 Lancashire districts and Disability Living Allowance the highest in Lancashire apart from Blackpool.

By 2025 the proportion of local people with a LLTI is projected to increase to 27% of the population, compared with a projected national increase to 26% of the population*.

* Blackburn with Darwen Housing Needs Survey 2008

Mental health and well being

Amongst residents over the age of 65 depression was the 3rd most common diagnosis in terms of hospital bed days. POPPI have estimated that between 1,820 and 2,730 over 65s in the Borough currently suffer with depression and of these, up to 900 are suffering with severe depression. The 50+ Partnership has highlighted a lack of sufficient activities for older people with mental health problems and those targeted at ethnic groups.

People with a learning difficulty

An emerging need identified from the Learning Disabilities Partnership Board is that 3.7% of households contained at least one person with learning disabilities. There are approximately 420 people over the age of 18 with learning disabilities living in the Borough. The board has identified the need to further enhance and extend current service and support options. A particular need for housing arises for people with a learning disability who have an older parent looking after them. Two bedroom accommodation in which the disabled person can continue to live after the death of their parent (carer) is a clearly needed in the Borough. Extra care schemes with flexible age criteria can also provide this specialist form of accommodation for this client group by enabling them to live independently alongside their parents in the same scheme.

Dementia

Taking the dementia prevalence estimates for England and applying those to our local population to ascertain projected increase in the number of over 65s likely to suffer with dementia shows a predicted increase from 1,256 today to 1,628 people over 65 by 2025. Most dementia sufferers continue to live at home undiagnosed or are cared for by informal carers.

Those who are diagnosed with dementia wish to continue to live in their home for as long as possible. This is more so the case where there is a partner. At present the Borough has only one extra care scheme offering 8 units with specialist support. Cotton Spinners Court offers specialist services but this itself creates problems for tenants who are couples when the person suffering from dementia dies. Lack of current resource that can respond to the needs of dementia in a flexible way is a major challenge for the authority and its partners.

Income and deprivation

A key element of housing and wellbeing is the income level of older people and the relative deprivation. The level of income is a key constituent of the ability to pay for accommodation, maintenance costs and contribution towards any adaptations. The figures below show that the total population of Blackburn with Darwen over the age of 60 in 2004 was 24,164 and of those 5,372 were affected by income deprivation*.

* Blackburn with Darwen Housing Needs Survey 2008

Table 6 - Population aged 60 + by electoral wards and income deprivation

Ward Name	Population aged 60 & over	Number affected by Income Deprivation	Percentage affected by Income Deprivation
Audley	1,322	593	44.9%
Bastwell	684	324	47.3%
Beardwood with Lammack	1,131	92	8.2%
Corporation Park	1,123	315	28.1%
Earcroft	1,081	232	21.5%
East Rural	342	31	9.0%
Ewood	1,092	212	19.4%
Fernhurst	517	54	10.4%
Higher Croft	1,022	278	27.2%
Little Harwood	1,129	280	24.8%
Livesey with Pleasington	1,684	161	9.5%
Marsh House	983	140	14.2%
Meadowhead	1,197	176	14.7%
Mill Hill	1,128	268	23.8%
North Turton with Tockholes	712	53	7.4%
Queen's Park	804	241	29.9%
Roe Lee	1,522	168	11.0%
Shadsworth with Whitebirk	1,244	380	30.5%
Shear Brow	915	377	41.2%
Sudell	1,385	286	20.7%
Sunnyhurst	1,150	137	12.0%
Wensley Fold	1,288	470	36.5%
Whitehall	709	106	14.9%
Totals	24,164	5,372	22.2%

Social care needs

The number of people placed in residential care in Blackburn with Darwen has historically been high. (The national average in 2003/4 was 98 per 1000 of aged 65+). In the past the authority has over relied on more institutional forms of provision. The table however shows a steady reduction has been achieved with plans to continue this trend by use of more intensive home care and the development of extra care facilities.

Table 7 - Past Performance of Elderly Services Provision

PERFORMANCE ASSESSMENT FRAMEWORK INDICATORS				
	2007/08	2008/09	2009/10	2010/11
Admission of residents over 65 to residential care (per 10,000)	99	117	111	132
Older people helped to live at home (per 1,000 pop)	77	75	77	66
Intensive Home Care	32	406	136	64

Source: CSCI

The number of people supported to live at home is now close to the national average of 84 per 1000 of those aged 65+. However the number receiving more intensive packages at home is above the national average of 11 per 1000 and trending up.

Many older people are now diverted from needing Social Services at all, through provision of preventative support in the community. Care Network scheme is an independent registered charity which now deals with over 1,200 older people and provides shopping, cleaning, gardening and a range of other support services. A vast range of home improvement, maintenance and repairs are delivered through Care Network.

The number of people unable to manage at least one self-care activity is predicted to rise in line with the increase in the population over the same period. As would be expected, this increases in the over 75 population. 22% of 65-74 year olds and 44% of men and women aged 75 and over are unable to manage at least one self-care activity on their own. There are significant implications not only for commissioning of services by Adult Social Care but also for the wellbeing of people affected. The importance of ensuring that housing is designed to mitigate the effects of this cannot be understated.

Again the prediction is in line with the increase in the population over this period and highlights the increasing pressures that will be faced by social care commissioners in the future.

It is **recommended** that joint work between housing, health and social care be carried out to identify those areas where services could further enhance each other by working together.

Section summary

The borough has significant health problems compared to the rest of the country. Life expectancy is significantly lower than the national average. Income deprivation is also significantly higher than the national or regional average. Social care needs are correspondingly higher than the national average and projections for the future paint a bleak picture.

Section 6 - Supply of Specialist Housing



Current provision of sheltered and extra care housing

The total stock of sheltered housing and Extra Care accommodation in the Blackburn with Darwen Borough is 1,574 units, comprising of individual flats, bedsits, bungalows or maisonettes. It is summarised below in Table 8.

Table 8 - Total Sheltered Housing Stock in Blackburn and Darwen at February 2011

Type of provision	Feb 2011	Comments
CAT 1	669	TVH describes these as "Good neighbour schemes"
CAT 2	400	
CAT 2.5	294	
Total	1363	

CAT 1 – purpose built for older people, alarm with no site warden but floating support

CAT 2 – self-contained accommodation for the less active older person which includes an element of warden support and range of communal facilities.

CAT 2.5 – frail and older people extra-care accommodation. This includes the full range of communal facilities, plus additional features, including wheelchair user environments and on-site care provision 24/7.

	Bedsits	Flats		Bungalows	
		1B	2B	1B	2B
TVH	152	290	13	182	35
Other	0	557	96	1	37
Total	152	847	109	183	72

The stock profile clearly identifies that the vast majority of the sheltered accommodation is 1-bedroom flats. Table 9 shows that over 80% of the sheltered accommodation available in the Borough has only 1 bedroom. Bedsits account for nearly 10 % of the stock.

It is **recommended** that following the review of sheltered housing a modernisation programme is developed.

It is apparent from the stock profile above that there is a limit to the choice of accommodation available to older people within the Borough. Accommodation with 2 bedrooms is in short supply, and lack of bedroom space has been identified as a problem for existing residents. This is a particular problem for more active older people who may use the second bedroom as a study. The lack of a second bedroom also means that relatives and carers are not able to stay for short periods to provide care and support. It is also evident that there is a significant lack of wheelchair adapted/friendly accommodation.

Twin Valley Homes has nearly half the total stock in the Borough and is the major sheltered housing provider. Twin Valley has the major proportion of its units in Category 1 stock, which offers great future potential in terms of supporting and promoting independent living.

The other Housing Associations have collectively a higher number of Category 2 properties. Some, such as Spinneyside and Sahara Fold in Blackburn and Pembroke Court in Darwen, are built to Category 2.5 specification.

Five housing schemes are currently being operated as extra care facilities; in Blackburn Spring Bank Court, Spinney Side and St. Margaret's Court and, in Darwen, Cotton Spinners Court. The number of extra care places increased with the development of Kingsway (66 units) which was completed in February 2011. Additional extra care units are planned in the development of 50+ villages. This will enable the people of Blackburn with Darwen to have a greater choice about where they live.

It is **recommended** that 50+ living housing is developed in the borough to increase choice and quality accommodation.

Current Community Service Provision

To make some sense of the supply in relation to the population figures the next table shows the amount of specialist accommodation per thousand people aged over 65 provided within the Borough.

Table 9 – Specialist accommodation per 1000 over 65

Provision of specialist accommodation/1000 population over 65 in Blackburn and Darwen				
Housing - dwellings				Residential care places
	Rent	Sale	All	
Blackburn	70.2	0	70.2	87.9
England	50.8	11.8	62.6	52.1

Source: Elderly Accommodation Council

A Department of Environment (DoE) study in 1994 said that 44 sheltered and very sheltered housing /extra care dwellings should be provided per 1,000 people over 65. It has become common subsequently when preparing housing strategies for older people to use a ratio of around 50 per 1,000*.

The above table shows that in Blackburn and Darwen the level of rented provision is higher than this and also more than the norm for England of around 50 per 1,000 for over 65s. Residential care is also substantially higher than the national average.

Our strategy recognises that older people's needs are not static: they are not simply either 'independent in the community' or 'frail and needing residential support'. People who start off independent will, if not given low level preventative support, soon become frail and in need of residential support. By providing low level input through the HIA Care Network and similar schemes we can prolong the length of time and quality of people's independent living, and at the same time, free up resources to invest in more intensive support (24 hour home care; extra care housing) to meet the needs as they do grow more frail.

* DoE (1991) Living Independently: A Study of Housing Needs of Elderly and Disabled People. HMSO

Care Network

Care Network supports vulnerable adults of all ages and their carers who live in Blackburn with Darwen. Customers include many older people, people with a physical disability or learning disability and people with a mental health problem.

The Care Network ethos is to ensure that a range of quality assured, affordable and accessible services are available which will enhance the quality of life for vulnerable people and carers. Services include a range of shopping options, cleaning and laundry, home maintenance, decorating and gardening. This helps to promote independence and assist people to remain in the community longer.

Care Network services often also complement statutory health and care services, filling gaps and providing an holistic approach to a person's needs. This includes maximising their income by supporting them to claim any unclaimed benefits.

This is a key preventative service, helping vulnerable adults to maintain their independence and their property and thus reducing the demands on both Social Care and Housing services.



Section 7 - Objectives and Actions

This section sets out the objectives of the strategy grouped by theme. These objectives have been developed taking account of the policy context, the demographics, the need and the existing resources. Consultation with older people has been a key element in developing the objectives. This has been through a range of mechanisms including the 50+ Partnership, the Older People's Forum, focus groups etc.

We also set out the actions that will be taken to achieve those objectives. An annual action plan will be developed which will set out specific actions that will be taken to achieve the objectives.

OBJECTIVE 1: Enable older people to feel safe and live in a pleasant environment

National Objectives

Approximately one third of older people leave their homes on average only twice a week. Poor neighbourhood design can act as a barrier to older people being able to access community facilities and services leading them to become socially isolated and unable to live independently in their own homes. CLG is working to develop the principles of "Lifetime Neighbourhoods" that will become part of future planning guidelines. In terms of existing neighbourhoods the government will continue to encourage local authorities to make environmental changes to the areas in which people live e.g. improve poor paving and badly lit streets etc.

A 'Lifetime Neighbourhood' is one in which civic and social processes together with physical conditions achieve the following outcomes:

- An environment that is accessible and inclusive, aesthetically pleasing and safe (in terms of both traffic and crime)
- A community that offers plenty of services, facilities and open space
- A strong social and civic fabric, including volunteering and informal networks
- A culture of consultation and user empowerment amongst decision makers
- A strong local identity and sense of place

Although older people are at lower risk of being a victim of crime, fear of crime is a concern for many. There is a well established body of evidence to show that the design and layout of places has a significant impact on the reduction of crime and fear of crime. Many of the key principles are outlined in the CLG guidance 'Safer Places: The Planning System and Crime Prevention'.

Local Evidence

The BVPI General Residents' survey shows that residents' concern that Anti-Social Behaviour is 'a very big' or 'fairly big' problem has declined since the last statutory survey was conducted in 2003. Improvements of up to 24% were shown across all seven Respect indicators (see Table 10 below).

The 50+ Partnership carried out two key consultation events involving people aged 50+. This strategy has used the information gathered at those events as a primary source of consultation.

Table 10 – Performance against Respect indicators

Respect indicator	2003	2006	Improvement
Teenagers hanging around streets	66%	62%	4%
Rubbish and litter lying around	63%	54%	9%
People using or dealing drugs	71%	52%	19%
Vandalism, graffiti and other deliberate damage to property or vehicles	63%	40%	23%
People drunk and rowdy in public spaces	52%	33%	19%
Noisy neighbours or loud parties	27%	17%	10%
Abandoned or burnt out cars	33%	9%	24%

Some of the reasons Anti-Social Behaviour is a priority for the Blackburn with Darwen Community Safety Partnership are:

- A number of items in the above survey, while significantly improved, still show greater than 50% of local people reporting concern
- The Borough completed a Neighbourhood Priorities survey with residents at the beginning of 2007, issues related to crime and clean environments occupied the first and second places
- Anti-Social Behaviour and criminal damage remain the types of behaviour covered by the Partnership that are more likely to be experienced by the local population
- 39% of local Anti-Social Behaviour incidents reported to the police are youth-related. Blackburn with Darwen has the largest proportion of young people of any local authority and this proportion continues to grow. This means that the local population is growing younger and it is likely that the types of crime and disorder most commonly associated with young people will therefore become more prevalent
- The Strategic Analysis has linked lower levels of youth-related Anti-Social Behaviour in certain areas to parental involvement and investment in activities for their children, so the work on Anti-Social Behaviour will continue to involve a prominent role for work on parenting.

A recent consultation undertaken by the 50+ Partnership on which factors contribute to a good quality of life, the number one priority was feeling safe.

Secured by Design

Established in 1989, Secured by Design (SBD) is owned by the Association of Chief Police Officers (ACPO) and is the corporate title for a group of national police projects focusing on the design and security for new & refurbished homes, commercial premises and car parks as well as the acknowledgement of quality security products and crime prevention projects.

Secured by Design focuses on crime prevention at the design, layout and construction stages of homes and commercial premises and promotes the use of security standards for a wide range of applications and products.

Being inherently linked to the government's planning objective of creating secure, quality places where people wish to live and work, Secured by Design has been cited as a key model in the Office of the Deputy Prime Minister's guide 'Safer Places - The Planning System & Crime Prevention' and in the Home Office's 'Crime Reduction Strategy 2008-11'.

Environment

The built environment has a significant impact on the feeling of wellbeing of residents. Where through, age, disability or poverty a person spends considerable amount of time within their immediate home environment this becomes even more important.

The Council, as a Planning authority, will aim to achieve a balance between the different priorities of residents, visitors and businesses by ensuring that development takes place in a way which conserves and does not harm the Borough's resources. The Council has developed a range of policies:

- to promote the development of sustainable forms of energy
- to ensure specialist developments to meet the needs of social care clients are developed in response to locally validated demand and standards
- to ensure that improvements to sheltered housing services incorporate fenced garden areas, CCTV and secure scooter stores.

What are we doing?

- Taking a robust stance against illegal dumping of rubbish
- Regeneration of the town centre including the flagship Cathedral quarter improvements
- Ensuring that Community Police Officers have a presence in local areas and link into neighbourhood teams.

How will we monitor progress over the next 5 years?

The Council, in partnership with its partners in the Local Strategic Partnership, will develop indicators to monitor progress over the next five years. Some of these may link to existing indicators so that progress can be measured over time.

As of January 2011, this service is subject to review.

OBJECTIVE 2: Enable older people to repair, improve or adapt their homes

Why is 'enabling older people to repair or improve their homes' important?

National Objectives

The Decent Homes programme, for the socially rented sector, is set to improve 3.6 million homes, with investment of over £40 billion. By ensuring that the Decent Homes Standard (DHS) is met all properties, including those occupied by older people, will be:

- Warm
- Safe
- Watertight
- Secure
- Energy efficient
- Fitted with a kitchen or bathroom less than 30-40 years old.

In addition, CLG will develop new rapid repairs and adaptations services, expanding coverage of handyperson services across the country from 2009 to enable private sector owners to repair and improve their own homes. Research (Rugg, 2008) indicates that 11% of private sector tenants are of retirement age or older but that 50% of their properties fail the DHS. The research sets out recommendations for driving up property standards and landlords' responsibilities.

The majority of existing housing is not designed to last a lifetime and does not always respond to the changing needs of older people. The availability of funding for disabled adaptations (including Disabled Facilities Grants) to enable older people to carry out adaptations to their properties so they can remain in their homes is a key component to assisting older people to live independently.

Local Evidence

Decent and Safe Homes

Decent homes and lifetime neighbourhoods are a key feature in promoting wellbeing and independence.

"The role of the built environment is vital in fostering health and social wellbeing"
'Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Ageing Society' published by CLG in February 2008.

It is now widely acknowledged that housing is a key determinant on people's health. "It is crucial not to see housing and neighbourhoods in isolation from other services. There is, as research has shown over and over again, a close relationship between housing and health. Good quality housing leads to good health. That is absolutely nailed down and proven. Conversely exactly the opposite is true: poor housing leads to poor health".

Professor Alan Walker, All Party Parliamentary Group Inquiry into Services for Older People. July 2008.

The Joint Strategic Needs Assessment stock-take (February 2009) illustrates the poor state of health within the Borough and the linkage between this and the state of local housing stock.

Home maintenance advice and assistance are a key component in ensuring that vulnerable householders of all ages continue to live safe and healthy lives in the community.

Currently both the Council and voluntary sector partners provide different building related services to different groups of vulnerable people living in the borough.

Current Service Provision

Current Care and Repair and home maintenance services provided by the Borough Council are centred around vulnerable older people or younger adults with disabilities, many of whom are reliant on benefits. These services are subject to means testing. People who are not eligible for the above are able to access and pay for home maintenance and advice services provided by the independent sector.

Prior to 2001 the Housing Department established a Care and Repair Agency (Housing Care Services). Housing Care Services managed the Disabled Facilities Grant (DFG) and Minor Works Grant budgets and provided both an adaptation/minor works service to eligible people (following a social care assessment) and a repair and maintenance/handyperson and property advice service, (not requiring assessment and a determination of eligibility), to the wider community. This dual service was highly valued by residents of the Borough.

In 2003 Care Network, a voluntary organisation, began to provide access to a general property repair and maintenance service. Care Network put applicants in touch with contractors who they have quality assured. Care Network have also negotiated and agreed a scale of charges with validated providers. Applicants pay the contractor for materials and labour rates in accordance with the agreed scale of charges.

Service organisation

Government policy/directives advocate partnership working between Housing, Social Care and the independent sector. Current services are compartmentalised and have developed separately. They tend to have a narrow focus in relation to the demands of their parent body and specific areas of work and even though the working relationship with each other is generally good and cross referrals are common there is the absence of a whole system approach to identifying, planning and responding to need. No one department/agency offers a comprehensive strategic approach to addressing poor housing conditions, adaptation and minor repairs services. The preventative role of property improvement in improving general health and well being has not been fully grasped. It is **recommended** that this issue be tackled as a matter of urgency and certainly within the first year of this strategy, by reconfiguring to offer a comprehensive strategic approach to addressing poor house conditions, adaptations, and the minor property repair service.

In service provision there is duplication of effort, particularly at first contact. Opportunities to rationalise/interchange the role of staff and secure efficiencies in staff numbers and deployment are not being effectively realised. A single agency would offer opportunities for making better use of and extending the roles of staff.

Each service collects its own information. There are no arrangements for sharing data and information which again impacts negatively on overall service planning.

Accessing Services

Current service configuration results in a lack of clarity for householders about where to go and who to contact. The availability of information about the service available, eligibility, where to go and who to contact could be better and there is no doubt that access could be improved by the development of a single portal offering information and access to the full range of services, with named key workers where appropriate. This would offer an improved service to householders. This access to information by the public sector needs to be enhanced by independent advice and information. Residents need to have a choice of provider for advice and information.

A number of voluntary sector organisations also provide advice and information in relation to relevant services. For older people (and their carers) Age Concern provides advice and information on a range of services and will signpost to specialist services where needed. As mentioned above, Care Network also provides information on a range of services for people.

In addition some people avoid/delay contacting local authorities, particularly social services, because of pride, negative perceptions of authority, intrusion into their private lives and fear of means testing. These delays, especially where major adaptation work is involved, mean that services are often contacted at times of crisis. Independent agencies can often be more effective at reaching out to individuals to help them plan ahead to anticipate increasing problems of mobility and independence and identify options for meeting them.

It is **recommended** that statutory services should be more proactive in reaching out to vulnerable people and communities to overcome these barriers and to ensure timely interventions are accessed and any negative perceptions of these services are overcome.

Service provision, capacity, charging and funding issues

'Lifetime Homes, Lifetime Neighbourhoods' stressed the importance of a general handyman service to provide low level services. People requiring a general handyman service currently contact Care Network who refer to validated contractors who charge for services. The authority has accessed a new grant from the Department of Communities and Local Government to develop an in-house general handyman service however, this is funded only on a short term basis.

Some residents may be asset rich/income poor and would benefit from skilled advice about other possible sources of income, availability of loans or equity release.

Housing Care Services work almost exclusively with older and/or disabled people who, after assessment, are shown to be eligible for the provision of adaptations or a Minor Works grant to pay for repairs to their homes. General advice on property issues is also given to people who are not eligible but who, nevertheless, contact them to ask for information. Developments such as self assessment and the retail model for provision of community equipment will enable people to assess their own needs for low level equipment such as grab rails without a formal assessment and purchase the equipment directly from accredited providers. Some people may still require advice, information and assistance in finding and fitting the equipment properly.

Whilst Neighbourhood Services have had some success in securing external funding to enable people to make their homes warmer and safer budget pressures mean that discretionary Housing Renewal Grants are no longer available. There is increasingly a need to source new funding streams and make more effective use of existing resources.

Where are we now?

Despite the current economic recession the Council has increased its budget for Disabled Facilities Grants (DFGs). In 2011/12 the budget for DFGs is £1.6 million. Blackburn with Darwen has a good past record of high investment in adaptations for both private owners and social landlord tenants. Service changes have also been undertaken to identify and remove blockages (eg OT assessments). There is a fast track service for those leaving hospital or who have a terminal illness.

What will we do?

A service review has been undertaken; work will now start to streamline the various elements regardless of which department of the Council delivers them. Better co-ordination of services will ensure that regardless of the point at which customers enter services they will be signposted seamlessly to the element appropriate to their specific need.

The Council has undertaken a review of the Private Sector Housing Renewal policies and procedures to assist private home owners in the Borough to repair and maintain their homes and to ensure the limited public investment available is targeted towards the poorest housing conditions.

OBJECTIVE 3: Enable older people to live in energy efficient homes

Why is 'enabling older people to live in energy efficient homes' important?

Local Evidence

- 3% of vulnerable older people do not have central heating in one or more rooms
- 17% of vulnerable older people feel their current homes do not meet their current needs; of that 17%, 8% feel their home does not meet their needs because of inadequate heating and 10% because of the cost of heating.

National Objectives

The Government's main programme for tackling fuel poverty in the private sector is the Warm Front Scheme. The Scheme, which is run by eaga plc for Defra, provides a range of heating and insulation measures to vulnerable householders in receipt of certain benefits. The insulation measures include loft and cavity wall insulation plus heating measures including gas, electric and oil heating systems. Since its inception in 2000, Warm Front has provided assistance to around 1.6 million households, with around half of these households aged over 60, helping vulnerable households to keep warm in their own homes at an affordable cost. In addition to providing a range of energy efficiency measures the Warm Front Scheme offers Benefit Entitlement Checks. These checks aim to ensure that households are claiming all benefits to which they are entitled. The average increase for a successful benefit entitlement in 2006-07 was over £1,300 a year.

Funding for Warm Front will be cut from £110m to £100m by 2012/13.

The key performance indicator to measure action to tackle fuel poverty was NI 187. This measures progress in tackling fuel poverty through the improved energy efficiency of households inhabited by people claiming income related benefits. The current Coalition Government is reviewing NI187 as part of a wider review of fuel poverty measures. As one of these measures, the Government has announced the 'Green Deal' as part of the Energy Bill. The Green Deal will allow individuals (and businesses) to have energy efficiency measures undertaken to their properties without any upfront capital cost. The cost of the measures will be recouped from the ongoing energy bills for that property. This has the benefit of spreading the cost over several years and will be designed so that the cost of the measures will always be less than the expected savings from fuel bills.

Fuel poverty, where a household cannot afford to keep warm, damages the health of those living in cold homes and affects their quality of life. The old, children, and those who are disabled or have a long-term illness are especially vulnerable.

The Government aims to ensure that, as far as reasonably practicable, people in England do not live in fuel poverty after 2016 . The most widely accepted definition of a fuel poor household is one which needs to spend more than 10 per cent of its income on fuel to maintain an adequate heating regime.

Progress against these targets is monitored through annual reports to DEFRA. The main cause of fuel poverty in the UK is a combination of poor energy efficiency in homes, low incomes and high energy prices.

Where are we now?

The Home Energy Advice Service assists private rented tenants and owner occupiers in making their properties energy efficient, with the aim of eradicating fuel poverty across the Borough. Whilst schemes are not targeted specifically at older people, there are a number of initiatives that assist in enabling vulnerable older people to live in energy efficient homes.

The Home Energy Advice Service facilitate the take up of various national schemes that target vulnerable people, including older people on low incomes. Warm Front provides grant funding for works to improve household energy efficiency to qualifying households.

What will we do?

We will work alongside Blackburn with Darwen NHS to reduce excess seasonal deaths by a combination of clinical interventions and ensuring the need for heating and insulation measures are identified as part of frontline health workers' assessments.

Exploring the possibility of 'green loans' with East Lancs Moneyline to assist residents who are fuel poor, but fall outside the benefit eligibility criteria to pay for work that will, in the long term, save them money by making their homes easier to heat.

Promotion of energy issues through all other front line activity i.e. handyperson service, home maintenance advice.

Work in partnership with Twin Valley Homes and other housing providers to look at opportunities to develop schemes.

Local funding bids to help support residents in specified target areas to have works carried out to fill gaps in National scheme delivery.

How will we monitor progress over the next five years?

The review of NI187 and any new indicator used to measure performance in reducing fuel poverty will be used by the Council to measure its performance.

A key local indicator is reducing poverty in older people. This has two aspects to it: reducing unemployment amongst people aged 50 or over and increasing the amount of benefits/tax credits.

OBJECTIVE 4: Improve housing related support

Why is 'improving housing related support services for older people' important?

Local Evidence

12% of vulnerable older people rely on a family member (partner/children) to perform caring duties. Disabled older people are more likely to rely on a family member as carer (26%).

Attendants at the consultation event said "A little support at the right time can help people retain independence and health."

They suggested that older people should be involved in designing services.

National Objectives

In terms of older people, 840,000 are helped to live independently by Supporting People (SP) funded services across England and Wales. Housing related support services (HRSS) are funded by SP through a number of its contracted services such as sheltered and extra care housing, community alarms or assistance given by Home Improvement Agencies (HIAs).

Nationally the Supporting People programme is targeted to deliver the following outcomes for vulnerable, including older, people:

- Achieve economic wellbeing by income maximisation, managing debt and obtaining work
- Enjoy and achieve through participation in training/education, 'community' activities and services
- Be healthy by managing/maintaining physical health, mental health, substance misuse issues and achieve independence through assistive technology
- Stay safe by maintaining accommodation, compliance with statutory requirements in relation to offending behaviour and managing harm, to self and others or from others
- Make a positive contribution by developing confidence, being involved and exerting control

Assistive technology/telecare

Assistive Technology is increasingly being used to enable people to live in their own homes and can manage and minimize risks in the home effectively by ensuring prompt action can be taken at the earliest possible onset of a problem e.g. if someone turns on a gas cooker and fails to ignite it, a gas detector and shut-off valve will automatically stop the supply of gas to the appliance thereby diffusing the problem and managing the situation. The use of this technology can prevent people falling, help them maintain independence and avoid unwanted moves to residential care. The government has provided initial funding to encourage local authorities to provide Assistive Technology to older people.

Personalisation

The Personalisation agenda is a key element in transforming adult social care and is increasingly important in health services. Personalisation has arisen because people want access to support when they need it and they expect it to be available to them quickly, easily and to fit into their lives. Central Government also want adult social care services to make provision for a range of needs with a greater focus on using preventative approaches to promote people's independence and wellbeing. The emphasis should be on enablement and early intervention to promote independence.

As a result, in future, the social care system will allow individuals to make real choices and take control with appropriate support whatever their level of need. Everyone, with support if necessary, will be able to design services around their own needs within a clear personal financial allocation. For those funding their own support and care it will mean that there are clear information points with support and brokerage services that enable them or their supporters to navigate the system, access qualified and appropriate advice and purchase quality services or support which meets their needs.

This provides a powerful agenda for change.

Where are we now?

Approximately 71% of Supporting People (SP) services are delivered to older people although it should be noted that 26% of this is in the form of community alarms. This demonstrates the key role and essential funding stream that SP provides to enable older people to receive housing-related support services in their homes and in turn retain their independence. In addition, SP provides housing related support services to older people in other settings, e.g. older people living in hostels.

Through contract management and quarterly monitoring SP ensures that housing-related support services deliver value for money and quality services for older people. Since the inception of the SP programme in 2003 the market for older people's housing-related support services has remained very stable. However, there is increasing demand from older people for services not eligible for SP funding as well as demand for services from people not eligible for SP funded provision.

What will we do?

Personalisation could have a significant impact on housing-related support for older people. It will enable providers to deliver bespoke services that aim to meet the needs of the individual. This should lead to improvements in well being for service users as the service they purchase will be tailored to meet their individual needs.

The Council and its partners who provide the schemes are carrying out a comprehensive review of sheltered housing in the Borough. This work will complement the work being done by Lancashire County Council to identify the current position and the future of supported housing in Pennine Lancashire.

The Council is also developing a telehealth and telecare strategy to mainstream these into the work and is redesigning our care pathway to accommodate telecare as a default offer. This will support the prevention agenda.

How will we monitor progress over the next five years?

There are a range of national indicators that are relevant in this area. The most relevant are:

- Delayed transfers of care from hospitals
- People supported to live independently by social services (all ages)
- Healthy life expectancy at age 65
- People over 65 who say that they receive the information, assistance and support needed to exercise choice and control to live independently.

These will be reviewed as new reporting processes are developed.

OBJECTIVE 5: Promote specialised and affordable housing developments for older people

Why is 'promoting specialised and affordable housing developments for older people' important?

Local Evidence

The BwD Extra Care Housing Strategy 2005 – 2015 indicated that 500 extra care units were needed to meet the needs of older people. Furthermore all units should reflect the ethnic diversity of older people in Blackburn with Darwen.

Where are we now?

Specialist housing

- Blackburn with Darwen, in partnership with Housing 21, was successful in obtaining Housing Corporation and DH funding to develop its first Extra Care scheme which opened in late 2007. The 36 units for rental were quickly occupied and remain very popular. The Council, in partnership with Housing 21, was successful in securing further central government funding for a second extra care development at Kingsway which opened in February 2011. Kingsway provides 64 units made up of 52 two-bed apartments, eight one-bed apartments and four two-bed bungalows
- Research by BwD indicated that 500 extra care units are needed to meet the needs of older people. It is predicted that a proportion of these units will need to be specialist accommodation for people with dementia and all units should reflect the ethnic diversity of older people in Blackburn with Darwen. Research evidence from the Joseph Rowntree Foundation shows that the majority of residents in extra care schemes feel well connected, value social activities and make new friends.
- Communal facilities and organised activities need to be available when schemes open as they help residents interact
- A wide range of social activities should be developed to provide for the diverse mix of residents. Those involved in running social activities found it gave them ownership of their social lives, supported their independence and encouraged others to join in
- Adequate staff time and resources to support social activities are crucial, particularly at the start, but also over time as some residents become more frail.
- Socially isolated residents were often in poorer health and received care, which sometimes made social involvement harder. When staff or volunteers were available to help residents move around the scheme these barriers could be overcome. Schemes should ensure this support is in place and that care is as flexible as possible.
- Residents valued retaining existing links with the local community as well as developing new ones. Centrally located schemes, or those meeting an existing local need for services, found it easier to build up these links.
- Extra care schemes' aims should be explained to prospective residents, particularly when the intention is to support diverse groups of older people (some with high care and support needs) or to encourage local people to use the scheme's facilities.

What will we do?

The Council will monitor the number of affordable homes delivered (social rented and intermediate). The Council will support its partners to deliver affordable housing in the Borough. The Council, through its adult social care function, will monitor how many older people it helps to achieve independence through rehabilitation/intermediate care.

A comprehensive review of sheltered housing in Blackburn with Darwen is being carried out at the present time. In terms of specialist accommodation reflecting the ethnic diversity of the local authority, further work needs to be done to identify the current situation and plans for the future.

Alternative uses will be sought for schemes which are difficult to let and not of modern standards.

50+ Living

The Council, together with its partners, will look to develop up to three 50+ Living schemes in the borough over the next few years.

A 50+ Living development is a purpose built environment that allows people to either rent, purchase or have shared ownership of a unit within a development specifically designed to meet the needs of older people. These developments are aimed at those who do not need care but who do want the security of the possibility of care when it is needed. The schemes will be designed to enable care and extra care to be delivered into the person's home without the need to move house or even into residential care at a time when change may not be welcome or easy.

This means that the community consists of a range of ages and abilities. People are able to develop friendships and social networks when they are well and can rely on that wider network at times of need. The nature of the developments contributes to better health and emotional wellbeing for residents of the community and has close links with the wider community around it.

Some schemes developed in other parts of the country have opted for a large scale (200+ units) of accommodation set on the outskirts of the town. Our view is that these can become impersonal given their large size. They also rely on good transport links as they are located outside of town. Our approach is that the scheme should be no bigger than approximately 140 units or thereabouts and should be set within an established community with a range of facilities including shops and doctors and have excellent public transport links. This makes the scheme integral to the wider community.

A scoping exercise has begun including identification of suitable sites, land assembly and design. A brief option appraisal has been carried out and has identified the following possible sites for 50+ schemes:

1. Darwen - Shorey Bank(Robin Bank) off Duckworth Street.
2. Blackburn - Roe Lee, off Whalley New Road, Campbell Street.
3. Blackburn - Feniscliffe, Hillcrest Road and other potential sites

The key elements would include the following:

- minimum of 100 - 120 units (apartments/bungalows)
- size of site to include the above unit capacity dependent on number of storeys proposed and location/surrounding facilities
- Individual owned space with balconies and patios
- leisure, education, health promotion, social activities and informal social encounters (for example in cafes, restaurants, community facility, craft room and other common facilities not directly related to care)
- easily accessible on-site facilities.

We have developed a phased approach to the development of specialist accommodation. This is set out in the table below:

Phase	Title	No of Units	Status
Phase 1	St Margaret's Court	36 units	Delivered 2005
Phase 2	Cotton Spinners (Dementia)	8 units	Delivered 2006
Phase 3	Anchor Extra Care Remodelling	90 units	Delivered 2006
Phase 4	Spring Bank Court Extra care	56 units	Delivered 2008
Phase 5	Kingsway Extra Care	66 units	Delivered 2011
Phase 6	50+ Living Robin Bank	140 units	Start on site 2013
Phases 7/8	Two further 50+ Living communities	280 units	Start on site 2014

OBJECTIVE 6: Provide appropriate housing choices and advice for older people

Why is 'providing appropriate housing choices and advice for older people' important?

National Objectives

The following needs have been identified at a national level:

- More and better information about the range of housing choices available to older people
- More information about the help and support that is available to older people wishing to stay in their own homes in order to ensure that those homes are safe and comfortable
- Housing advice and information to encompass wider issues around care and support, and housing-related finance, such as the potential of equity release
- More and better information and advice is of crucial importance in relation to options for financing home improvements, particularly through private finance and equity release.

Where are we now?

Housing Information & Advice

There is a variety of information services for older people providing advice and assistance on housing matters, namely:

- The Council
- Age Concern, Blackburn with Darwen
- Blackburn with Darwen Citizens Advice Bureau
- Supporting People services
- Shelter
- Housing providers directly.

Centre for Independent Living

There is a wide range of universal services (i.e. available to all) available in the Borough. These may be local authority or health funded activities that people are unaware of or have difficulty accessing without assistance. There is also a wide range of activities provided by voluntary and other external organisations. Grants are available for specific groups of people but without assistance to find these opportunities and overcome the barriers the individual is experiencing many people have difficulty in taking advantage of existing services and facilities. Voluntary organisations, individuals, groups of users and peer support groups are coming forward to offer a wide range of solutions such as support planning, brokerage, personal assistants and luncheon clubs. The government has asked councils to engage with their communities to develop services that are user-led and to support these with volunteers. Such individuals and groups are enthusiastic but they need co-ordination and support to achieve their full potential.

The Care Network has a help desk, maintains a database of services, identifies gaps in the market, accredits and monitors new services. The Care Network has proved to be successful in delivering information and advice and in supporting those who needed assistance to access quality assessed services that have enable people to live independently in the community. It is proposed to build on this existing expertise and capacity and broaden it by establishing a wider partnership, locating their front desk for information and advice in the library in Blackburn town centre. By establishing a partnership across local authority, third sector, peer group and user representatives it is proposed to establish the basis for a Centre for Independent Living which will provide advice, information and coordinate volunteers.

Section 8 - Implementing the Strategy



Implementation of the strategy will be overseen by the Council's Older Persons' Housing and Wellbeing Board. The Board is chaired by the Deputy Chief Executive and includes senior staff from relevant departments. This ensures commitment from senior officers of the Council to the strategy.

The Board will also oversee updates to the strategy as the situation changes over time ensuring that the strategy remains relevant and as up-to-date as possible. The work of the board is set out in five broad themes.

1. Re-provision of Adult Residential Care;
2. The development of '50+ living' in the Borough;
3. Development of Extra Care Schemes;
4. Review and remodelling of Sheltered Housing
5. Re-provision of the Home Improvement Agency.

The 50+ Partnership will have a key role to play in monitoring the implementation of the strategy. Updates will be provided on a regular basis to this group to ensure that there is wide monitoring and support for the strategy. The 50+ Partnership has representation from a range of stakeholders from the statutory and the third sector.

It is **recommended** that indicators to monitor the strategy are developed with the 50+ partnership.

In addition, Blackburn with Darwen has an older people's champion whose role includes:

- Listening to older people to identify their needs, concerns and aspirations
- Recognising and valuing their experience and wisdom and encouraging older people to play their part in solving local problems
- Promoting services from the Council and its partners which meet the needs of people aged 50 plus
- Highlighting to councillors, staff, agencies and our partner organisations that older people's services are of importance to everyone and that all have a responsibility and a role to play.



Section 9 - Funding the Strategy

The preceding sections have set out the need for taking a strategic view of older people's housing and wellbeing. They have set out the actions required and the costs associated with those actions. These are brought together in this section.

Funding

Funding to implement this strategy will be sought from a number of sources:

- Potential use of the Councils resources
- public health funding
- central government
- developers own funds

Extra care

The Council was successful in securing funding in two rounds from the Department of Health for the development of extra care housing it was the only local authority to do so). This has enabled the development of Spring Bank Court in Mill Hill and also of Kingsway. These two schemes will deliver 124 of the units needed. The Council will continue to pursue funding to develop additional extra care units.

The estimated cost (2011 prices) for 100 units of extra care accommodation is approximately £10m.

50+ Living

The Council plans to develop developments aimed at the active 50+, the first to be developed on the Robin Bank site at Darwen. Funding from developers and the Housing and Communities Agency (HCA) will be explored to develop the schemes.

Sheltered housing

All the Sheltered housing schemes are in the ownership of housing providers that operate in Blackburn with Darwen. Funding for refurbishment and/or re-provision will come from the housing providers and the HCA. A detailed review of sheltered housing was carried out during 2010 in order to develop a priority list for action.

Repairs, improvements and adaptations

There are a range of funding sources for repairs, improvements and adaptations. These include funding from residents' own resources, housing providers' capital and revenue funding, HCA funding, LA capital and revenue as well as equity release. The cost of rectifying category 1 hazards is estimated at £76.3m or comprehensive repair at £303.5m.

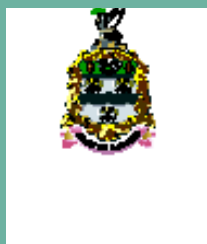
As set out in section 4, the cost of eliminating fuel poverty is estimated at £13.2m. The cost of carrying out the two highest adaptations (grab/hand rails and redesign bathrooms) are estimated at £8.5m (net).

We will encourage the development of equity release loan products as a possible way forward. This may only be economically viable on a wider geographical area than Blackburn with Darwen. The increasingly close working between the Pennine Lancashire authorities will support the development of wider equity loan release schemes.

The One Housing Group in its report, 'Aspiration Age - Delivering capital solutions to promote greater choice and independence for older people' said:

"There is significant market potential for equity to be used to fund both housing and care and support services within both specialist retirement housing and privately owned housing.

Releasing equity extends choice for older homeowners across a spectrum of options, from making adaptations and improvements to enable older homeowners to remain in their home through to funding long term care and support."



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