



INDEPENDENT ISLAND LIVING

**MARKET PROGRAMME POSITION STATEMENT**

2017

## TABLE OF CONTENTS

<b>1</b>	<b>INTRODUCTION.....</b>	<b>3</b>
1.1	Document Purpose .....	3
1.2	The Programme.....	3
<b>2</b>	<b>DEFINING INDEPENDENT ISLAND LIVING.....</b>	<b>4</b>
2.1	New Build Developments for Independent Island Living – your life, your home.....	4
2.2	Eligibility .....	4
2.3	Accommodation and Site Characteristics.....	5
<b>3</b>	<b>TARGET PROVISION.....</b>	<b>8</b>
<b>4</b>	<b>DELIVERY .....</b>	<b>9</b>
4.1	Delivery Profile.....	9
4.2	Delivery Model.....	9
4.3	Nomination Rights .....	10
4.4	Care and Support Services .....	10
4.5	Planning.....	12
4.6	Tenure Considerations .....	14
4.7	Development Gateway Process .....	16
<b>5</b>	<b>KEY CONTACTS.....</b>	<b>17</b>

## **1 INTRODUCTION**

### **1.1 Document Purpose**

The purpose of this Statement is to inform developers, housing, and care and support service providers of the Isle of Wight Council's (IWC) Independent Island Living Programme. The statement:

- Includes details of the programme objectives
- Provides clarity on the IWC definition of Independent Island Living (commonly known as extra care housing) and the commissioning and delivery approach
- Communicates the demand that needs to be met
- Outlines what support is available to developer/providers to increase the pace, quantity and quality of suitable Independent Island Living provision across the Island
- Details the acceptable parameters for developer / providers to operate within to ensure need is met in the most appropriate way possible (in terms of design, assistive technology, planning, tenure mix, rents and eligible service charges, and care model)
- Highlights who to get in touch with, when and why.

### **1.2 The Programme**

The council aims to help people to maintain and improve their wellbeing and to live as independently as possible. We recognise that Independent Island Living provides an important alternative for those who rely on care and support and would otherwise be placed in residential care if suitable accommodation were not available.

There are higher numbers of people living in residential care and nursing homes on the Isle of Wight (IOW) compared to peer local authorities in the UK. IWC permanently admitted 21.2% more people aged 65 and over into residential and nursing care compared to the comparator group and 11.3% more than the national average. Adult Social Services spent 59% of its budget on residential care in 2016/17 and is required to secure savings.

The Independent Island Living Programme is being established in summer / autumn 2017 to increase the pace, quantity and quality of Independent Island Living accommodation being delivered across the Island. The programme team has worked closely with staff across the council and partner organisations, as well as developer / providers to understand the barriers to delivery and to systematically remove them.

In July 2017 IWC will endorse capital investment of circa £23m with enabling revenue investment to facilitate the delivery of up to 1287 units within mixed tenure schemes of Independent Island Living, with the affordable rent and affordable rent element of shared ownership units being eligible for IWC grant.

IWC are seeking to work with entrepreneurial developer / providers who are committed to providing quality extra care housing schemes that are integrated within the wider community. We would particularly welcome proposals for developments that will use the scheme as a hub to provide services to people living in the local area. We are keen to work with providers who are able to deliver a number of schemes on the Island or a scheme within a larger mixed development.

## **2 DEFINING INDEPENDENT ISLAND LIVING**

### **2.1 New Build Developments for Independent Island Living – your life, your home**

Independent Island Living is where housing, care and support are provided with the purpose of enabling the person receiving the support to live as independently as possible in the community.

#### **A development should include:**

- Self-contained homes with their own front door
- A good design that promotes independent living and a compact homely feel across the development
- Digital Assistive Technology (AT) or the means for AT to be easily added by the care provider
- 24/7 Peace of Mind care and support service, including night care that responds to emergency and specific unplanned care needs
- Multi-functional communal social space and green space
- Optional hot meal service at lunch times or onsite restaurant / cafe
- Services that build health resilience and combat social isolation
- Provision of personal and non-personal care to keep residents safe
- The ability to avoid admissions to hospitals or care homes
- The opportunity to manage ongoing health needs at home
- The opportunity for the wider community to access services that prevent ill health and promote well-being
- A good quality care and support service
- A good quality housing management service.

### **2.2 Eligibility**

Eligibility will be considered on a case-by-case basis by the nominations panel for the affordable rent and shared ownership units. People eligible will have a local connection to the Isle of Wight and will most likely fall within the following groups and be within care bands 2 or 2D:

- Older people aged 65+
- Those with physical and mental health disabilities aged 55+
- Those with learning disabilities aged 45+.

Depending on the scale, location, and stated purpose of individual Independent Island Living developments, further eligibility requirements based on care and support needs may need to be met.

For open market properties, residents must be 55+ or 45+ and with a learning disability. A current care requirement is not a prerequisite. This is to encourage a pro-active lifestyle choice to downsize into more suitable housing before a crisis occurs. It will also help ensure a balanced community.

The reason for a move into Independent Island Living could be for a range of reasons including:

- Ensuring quality of life despite age-related disability
- Pro-actively planning for future needs to ensure independence can be maintained
- A desire to downsize into a more manageable property
- Social isolation
- The assurance of security and easy access to care and support
- Having a care and support need.

An even balance of low care need (up to 9 hours/week), medium care need (10-15 hours/week) and high care need (15+ hours/week) will normally be expected to be maintained within each Independent Island Living scheme. Up to five or six people in any one scheme could have a learning disability, up to 20-25% of the total number of residents.

## 2.3 Accommodation and Site Characteristics

### 2.3.1 Summary

<b>Site size (acres)</b>	Dependent on no. of units and storeys
<b>No of units</b>	40-100 (subject to viability and design)
<b>Type of units</b>	Self-contained flats or houses. All 1 bed or a blend of 1 and 2 bed. All units to have kitchen, en-suite bathroom, and living room with sufficient space for a dining table
<b>Size of units</b>	1 beds should be a minimum of 54sqm and 2 beds 63sqm. 5% of units should be category 3 wheelchair user dwellings M4(3) – 1 beds should be a minimum of 61sqm
<b>Building storey heights</b>	Dependent on site context – at least three storeys are often required for viability. Buildings over one storey will require lifts
<b>Location / setting</b>	Schemes may be standalone or part of a larger new build development, creating a retirement or mixed community. Ideally schemes would be in a town or large village in close proximity to public transport links to access a larger urban centre
<b>Transport</b>	Good access to transport
<b>Local amenity</b>	Good access to amenities and possibly also provision of amenities open to the public on site to encourage interaction with wider community to ensure scheme is not insular and institutional. For example, a nursery may work well within/close to a scheme.
<b>Green space</b>	Communal private green space
<b>Parking</b>	Visitor parking and preferably some resident parking
<b>Security</b>	By design
<b>Other facilities</b>	Essential: Staff office and resting space, multi-functional communal social space, generous entrance lobby with concierge / reception, waterproof storage for scooters  Optional (depending on viability and model): space for overnight visitors , onsite restaurant / café (if latter not provided, an optional hot meal service at lunchtimes would need to be), hairdresser, library, units for re-ablement / step-down etc

### **2.3.2 Lifetime Home and HAPPI Standards**

It is important that Independent Island Living is designed to provide attractive, self-contained housing that enables people to retain their independence in accommodation that becomes their home for as long as possible. One way of achieving this is to design the units to Lifetime Home or Housing our Ageing Population: Panel for Innovation (HAPPI) Standards.

The concept of Lifetime Homes was developed in the early 1990s by a group of housing experts, including Habinteg Housing Association and the Joseph Rowntree Foundation. The Lifetime Homes Design Criteria can be universally applied to new homes at minimal cost. Each design feature adds to the comfort and convenience of the home and supports the changing needs of individuals at different stages of life. Lifetime Homes are all about flexibility and adaptability. They are not 'special', but are thoughtfully designed to create and encourage better living environments for everyone. They should therefore make best use of assistive technology. The Homes and Communities Agency HAPPI report (2009) outlines innovative examples of housing for older and vulnerable people from across Europe and makes recommendations to government, developers and housing developers.

Homes should also be in-keeping with building regulations, with at least 5% being built to category 3 wheelchair user dwellings M4(3), with a minimum size of 61m<sup>2</sup> for a self-contained one bed flat and work tops etc. at appropriate heights. All other units should be category 2 wheelchair accessible and adaptable dwellings M4(2). The wider development on the ground floor, including outside space, and access to it, should also be fully wheelchair accessible.

### **2.3.3 Assistive Technology**

Independent Island Living should be developed with digital assistive technology (AT) or the means for AT to be easily added by the care provider.

AT is broadly defined as any product or service designed to enable independence for disabled and older people. It is important to note however that the definition of AT has undergone a shift in emphasis in recent decades from a previous emphasis on compensating for the user's disabilities to the current emphasis on utilising the user's abilities to foster their independence.

The most common AT service / product within homes in the past few decades was the pull cord that alerts someone that the inhabitant has fallen or needs help. While the simplicity of this has made it popular and widely implemented, it has obvious drawbacks. For example, if the client falls out of reach of the pull cord or is unconscious, he or she will not be able to pull the cord and the care staff will not be alerted that the accident or emergency has occurred.

Digital forms of AT seek to ameliorate this deficiency by using sensors that can detect abnormalities (for example a fall). These advanced form of AT include non-invasive:

- Sensors which manage risks such as fire, flood or gas leaks
- Personal pendants which enable individuals to request assistance and may include built-in fall detectors
- Sensors which will alert staff if the person's behaviour has changed from the norm (e.g. they have not got up at the normal time or they have not moved for a period of time)
- Epilepsy, occupancy or incontinence sensors which reduce / remove the need for intrusive night-time checks
- Environmental sensors to control curtains, heating and lighting
- Door contact sensors which can be used to monitor eating, medication compliance or wandering
- Sensors to monitor visitors such as care and support or health workers
- Access control and automatic door openers

- Aids to support bathing and toileting
- Cognition and communication aids
- Wearable sensors and activity trackers.

Internet connectivity throughout the scheme is necessary to facilitate the above. Some digital AT data controllers will themselves provide WIFI, the costs of which can be charged to residents. Bandwidth and latency requirements will vary depending on what form of AT is used. Communication aids that use video calling functionality probably have the highest demands on both (bandwidth = min 300kb/s, latency = under 250ms).

In addition to improving the care service provided and quality of life of the person, AT has the potential to provide significant cost savings for the care provider and/or local authority, with cashable efficiencies already proven in various extra care housing schemes. The initial costs of setting up AT infrastructure are often more than offset by the longer term cost savings that can be achieved.

The cost savings associated with AT are primarily derived from changes to staff structures within schemes. Specifically, when AT is implemented, the care provider may be able to reduce the number of waking night care staff or share staff across a number of schemes.

Minimum standards for AT must be required in exchange for any incentives offered by IWC (such as grant or subsidised land). Providers will often deploy traditional equipment to tick the 'Assistive Technology' box when building new schemes, not looking at the alternatives and/or the best solution for residents. AT should be personalised to the individuals it is meant to help.

### **Tenure**

Independent Island Living will offer a full range of tenures to appeal to the high number of older owner-occupiers in IOW (83% among the over 55s), together with meeting the needs of those who need or prefer to rent. Tenure mix will be dependent on need, development viability, local planning requirements and other issues such as whether the scheme has received any grant funding or subsidy from IWC.

Based on an analysis of demand, the programme-wide average for tenure should be:

- 40%: affordable rent
- 30%: shared ownership
- 30%: ownership.

Ownership and shared ownership accommodation is a more affordable option on the Island, when compared with many other parts of southern England. The average property price in July 2016 was £199,593.

### 3 TARGET PROVISION

1287 units of Independent Island Living are required by 2030.

- Target provision is based on preventing 100 people who receive Adult Social Services (ASS) contributions from being permanently placed into residential care each year for nine years.
- An additional allowance has been made for self-funders who are not registered with ASS who are likely to require market sale properties.

Area	Demand	% of total provision
West & Central Wight (particularly Freshwater, Yarmouth, Wootton Bridge)		37%
Rent	190	
Shared ownership	143	
Ownership	143	
South Wight (particularly Ventnor, Brighstone, Godshell, Niton, Sandown, Shanklin and Brading)		30%
Rent	155	
Shared ownership	116	
Ownership	116	
North East Wight (particularly St Helens, Bembridge)		33%
Rent	170	
Shared ownership	127	
Ownership	127	

- Target numbers by area should be viewed flexibly. They are based on the area people have been placed into in recent years and on the proportion of the 55+ population registered with GPs across the island
- Due to a shortage of suitable provision for people with physical disabilities, the target is for at least 45 category 3 wheelchair user dwellings M4(3) to be provided within schemes (at least 61m2 in size for a self-contained one bed flat) – 5% of grant-funded units per year of programme delivery
- Some dementia-friendly schemes for people requiring support for memory and cognitive issues including dementia are also required (this represents around 19% of need, partly due to the large number of people over 85)
- Annual Adult Social Services reviews of people’s care needs will provide a more nuanced picture of specialist demand for Independent Island Living. Workshops may be required with the relevant social services teams.

## 4 DELIVERY

### 4.1 Delivery Profile

Independent Island Living should be provided at least at the pace as set out below:

<b>Delivery pipeline</b>	<b>19/20</b>	<b>20/21</b>	<b>21/22</b>	<b>22/23</b>	<b>23/24</b>	<b>24/25</b>	<b>25/26</b>	<b>26/27</b>	<b>27/28</b>	<b>Total</b>
Affordable rent	57	57	57	57	57	57	57	57	57	513
Shared ownership	43	43	43	43	43	43	43	43	43	387
Ownership	43	43	43	43	43	43	43	43	43	387
<b>Total</b>	<b>143</b>	<b>1287</b>								

### 4.2 Delivery Model

IWC has determined to support increasing the suitability, pace and quantity of Independent Island Living delivery through a range of mechanisms:

- Independent Island Living Programme team to advise and support developer / providers to ensure suitable accommodation is provided in a timely manner in the right locations
- Capital grant to developer / providers, including purchasing nomination rights
- Conditional public sector land / building lease at market rate or subsidy
- IWC may also develop directly through a joint venture, and then lease to a registered provider (this will be determined by the Regeneration Programme).

There will be conditions attached to the latter three mechanisms regarding design and location, nomination rights, rents and service charge levels and possibly the return of any grant / subsidy on sale or change of use after a minimum period. These will be set out in two legal agreements between the developer / provider and the council: the nominations agreement and the grant agreement.

Developer / providers will be invited to join an informal Strategic Supplier Group by completing a pre-qualification questionnaire in order to work with IWC through the first three mechanisms set out above. Developer / providers will be able to join the Strategic Supplier Group at any time.

### **4.3 Nomination Rights**

Potential suitable residents for the affordable rent and shared ownership housing will be discussed at a joint nominations panel with relevant parties (the developer/provider, Adult Social Services and housing allocations), formed at least 6-months prior to a scheme opening to create a waiting list of, preferably, two or three suitable people per unit. Once established and processes are operating efficiently, this can become a virtual panel.

The council will not pay for voids. The nominations agreement will set out a cascade agreement, whereby the developer / provider can place suitable people from their own waiting lists if the council has not been able to nominate to a unit after an agreed period of time.

### **4.4 Care and Support Services**

#### **4.4.1 Commissioning Approach**

As part of the drive towards personalisation of services and Islander choice and control, IWC are adopting a provider freedom and responsibility approach. This requires a developer / provider to bring forward a market ready scheme that does not require commissioning certainty from IWC. The point of choice for the resident is in moving into the scheme as a lifestyle choice using their Direct Payment (or other benefits payment mechanism) and then contracting with the care service provider of that scheme.

It may be possible for a developer / provider to make it a condition of tenancy / purchase that residents agree to use onsite care if they have a care need. (This approach is permitted by the Care Quality Commission if there is a CQC-compliant process in place if people are not happy with the quality, so that they can change care provider).

At an early stage, IWC will commit to particular rates for the Peace of Mind service, the assessed care hours, and the spot purchase care costs. These will be set out in the grant agreement.

IWC want to dramatically reduce permanent admissions into residential care homes; to increase the number of people on direct payments, and improve the quantity and quality of suitable accommodation and care provision. The council would like to see an entrepreneurial approach among Independent Island Living developer/providers, whereby they are encouraged to provide services to the wider community as part of a hub and spoke model by making use of onsite facilities and services.

#### **4.4.2 Care Model**

The Independent Island Living Programme requires the provision of 24/7 care and support to be based on site. This is to ensure that emergencies and any planned care required outside of normal working hours can be delivered. There are many different approaches to delivering this service depending on the scale, location and stated purpose of Independent Island Living. In terms of care costs for residents, there are three elements:

- A peace of mind 24/7 service
- Individual planned personal care services
- Additional care services that are not included in the above.

#### **4.4.3 A Peace of Mind Service**

All schemes will provide a 24/7 care and support service, including night care that responds to emergency and specific unplanned care needs. The peace of mind emergency waking night service will be available from 2200 to 0700. A response will have to be provided within 5 minutes of receiving

the call (via intercom with an 'in person' response as required) – staff must either be on-site or in a nearby scheme.

The staffing requirement is for two members of staff to do 'waking' night duties, with a member of senior staff (senior carer or a manager) available for phone support. There may be occasions where another member of staff will need to attend within 30 minutes of the scheme should additional assistance be required for major emergencies. Alternative staffing arrangements will be considered where the scheme introduces Assistive Technology. The provider will be required to demonstrate that the Assistive Technology will result in a level of care that meets or exceeds that which would be provided through 'normal' staffing arrangements.

The service provider will be required to charge each household the agreed weekly cost of the core care service and to collect such charges at regular intervals. The weekly charge will be agreed by the council and the service provider as part of the contract between them. The service provider will issue information to each household about the peace of mind service charge and what services it covers and what it does not cover.

The peace of mind service charge is paid by all households as a condition of their occupancy at the scheme and will only cease when their tenancy or lease is terminated.

#### **4.4.4 Individual Planned Personal Care Service**

The on-site care and support provider will also provide personalised care services to residents with planned care needs. The government wants all social care support to be 'personalised'. Personalisation is about making sure that social care services work for each person and that the level of care need equates to the level of care service.

There will be a balance of high, medium and low care need residents at each scheme. The service provider will need to vary its staff resource accordingly as occupancy and care hours change, although the peace of mind service described above will need to be in place from the first day that service users are in occupation.

The hourly charge will be agreed by the council and the service provider as part of the contract between them. These care costs will usually be paid for by a resident's personal budget, either by direct payment or by Adult Social Services on the person's behalf.

#### **4.4.5 Spot Care Services**

Residents may spot purchase care hours from a service provider according to their individual requirements.

The service provider would be expected to publicise a menu of personal planned care options to include but not limited to:

- Laundry service
- Hot meals
- Home cleaning
- Shopping.

The hourly charge will be agreed by the council and the service provider as part of the contract between them.

#### **4.4.6 Management Cover**

The service provider is required to provide sufficient management cover to ensure that staff working at the scheme are properly supported to provide both planned day-time care, and emergency response care on a 24-hour basis. A senior person / team leader must be on duty at all times of waking day (0700 - 2200) and on call during the nights.

### **4.5 Planning**

#### **4.5.1 Plan-led Approaches to Delivery**

##### **4.5.1.1 Housing Mix Policy and Housing and Affordable Housing Targets**

The Strategic Housing Market Assessment update (August 2014) sets out a requirement for 525 housing units per year - 13,100 homes across the island between 2011 and 2036. Policy DM4 of the adopted Island Plan Core Strategy establishes that the council will seek to deliver affordable housing over the plan period with all C3 Use Class development proposals and conversions from an alternate Use Class to C3 that result in a net increase in dwellings being required to:

- Provide 35% of the development as on-site affordable housing, based on developments of 15+ units in Key Regeneration Areas and 10+ elsewhere
- Deliver a target mix of 70% affordable housing to be affordable/social rented and 30% for intermediate tenures.

The SHMA identified housing challenges for the Island, including: Household projections showing that the Island is expected to see a substantial increase in the older person population with the total number of people aged 55 and over expected to increase by 40% over just 25 years. In particular, there is projected to be a large rise in the number of people with dementia (up 123%) along with an 88% increase in the number of people with mobility problems.

Policy DM5 Housing for Older People sets out that the council will support development proposals that contribute to the delivery of a target of 2,050 units of accommodation suitable for older persons over the plan period. Development proposals will be expected to:

- Support the development of specialist accommodation for older people in sustainable locations where a need is demonstrated
- Enable delivery of a combination of new schemes and remodelling of older specialist housing which do not meet the Decent Homes Standard or Lifetime Homes Standard
- Deliver between 20 and 25% of the site as accommodation suitable older people, when it is a major housing development. This could be provided through open market housing that has been designed to take into account the needs of older people or specialist housing for older people
- Ensure that accommodation suitable for older people is of a high quality specification and designed to meet the Design Criteria of Lifetime Homes Standards
- Protect existing specialist accommodation, unless it can be demonstrated that there is insufficient demand and/or need, or alterations to and the loss of would result in an overall improvement of provision that will meet the needs of the whole community.

#### 4.5.2 Use Class

Use classes for Independent Island Living can vary according to its nature. The Town and Country Planning (use classes) Order 1987 (as amended) provides the following definitions:

Use Class C2 (bold added):	Use Class C3 is a dwelling house and defined as (bold added)
Use for the provision of residential accommodation and care to people in need of care <b>(other than a use within a class C3 (dwelling house))</b> . Use as a hospital or nursing home. Use as a residential school, college and training centre.	<p>C3(a) those living together as a single household – a family</p> <p>C3(b) those living together as a <b>single household and receiving care</b></p> <p>C3(c) those living together as a single household who do not fall within C4 definitions of a house in multiple occupancy.</p>

Care is defined in the original order as: Personal care for people in need of such care by reason of old age, disablement, past or present dependence on alcohol or past or present mental disorder.

In the main, the Isle of Wight council will consider self-contained Independent Island Living units as C3, providing the level of care is not to the degree that would be undertaken at a care home. In most cases, it would be determined on a case-by-case basis.

IWC expects C3 use developments to contribute to relevant S106 required contributions. However, this can be negotiated on an individual case-by-case basis, considering the relevant age restrictions and location of the site.

The LPA will place a condition on any approval to restrict age. Additionally, if the site was not considered to be appropriate for housing but the LPA were recommending approval on the grounds that the units would be meeting need and there would be no unacceptable harm (as policy SP1 permits), it may require more stringent controls and therefore seek to enter into a legal agreement.

#### 4.5.3 Converting residential care into Independent Island Living

When converting a residential care home into Independent Island Living, the developer will need to consider:

- Alterations and a change of use from an institution to a domestic dwelling
- Building control issues
- General design.

The developer should request pre-application advice from the LPA to seek guidance on specific proposals regarding the above.

The developer should also regularly liaise with the Care Quality Commission to ensure that the new arrangements will meet the definition of supported living. Key areas to consider are:

- Tenancy rights and responsibilities
- Issues of mental capacity
- Clear partnership arrangements are in place underpinned by a service level agreement between the housing and care and support providers.

In order for a provider of an Independent Island Living service to be correctly registered to carry on 'personal care' rather than 'accommodation for persons who require nursing or personal care,' there must be a clear separation between the provision of care and the provision of accommodation, and the provider must maximise the choice and control of the residents.

## **4.6 Tenure Considerations**

### **4.6.1 Rents, Service Charges and Housing Benefits**

Independent Island schemes in receipt of IWC grant or subsidy must provide total rent and eligible service charges within LHA rates plus 40%. No care costs can be incorporated within the rent and service charges. There must be a clear distinction between the two aspects. The housing benefit team will have the final say on what rents and eligible service charges they will be able to cover, so early consultation is paramount.

To provide any 'level of comfort' that the proposed amounts are satisfactory, IWC would need to be provided with full details of the rental charges and a full breakdown of the service charge element of the scheme. (The core element and service charges cannot be seen in isolation.) IWC would need a full description of each element of the rent and service charge to understand whether:

- The rent and service charges that are being proposed are what the tenants actually need (i.e. are there any items which are 'nice to haves' but are not essential for residents to occupy the buildings. In particular, the service charges must be directly connected to the level of care and support needed by the individual tenant)
- The services included are reasonable having regard to other premises on the Island and in particular, whether the services provided are specific to the tenants / scheme or whether they would be provided by any 'normal' landlord. If the latter is the case then an increased service charge would not be justified
- The services provided are the minimum that any occupant should require (i.e. would people with different levels of need be placed in the accommodation and be expected to pay the same amount?)
- The services are optional and whether the tenant would have any say as to whether they would be provided or not.

For housing benefit purposes, acceptable rents and eligible service charge levels will be considered in relation to:

- A full and detailed breakdown of rents and service charges (including eligible and ineligible)
- The IWC definition of extra care housing and the demand outlined in this document
- The facilities being provided within the scheme
- The Peace of Mind / Wellbeing 24/7 onsite presence and emergency response service charge (this is usually paid for directly by the resident as it is a care-related cost)
- The care cost per hour to meet someone's assessed planned care needs (this is usually paid for through the individual's personal budget either directly to the provider or by Adult Social Services on the individual's behalf)
- Whether the person is left after all costs with a Minimum Income Guarantee to cover basic living costs like food, transport and utility bills. If the person has a disability, the council also need to ensure they have enough money left to pay for any disability-related costs not covered by their care package. (The MIG for 2017–18 is £189 per week for a single person who has Pension Credit qualifying age. If a member of a couple and one person has reached the qualifying age for Pension Credit, the minimum income is £144.30 per week. If the person is a carer, they may have an extra £43.25 per week added to their minimum income.)
- Whether any subsidy or grant has been provided for the scheme (and the conditions attached to those)

- Other conditions of the tenancy (such as a minimum number of hot meals per week or a community amenity charge and what these cover and how these are paid for)
- The local open market rent – acknowledging that it can vary significantly across the Island (though there is only one LHA rate, which is currently £93.13 per week)
- Whether the level of rent and eligible and non-eligible service charge would be considered affordable to someone not claiming housing benefit.

The following table sets out example cost categories for rents and service charges. This is intended as a guide only. Proposed rents and service charges still be subject to clarity and scrutiny to ensure they are reasonable, relevant and true housing costs, not support.

<b>Rent</b>
Lease/rent
Sinking fund
Development costs
Council tax element (if not exempt)
Landlord buildings and contents insurance
Legionella
Fire risk assessment
Fire and safety equipment
Maintenance and Repairs 1. Day to day/responsive 2. Electrical 3. Plumbing 4. Gas 5. Maintenance/servicing contracts 6. Maintenance staff costs 7. Out of hours 8. Planned/cyclical
Voids on rent
<b>Eligible services</b>
Communal gardening
Communal and external window cleaning
Cleaning communal areas
Fuel costs for communal areas
Furniture and white goods provision
Apartment/estate management service charge
Refuse disposal
Pest control
<b>Ineligible service charges</b>
Personal fuel
Water rates

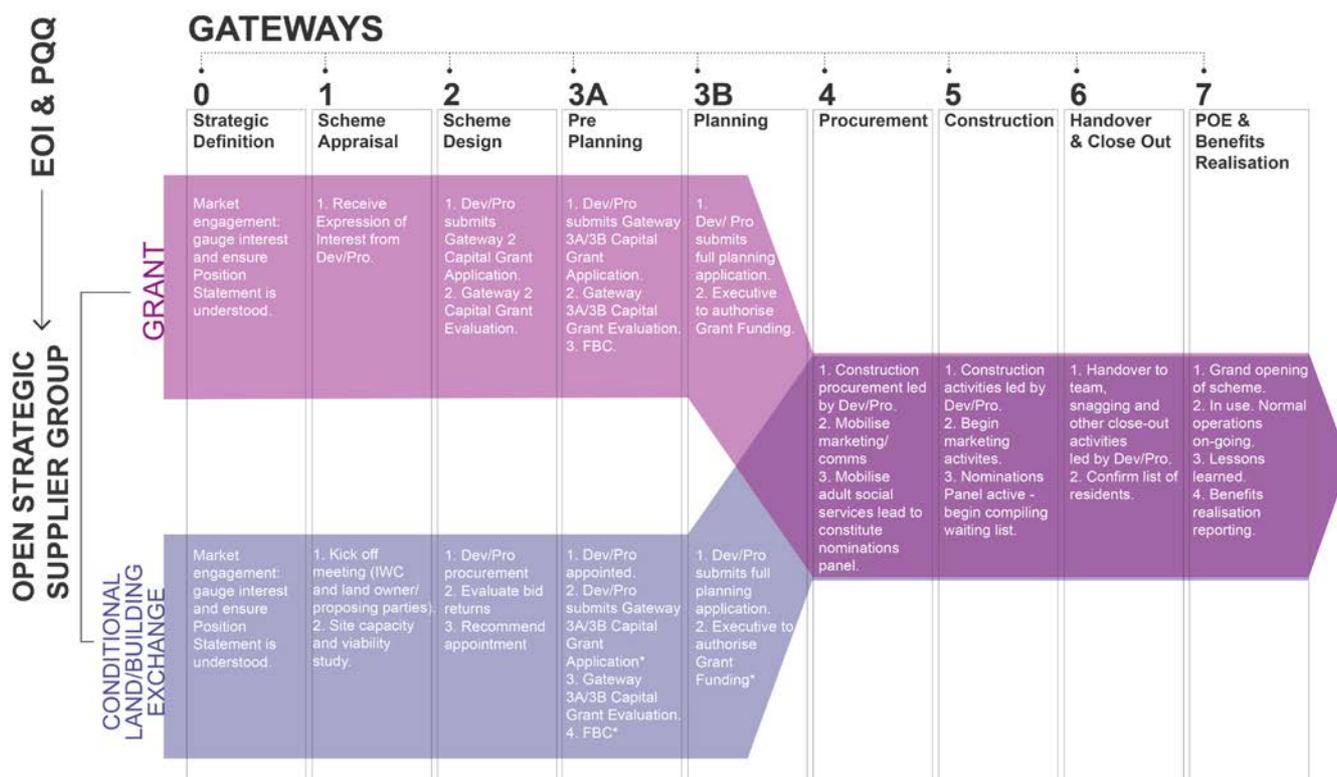
TV licence
Payphone
<b>Weekly contractual rent per tenant</b>
<b>Weekly housing benefit eligible rent</b>

#### 4.6.2 Shared Ownership and Outright Ownership

It is important to consider the needs of those who own their own homes or who may not be immediately eligible for social care support (i.e. self-funders) and how best to meet this type of demand. To effectively meet need, developer / providers will be expected to:

- work with IWC to derive a robust understanding of what an affordable Independent Living model is for self-funders
- provide a “Guide to Downsizing” and financial planning service
- work with IWC and partners to provide a ‘help to move’ service
- provide appropriate options for purchasing, a streamlined purchasing process, and clarity on management fees and any exit fees.

#### 4.7 Development Gateway Process



## 5 KEY CONTACTS

- Initial enquiries regarding providing Independent Island Living on IOW, should be sent to the Independent Island Living Programme Manager at: **XXX**
- This role is responsible for building and managing the IWC relationship with developer / providers, overseeing the programme comms and marketing strategy in coordination with relevant partners, and managing the scheme development process on the IOW-side ensuring developer / providers receive joined-up and consistent communications from the council, including across:
  - Adult Social Services
  - Commissioning
  - Housing Benefit
  - Housing Strategy
  - Planning
  - Procurement.