

Housing for older people, homeless people and vulnerable people

- 3.203 Policy H8 relates to all housing designated for occupation by older people (people who are approaching pensionable age or have reached it) and housing designated for occupation by homeless people and vulnerable people who need support to enable them to live safely. Such housing is often referred to as 'supported housing'.
- 3.204 Examples of types of housing designated for older people, homeless people or vulnerable people include:
- sheltered housing - clusters of accommodation where people live independently in self-contained homes where low intensity support is available, sometimes on-site (usually within Use Class C3);
 - extra-care homes – also independent living in self-contained homes, but designed to enable provision of higher intensity care as occupiers' needs increase, with on-site care usually available. On-site facilities may also provide support for older people in the wider community. Shared lounges and other social and leisure facilities are sometimes provided. Care home accommodation may also be included on-site (extra-care homes are usually within Use Class C3, but this may vary depending on the level of self-containment of the homes and the level of care provided);
 - care homes where higher intensity care is available 24 hours – commonly bedsit rooms with shared lounges and eating – this may involve residential care only, nursing homes staffed by qualified nursing staff, or dual-registered care homes where medical assistance is provided to occupiers that need it (care homes are usually within Use Class C2);
 - small supported living schemes – homes shared by no more than 6 people living as a household with support available, sometimes on-site (within Use Class C3); and
 - hostels occupied by people with a shared support need (typically more than 6 people), most commonly homeless people (hostels are outside any use class).
- 3.205 Policy H8 does not address homes that happen to be occupied by older people or people with support needs, but are not designated for use by these groups. Specifically, other policies deal with:
- hospitals, religious orders and boarding schools – see Policy C2;
 - hostels aimed at tourists and backpackers – see Policy E3; or
 - student housing – see Policy H9; or
 - houses, flats and other hostels shared by 3 or more occupiers who do not live as a family but are long-term residents sharing some rooms and/ or facilities (such as bedsits and hostels for migrant workers) – see Policy H10.
- 3.206 The term 'vulnerable people' refers to a very broad group of people who need some kind of support with their living arrangements. Examples include people using mental health services, people with learning disabilities, looked-after children/young people leaving care, people at risk of domestic violence, people with alcohol or drug dependencies, and ex-offenders. Often individuals have multiple support needs, such people with both physical and learning

disabilities, elderly people with a mental illness and homeless people with a drug dependency.

Policy H8 Housing for older people, homeless people and vulnerable people

The Council will aim to ensure that there is a sufficient supply of appropriate housing available for older people, homeless people and vulnerable people to live as independently as possible.

We will support development of a variety of housing aimed at meeting the specific needs of older people and vulnerable people provided that the development:

- a. is needed to meet a demonstrable need within the borough and will be targeted at borough residents;
- b. will be suitable for the intended occupiers in terms of the standard of facilities, the level of independence, and the provision of support and/or care;
- c. will be accessible to public transport, shops, services, community facilities and social networks appropriate to the needs of the intended occupiers;
- d. contributes to creating a mixed, inclusive and sustainable community; and
- e. does not cause harm to nearby residential amenity.

In accordance with “Policy H4 Maximising the supply of affordable housing”, the Council may seek affordable housing for older people or vulnerable people as part or all of the affordable housing contribution from developments that include housing and have capacity for 25 or more additional homes. In accordance with “Policy H6 Housing choice and mix”, we may also support the inclusion of housing for older people or vulnerable people where housing is proposed as part of a development with a site area of 0.5 ha or greater. In the case of any market-led development aimed at older people, homeless people or vulnerable people, particularly where the development contains self-contained homes, the Council will expect the development to make a contribution to the supply of affordable housing in accordance with Policy H4.

We will also support development that adapts or replaces existing provision for older people, homeless people or vulnerable people with housing better able to foster independent living and accommodate any changes in their support and care needs.

We will resist development that involves the net loss of housing floorspace for older people, homeless people and vulnerable people unless either:

- f. the existing housing is shown to be surplus to needs within the borough; or
- g. it can be demonstrated that the existing homes are incapable of meeting contemporary standards for the support and/or care of the intended occupiers; or

- h. adequate replacement accommodation will be provided that satisfies criteria (a) to (e) above; or
- i. the loss of floorspace is necessary to enable the development of housing for the same intended occupiers that satisfies criteria (a) to (e) above and is better able to foster independent living and meet any changes in their support and care needs; or
- j. the development will otherwise enable the provision of an alternative form of housing or support that better meets the objectives of this policy and the Local Plan.

Where the Council is satisfied that a development involving the loss of housing for older people, homeless people or vulnerable people is justified, we will expect it to create an equivalent amount of floorspace for an alternative form of supported housing, or for permanent self-contained housing for people with support needs or for general needs (in Use Class C3), including an appropriate amount of affordable housing, having regard to Policy H4.

3.207 Policy H8 covers homes for a broad range of people who need housing that is tailored to their specific circumstances and provides access to support or care. The numbers of people needing some form of support is expected to increase over time due to factors such as greater identification of conditions such as autism, and growing numbers of older people with longer life expectancy.

3.208 The Council is currently developing strategies to meet the needs of the various groups of people involved, but common themes across these groups are for the Council to provide support and adaptations that enable people to remain in their own homes or to live as independently as possible in more suitable homes. We aim to reduce the number of people who need to be placed in residential care homes outside the borough, and provide greater opportunities for older people and vulnerable people to live in suitable accommodation within Camden. We anticipate that most needs will be met by providing support for people to live in suitable homes in the general housing stock rather than in homes designed to meet particular needs, but there is likely to be a need for a limited amount of development for supported living.

3.209 Accessibility is often a key issue for older people and for vulnerable people. Accessible housing is required by many people of all ages with a physical disability, and a number of older people. We estimate that about 20% of people with learning disabilities also have mobility difficulties. The Council will seek to maximise opportunities for people to live independently in their own homes by ensuring that new homes are designed to be accessible and adaptable (the equivalent of Lifetime Homes) and that a proportion of new homes are wheelchair adaptable dwellings or wheelchair accessible dwellings (homes that are fully fitted out for occupation by a household containing a wheelchair user) in accordance with "Policy H6 Housing choice and mix". We will also seek to ensure that there are some larger sized wheelchair accessible homes available for people who need to use non-standard wheelchairs. The Council also adapts general needs housing to meet the specific needs of its occupiers. We will make better use of adapted and adaptable housing in our borough to meet the needs of people with physical disabilities including older people.

Older people

- 3.210 Nationally, the number of people over 65 is forecast to grow dramatically over the next 20 years, and the number of people over 85 will more than double. This issue is less pronounced in Camden as the population profile is skewed towards young adults, nevertheless, the number of people aged over 75 is expected to increase from just over 11,000 to just over 16,000 during the Plan period.
- 3.211 The aging of the population could have a major impact on cost of care and support for older people. It is now widely recognised that the quality of life for older people can be increased and support costs reduced if more older people live in homes that can foster their independence but easily accommodate any support needs they may have as they age (e.g. Housing our Ageing Population: Plan for Implementation 2012, or HAPPI2).
- 3.212 We want to support older people to live independently in their own homes for as long as possible. As indicated in “Policy H6 Housing choice and mix” and supporting paragraphs, we will seek new housing that is accessible to people with mobility difficulties and wheelchair users, and encourage development of dementia-friendly homes (providing features such as good natural light and lighting, safety, security, accessibility and ease of use). We will provide advice and assistance to help people access housing and support that is right for their needs, including access to new technologies such as telecare. We will continue to support older people to downsize to ‘Lifetime Homes’ and adapted homes that meet their needs. Where older people have support needs that are too great to be met in their existing home or an alternative home in the general housing stock, we will help them to move to accommodation designed for supported living. These moves may also free up larger homes for young families.
- 3.213 The Council will support development of co-housing where this is consistent with Policy H8 and other relevant policies of the Local Plan. Co-housing is created and run by residents to provide a community encompassing a range of generations. Through the provision of shared facilities, meeting and play areas co-housing can encourage social interaction and community care for younger and older people. We recognise that opportunities for co-housing in the borough are limited by the high cost of land and the limited availability of sites, but opportunities may be increased through the provision of serviced plots for people wishing to build their own homes under “Policy H6 Housing choice and mix”.
- 3.214 There are over 1,700 homes designated for older people to rent in Camden. These homes are primarily in sheltered housing schemes, but also include a small proportion of extra-care homes developed in the past five years. All are provided by the Council or Housing Associations. There are also two blocks providing sheltered homes to lease and several care homes providing for older people.
- 3.215 The London Plan sets an indicative benchmark for Camden to provide 100 additional homes per year specifically for older people, based on an estimated potential demand from 2.5% of households aged 65-74 and 15% of households aged 75 and over. The London Plan’s indicative benchmarks suggest that only 15% of new provision in Camden should be for affordable rent and the remainder should be for private sale and intermediate sale. The London Plan

also suggests that there could be potential need across London for 400 – 500 additional care home places per year. The likely need for homes for older people in Camden has also been assessed using the Housing LIN Older People Resource Pack 2012. This modelling distinguishes between different support needs, but also suggests an aggregate need for 100 additional homes per year of which two-thirds should be homes to buy or lease.

Affordable housing for older people

- 3.216 Extra-care housing is an effective way to facilitate people maintaining their independence while ensuring their care and support needs are met. The Council has brought forward four extra-care schemes across the borough (over 130 places), one in association with a new care home. We are also developing a further 38 extra-care places on a site near Chalk Farm incorporating a resource centre to support older people in the wider community. New places will be tailored particularly for high needs groups such as people living with dementia.
- 3.217 The Council has recently developed two new care homes for older people at Maitland Park and Gospel Oak (both registered for residential and nursing care), each providing 60 places. Together with new developments of extra-care housing, these care homes have replaced four older care homes that have now been decommissioned.
- 3.218 We anticipate that further needs for affordable housing for older people will be met primarily through redeveloping or reconfiguring the existing sheltered housing stock. Much of the existing stock will need modernising to better meet the needs of older age groups, and those requiring higher levels of support to maintain their health. In some cases it may be necessary to decommission some sheltered housing that cannot practically be modernised, and to develop housing for sale on some former sheltered housing sites to provide funding towards modernisation of the remaining stock.
- 3.219 If existing sites are unable to provide all the affordable housing required to meet the particular needs of older people, we will seek to negotiate additional provision as part or all of the contribution to affordable housing from developments that include housing and have capacity for 25 or more additional homes, in accordance with “Policy H4 Maximising the supply of affordable housing”.

Market housing for older people

- 3.220 There is a growing market for leasehold housing designated for older people, although the supply in Camden is very limited at present. The resources older people have to access such accommodation vary considerably depending on whether they own their existing housing, any other assets and investments they have, and whether they have an occupational pension. The London Plan suggests that 65% of Camden’s need for additional older people’s homes is for homes for private sale and 20% is for homes for intermediate sale. The London Plan particularly encourages councils and other providers to support intermediate models that will provide low cost ownership to those who would otherwise be unable to access housing designed specifically for older people.

- 3.221 The Council recognises that older people can benefit from living in homes that are designed to foster independence whilst accommodating increasing support needs. However, the Care Act 2014 is underpinned by a principle of sustaining people in their own homes for as long as possible. Furthermore, a cap on personal contributions to residential care is due to be introduced under the Act, and this means any development that attracts additional care users into the borough could have a significant impact on Council resources. The Council will therefore support new development of housing for older people provided that it meets a demonstrable need to provide for existing borough residents and is targeted towards meeting that need. In accordance with Policy H1 and supporting paragraphs, we will seek to ensure that homes are marketed and available for sale in Camden for at least two months before they are marketed more widely. To help bring forward housing for older people in line with the London Plan's indicative benchmarks, on sites with an area of 0.5 ha or greater where housing is proposed, the Council may negotiate the inclusion of housing in a variety of tenures to meet the particular needs of older people, in accordance with "Policy H6 Housing choice and mix".
- 3.222 The London Plan indicates that boroughs should apply the principles of their affordable housing policies to the range of housing for older people, including those in Use Class C2. Consequently, when considering market-led proposals for homes for older people to buy or lease, we will seek affordable provision in accordance with the principles set out in "Policy H4 Maximising the supply of affordable housing". The Council acknowledges that arrangements for assessing affordability to people of pensionable age will be different from assessing affordability to people of working age, especially when housing costs include an element of care. We also recognise that this sector will have distinct viability characteristics, particularly where shared facilities and on-site support or care are provided. However, we will strongly encourage the providers to include a variety of tenures to suit older people from different backgrounds, including homes for intermediate sale. Where on-site provision would not be practical, we will seek off-site affordable provision for older people or for general needs, or exceptionally a payment-in-lieu.

Homeless people and vulnerable people

- 3.223 The Council works to prevent homelessness, guide households into more settled accommodation, and operates a 'pathway' approach that gradually prepares single homeless people for independent living. Pathway services offer temporary accommodation and support in buildings ranging from large hostels to small supported housing schemes. Support can take a variety of forms: often, factors such as mental health problems or alcohol/drug dependency have contributed to homelessness. There is a specific Young People's Pathway, a Hostel Pathway and a Mental Health Pathway. For homeless families, the Council's focus is to reduce the need for temporary accommodation by helping families to settle into private rented housing.
- 3.224 There are currently 520 families living in temporary accommodation. The success of our homeless prevention work has meant that this number is slowly decreasing and we want to continue this work to find suitable long-term housing. We will work with individual families to find the right solution, taking into account

the cost of different types of temporary accommodation and making full use of suitable private rented sector housing. We will also seek to convert temporary accommodation into self-contained homes which can offer a long-term housing solution for homeless families.

- 3.225 The Council is currently providing supported living accommodation to approximately 300 people with mental health issues. Recovery outcomes are good, but movement through to settled accommodation is too slow, and around a fifth of people we are supporting are currently placed outside the borough. The Council aims to improve opportunities for people in need of support to receive the right level of care in appropriate accommodation, and to increase move-through rates for people ready to move on to more settled accommodation.
- 3.226 The Council provides a number of supported living schemes for people with learning disabilities within Camden. Some people with learning disabilities currently live in residential care out of borough. The Council intends to increase supported living opportunities in Camden for people with learning disabilities in independent homes across a variety of tenures.
- 3.227 The Council also has a new duty to provide services to people with autism spectrum behaviours. Many already receive support through the learning disabilities services or mental health services. We are considering advice and adaptations we can offer to better support people with an autism/asperger's spectrum diagnosis living in all tenures.
- 3.228 We anticipate that new provision for vulnerable people will be developed by the Council, by independent providers, and through partnership arrangements between them. In accordance with "Policy H4 Maximising the supply of affordable housing", we may seek to negotiate affordable housing to meet the particular needs of vulnerable people as part or all of the contribution to affordable housing from developments that include housing and have capacity for 25 or more additional homes. In accordance with "Policy H6 Housing choice and mix", we may also negotiate the inclusion of housing in a variety of tenures to meet the particular needs of vulnerable people where housing is proposed as part of a development with a site area of 0.5 ha or greater.

Assessing proposals for new provision

- 3.229 Policy H8 sets out basic criteria for assessing housing proposals for older people and vulnerable people, including the appropriateness of the location. Key issues are the fit between the proposed facilities and the needs of the occupiers, and the facilities and social networks available in the surrounding community. Links to social networks are vital to prevent people in supported housing from becoming isolated, particularly older people.
- 3.230 In some parts of the borough there have been problems in the past where supported housing facilities such as homeless hostels have been too large or have been clustered together, becoming a focus of antisocial behaviour. A concentration of people who have high support needs can unbalance the social mix in an area, create noise and disturbance and damage the amenity and quality of life for other local residents and visitors. The location of and character of new provision should be such that antisocial behaviour can be controlled and occupiers can contribute to the balance and inclusiveness of community. Where

appropriate, the Council will use conditions and/or legal agreements to control the management of housing for people with support needs, and to specify the group or groups that it is intended to support.

Protecting existing provision

- 3.231 In the context of the high land values and limited supply of development sites in Camden, sites that are currently used for supported housing represent an important resource. Such sites will tend to have a lower existing use value than general needs housing. They are likely to come under pressure for redevelopment for a higher value use, and once lost they will be very difficult to replace. Consequently, the Council will seek to retain these sites in supported housing use.
- 3.232 The amount and type of supported housing required in the borough is changing, for example less sheltered housing will be required for older people with low support needs and more extra care provision will be required for older people needing intensive support. Some of the Council's supported provision is in properties that are not suitable to meet contemporary needs, such as hostels for homeless people. Where supported housing is no longer suitable or needed to provide for a particular group of older people or vulnerable people, we will consider whether it could be remodelled or redeveloped to meet the supported housing needs of alternative group in the borough. We will also consider whether it could be redeveloped to provide self-contained housing for people in the borough with support needs.
- 3.233 Where supported housing is no longer suitable or needed for a particular group, and there are no suitable options to meet alternative needs for supported housing in the borough, we will expect the site to be developed for self-contained general needs housing. We will resist the use of supported accommodation in Camden to meet support needs arising outside the borough since the provisions of the Care Act 2014 mean that any development that attracts additional care users into the borough could have a significant impact on Council resources. In accordance with "Policy H1 Maximising housing supply" and "Policy H3 Protecting existing homes", we will also resist the conversion of supported accommodation with shared facilities (such as hostels for homeless people) into alternative accommodation with shared facilities and short-stay accommodation (such as houses in multiple occupation and backpackers' hostels). Hostels do not fall into a planning use class, so the Council will regard any material change to the use (including a change to the type of occupier) as development.
- 3.234 When considering redevelopment for self-contained general needs housing, the Council will have regard to the criteria set out in "Policy H4 Maximising the supply of affordable housing" and any need to generate funding for replacement housing for older people, homeless people or vulnerable people elsewhere. If replacement supported housing is provided elsewhere, we will consider the proportion of affordable housing provided across both sites. We will resist proposals for non-residential development in accordance with "Policy H3 Protecting existing homes" and will seek to retain existing affordable housing in

accordance with “Policy H5 Protecting and improving affordable housing”.