



Providing Quality, Affordable,
Sustainable Homes

Older Person's Strategy

If you need this policy in another format, for example larger print, audio format, Braille, Dyslexia friendly or in another language, please contact us.

Our Commitment

The Argyll Community Housing Association Group is committed to providing equal opportunities across all services and to avoid discrimination. This strategy is intended to assist ACHA and AHFA in putting this commitment into practice. Compliance with this strategy should also ensure that employees do not commit unlawful acts of discrimination.

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Foreword

At ACHA, we believe that everyone should have the opportunity to live safely, independently and with dignity in a home, that meets their needs throughout later life. As the population of Argyll and Bute continues to age, it is more important than ever that we plan ahead and provide housing and services that support older people to live well in their communities.

Our Older Person’s Strategy sets out our commitment to ensuring that our homes, services and partnerships respond to the changing needs and aspirations of older residents. We recognise that older people are not a single group; their circumstances, preferences and support needs vary greatly. Many wish to remain in their own homes for as long as possible, while others may benefit from specialist housing options designed to provide greater reassurance, accessibility and community connection.

The strategy has been shaped by the views of our tenants, the findings of our recent service review and the wider national and local policy agenda. What is clear from all these sources is that independence, choice, security and belonging matter most to older people. Our role is to create the conditions that enable these outcomes to be achieved.

Over the coming years, we will focus on improving housing options, enhancing access to adaptations, embracing technology that supports independent living, reducing social isolation and strengthening our partnerships with health, social care and community organisations. We will also continue to listen to our tenants and involve them in shaping services that reflect their experiences and priorities.

This strategy represents an important step in preparing for the future while building on the strong foundations already in place. By working together with tenants, partners and local communities, we can ensure that older people across Argyll and Bute have access to homes and services that support wellbeing, independence and quality of life for years to come.

Cathy Grant, Chair of the Board of Management

Purpose of Strategy

This strategy explains how we will provide housing and related services for customers aged 60 and over, now and in the future. It will guide our decisions and investment to support choice, independence and wellbeing. It aligns with our [Corporate Strategy and Strategic Priority 1: Delivering More Homes in Great Places](#) – We will develop a Housing Strategy for Older People in partnership with other agencies.

Scope

The key aims of our strategy include:

- Providing a variety of housing options and services for our older tenants
- Support tenants to live independently in their own homes for as long as possible
- Listen to older tenants and involve them in decisions about services
- Work with statutory and voluntary organisations to provide services that meet individual needs
- Ensure alignment with national and local strategies for older people

Our Vision

[ACHA's Corporate Strategy](#) sets out ambitious targets to provide quality, affordable, sustainable homes for our tenants. We want to provide as much choice, quality and value as possible for our current and prospective tenants and deliver excellent customer service.

In this document we seek to translate our strategic aims for our older tenants. We also take into account the aims of the national and local health and care policy and the Scottish Governments National Strategy.

We will seek to ensure that our services assist our older tenants to remain independent in a way which suits them, taking their individual circumstances into account.

We have identified eight key outcomes:

- Help older tenants live independently for as long as possible
- Provide housing options that meet different needs and lifestyles
- Improve access to home adaptations and support services
- Use technology to help people stay safe, connected and independent
- Reduce loneliness by encouraging community activities and social connections
- Design new homes that are accessible and suitable for people as they get older
- Work closely with health, social care and community organisations to improve support for older people.
- Listen to older tenants and use their feedback to improve services

"The communal facilities are excellent. Residents if wanted to do so come along for coffee and chat every morning. Very friendly and enjoyable."

Key Documents

There are several key documents which set out the strategic direction of services for older people:

- Housing (Scotland) Act 2025 – new statutory duties will likely have impact on our older tenants, specifically in relation to allocations, sustainment and adaptations.
- Housing to 2040 – Scotland's vision for everyone to have a safe, good quality and affordable home that meets their needs in the place they want to be.
- Scottish Government's Guidance on the Provision of equipment and adaptations – recent publications highlight particular challenges in rural communities such as Argyll and Bute.
- Scotland's National Strategy: Housing to 2040. Actions include:
 - Increasing the supply of accessible and adapted homes and improving choice
 - Streamlining and accelerating the adaptations system
 - Taking action to better integrate the work of housing, health and social care services.
- Argyll and Bute Health and Social Care Partnership: Joint Strategic Plan 2025/26 – 2030/31 – a shared planning approach is required between housing, health and social care to ensure relevant outcomes are met for our older tenants.
- Strategic Housing Investment Plan (SHIP) guidance 2025.
- SFHA's Road to 2026: Homes Fit for the Future. A policy position paper focusing on making sure there are enough homes available to support independent living for older people.

In addition to this, Bield's 'A Roadmap for Independent Living: Reimagining Housing, Health and Ageing in Scotland', calls for a National Independent Living Strategy to be developed, to guide policy, practice and investment. Recognising the importance of the following principles:

- Collaboration and prevention
- Person-centered homes
- Community and Connection
- Technology for Independence

Context/Background

Argyll and Bute Projected increase in population age groups - between 2018 and 2028:

- 0 to 15 age group is projected to see the largest percentage decrease (-17.6%)
- The 75 and over age group is projected to see the largest percentage increase (+23.3%).
- 45 to 64 is projected to remain the largest age group.

39% of ACHA's tenants are over the age of 60; only 4% of those are living in Sheltered Housing. These tenants are spread widely over our geographical area with a fairly even number across each administrative area (Atlantic Islands, Bute, Cowal, Helensburgh and Lomond, Kintyre, Mid-Argyll and Oban and Lorn).

We recognise that many tenants aged over 60 want to remain in their own homes and live independently for as long as possible, rather than move to Sheltered Housing.

In addition to this, results from our recent Customer Satisfaction Survey showed 13% of our tenants aged 75+ told us they prefer home visits from staff.

The projected increase in the older population highlights the need to support older tenants to live independently and maintain their quality of life through appropriate wellbeing services. By reviewing our services to provide a more person-centred approach, we will be better able to customise wellbeing services for those people who need additional support and better utilise our housing stock to respond to the current Housing Emergency.



Current housing need and demand for applicants 60 and over is shown in the table below:

Region	General List	Homeless List	Transfer List	Total
Atlantic Islands	80	2	12	94
Bute Area	61		25	86
Cowal Area	90	7	24	121
Helensburgh & Lomond Area	141	8	39	188
Kintyre Area	27	3	22	52
Mid Argyll Area	41	1	11	53
Oban & Lorn Area	131	2	49	182
Total	571	23	182	776

Of those applicants, 299 reported a mobility disability.

We do not currently have any Sheltered/Retirement housing in the Helensburgh and Lomond area though it appears there is good demand.

By understanding local demographic trends, health conditions and support needs, we can identify opportunities to develop services that meet changing demand.

Current Service Provision

A Strategic review of our Sheltered Services has recently been undertaken. Our tenants had the following to say:

- 'At this point in time I don't need support, but I know if I do need support, it would be available for me.'
- 'We are very fortunate to have such highly qualified and experienced staff here who carry out their duties to a very high standard.'
- 'The communal facilities are excellent. Residents if wanted to do so come along for coffee and chat every morning. Very friendly and enjoyable'
- 'Residents look after each other, so safety and security is well looked after. ACHA is very up on this as well so can sleep with no worries.'
- 'We are treated as individuals living an independent life.'

Our tenants also told us that the following aspects of independent living are important to them: security, reassurance, safety, company, adaptations, support, community, privacy, comfort, neighbours, and independence.





Following extensive consultation, and considering tenant feedback, six of our Sheltered complexes have been re-classified. Three are now classified as Retirement Housing and three as Amenity Housing:

Housing Type	Address	No.of Units
Sheltered Complexes	Caledonia Court, Ardrishaig	17
	Chalmers Court, Inveraray	19
	Dunmar Court, Oban	31
	Lochgair Place, Tarbert	13
	Wallace Court, Dunoon	17
Retirement Housing	Cragroy, Dunoon	26
	Ferfadd Court, Bute	33
	Ford Spence Court, Oban	20
Amenity Housing	Elder Crescent, Islay	10
	MacDougall Place, Mull	4
	McCracken Court, Lochgilphead	7

We are now able to offer different housing options so older people can choose the home that suits them best.

HOUSING OPTIONS COMPARISON				
✓ Included as standard ✗ Not included ① Varies - see notes	Amenity Housing Standard homes with no on-site specialist services	General Needs Housing Standard homes in the community	Retirement Housing Self- contained homes for older residents with on-site support	Sheltered Housing Supported homes for older or vulnerable residents
Safety & Security				
24-hour emergency telephone	✗	✗	①	✓
Secure entry system	③	②	✓	✓
Emergency Repairs	✓	✓	✓	✓
On-Site Support				
Local staff on site	✗	✗	✓	✓
Support with social activities	✗	✗	✓	✓
24-hour on call warden support	✗	✗	✗	✓
Communal Areas and Facilities				
Communal areas & cleaning	✗	④	✓	✓
Maintained communal gardens	✗	④	✓	✓
Communal lounge	✗	✗	✓	⑤
Guest room for family and friends	✗	✗	✓	⑤
Notes:				
1. Retirement Housing: 24-hour emergency telephone response is available at cragroy Court only - not all retirement properties.				
2. General Needs Housing: Secure entry systems are present in some closes only.				
3. Amenity Housing: Some properties have a close door entry system.				
4. General Needs Housing: Communal area cleaning and maintained gardens are available at some closes only, subject to a service charge.				
5. Sheltered Housing: Lochgair Place does not have a communal lounge or guest room.				

Tenants at our Sheltered Housing schemes (and Retirement complex Cragroy in Dunoon) have access to a warden call system, connected to our Alarm Receiving Centre BR24.

Argyll and Bute Council also offer several services for older tenants which our staff are aware of and will signpost to, where necessary.

Care at home services

- Occupational Therapy Services (see aids and adaptations, below)
- Community Dementia Services
- Self-Directed Support (SDS): Information about how to access support and advice)
- Care and Repair Services: Advice for elderly and disabled homeowners to repair, improve or adapt their homes

ACHA is committed to supporting the Scottish Government's target for homes to achieve net-zero heating emissions by 2045. To this end, we continue to explore funding opportunities to make our homes as energy efficient as possible.

In response to customer feedback, we have improved digital connectivity across our sheltered and retirement housing schemes through upgraded communal WIFI and pilot projects using assistive technology. These improvements help tenants stay connected, communicate with us more easily and access support when needed.



Aids and Adaptations

Simple changes to a home, such as handrails, ramps or accessible showers, can help people stay safe and independent for longer. These adaptations can be installed following a referral from an Occupational Therapist (OT). We will work with our partners to make sure those who need adaptations can get them as quickly as possible.

Funding for adaptations is received through the Scottish Government. In 2025/26, ACHA received £841,955.51 in funding towards adaptations. £28,396 was also committed by ACHA to carry out smaller projects.

Recent years have seen an increase in Government funding and improved communication with the Health and Social Care Partnership, leading to a more streamlined referral process and reduction in waiting lists.

Last year 2025/2026, all referrals for adaptation were processed. However, 35 of these were not completed and have been carried over to this financial year, leading to increased waiting times.

Delivering the Strategy

This strategy includes a number of outcomes to be delivered during the next 5 years. This will be achieved through projects and initiatives, and more importantly through evolving our services to be more responsive to older people and the challenges of an ageing population in Argyll and Bute.

Through the delivery of this strategy, we will ensure that our services continue to meet the needs and expectations of our customers, both now and in the future. We will achieve this by actively engaging with tenants through our established engagement mechanisms, ensuring their views help shape service development and improvement. Many of our activities will be delivered in partnership with other organisations, and we will strengthen and develop positive relations with partner agencies to provide the best possible services for our shared customers.

An action plan will be monitored by the Sheltered Services Manager, with annual updates on progress being presented to the Policy, Performance and Operations Committee.



"We are very fortunate to have such highly qualified and experienced staff here who carry out their duties to a very high standard."

Strategic Outcomes and Action Plan

We will:

1. Help older tenants live independently for as long as possible:	
How: Invest in homes that support us as we age; continue to explore funding opportunities to increase energy efficiency	When: Medium Term Priority 2026-2028
2. Provide housing options that meet different needs and lifestyles:	
How: Assess demand for mixed tenure options in Helensburgh to determine future need	When: Long Term Priority 2026-2029
How: Specialist training for all staff on housing options available for older customers	When: Short Term Priority 2026-2027
How: Targeted approach to underoccupancy; explore initiatives to encourage downsizing	When: Medium Term Priority 2026-2028
3. Improve access to home adaptations and support services:	
How: Improved collaboration with the Health and Social Care Partnership	When: Short Term Priority 2026-2027
How: Improved communication with contractors to reduce waiting times for adaptations	When: Short Term Priority 2026-2027
4. Use technology to help people stay safe, connected and independent:	
How: Introduction of tenant focus groups to explore digital technology solutions, including Smart Technology	When: Medium Term Priority 2026-2028
How: Expand digital solution initiatives, including wider promotion of Techy Tea parties	When: Short Term Priority 2026-2027
How: Staff training to include Digital Champion and support for older tenants in technology	When: Short Term Priority 2026-2027

5. Reduce loneliness by encouraging community activities and social connections:	
How: Access to nature and outdoor activity as part of daily life; consider exemplar estates projects, including community partners	When: Medium Term Priority 2026-2028
How: Promotion of, and collaboration with, volunteering opportunities within the local community	When: Short Term Priority 2026-2027
How: Promote neighbourhoods that reduce social isolation; consideration of intergenerational activities	When: Short Term Priority 2026-2027
6. Design new homes that are accessible and suitable for people as they get older:	
How: Consider dementia friendly designs in new build properties	When: Medium Term Priority 2026-2029
7. Work closely with health, social care and community organisations to improve support for older people:	
How: Explore alternative funding streams to support an affordable Wellbeing model	When: Long Term Priority 2026-2029
8. Listen to older tenants and use their feedback to improve services:	
How: Co design neighbourhoods based on wellbeing principles. Consultation on future estates project, including community partners	When: Medium Term Priority 2026-2029
How: Develop new opportunities for tenant engagement and consultation	When: Short Term Priority 2026-2027
How: Introduction of Network of Champions for our older Customers	When: Short Term Priority 2026-2027

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