

Comments by McCarthy Stone & Churchill Living

Policy H4 - Meeting all housing needs

In our response to the Regulation 18 draft we expressed concern that whilst the wording of this policy was well intentioned, it was not specific enough to deliver the specialist housing needed to meet the needs of older people and therefore not be consistent with national policy. We are therefore disappointed to see that the only amendment in the current consultation draft is to add 'where needed' to the policy. (see below)

...New Housing proposals shall also:

- a. *enable older people to promote, secure and sustain their independence in a home appropriate to their circumstances, through the provision of specialist housing (as defined in the Glossary) **where needed** across all tenures in sustainable locations. New housing proposals shall take account of meeting identified needs for a growing ageing population by providing appropriate accommodation, including extra care and other forms of supported housing; ...*

We remain concerned that the policy does not reflect the urgency contained within national policy to deliver sufficient housing for older persons in Rutland and therefore remind the Council of the national policy context and the wider benefits of providing age appropriate housing.

National Policy Context

Government policy, as set out in the revised NPPF, is to significantly boost the supply of housing. Paragraph 60 reads:

"To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay."

The revised NPPF looks at delivering a sufficient supply of homes. Within this context paragraph 63 identifies the size, type and tenure of housing needed for different groups in the community that should be assessed and reflected in planning policies. This includes 'those who require retirement housing, housing-with-care and care homes.'

In June 2019 the PPG was updated to include a section on Housing for Older and Disabled People, recognising the need to provide housing for older people. Paragraph 001 Reference ID: 63-001-20190626 states:

*"The need to provide housing for older people is **critical**. People are living longer lives and the proportion of older people in the population is increasing. In mid-2016 there were 1.6 million people aged 85 and over; **by mid-2041 this is projected to double to 3.2 million**. Offering older people a better choice of accommodation to suit their changing needs can help **them live independently for longer, feel more connected to***

their communities and help reduce costs to the social care and health systems. Therefore, an understanding of how the ageing population affects housing needs is something to be considered from the early stages of plan-making through to decision-taking (emphasis added).

Paragraph 003 Reference ID: 63-003-20190626 recognises that:

'the health and lifestyles of older people will differ greatly, as will their housing needs, which can range from accessible and adaptable general needs housing to specialist housing with high levels of care and support.'

Thus, a range of provision needs to be planned for. In addition, paragraph 006 Reference ID: 63-006-20190626 sets out that:

'Plan-making authorities should set clear policies to address the housing needs of groups with particular needs such as older and disabled people. These policies can set out how the plan-making authority will consider proposals for the different types of housing that these groups are likely to require.'

Within this national policy context the Local Plan should recognise that housing for older people has its own requirements and cannot be successfully considered against criteria for adaptable and accessible general family housing or smaller homes.

Need for Housing for Older People

It is well documented that the UK has an ageing population. By 2032 the number of people in the UK aged over 80 is set to increase from 3.2 million to 5 million (ONS mid 2018 population estimates).

It is generally recognised (for example, within the Homes for Later Living Report September 2019) that there is a need to deliver **30,000 retirement and extra care houses a year** in the UK to keep pace with demand.

The age profile of Rutland can be drawn from the 2018 population projections from the Office for National Statistics. This advises that there were 9,878 persons aged 65 and over in 2018, accounting for 25% of the total population of Rutland. This age range is projected to increase by 5,289 individuals, or 53.5%, to 15,157 between 2018 and 2043. The population aged 65 and over is expected to increase to account for 32.6% of the total population of Rutland by 2043.

In 2018 there were 2,669 persons aged 80 and over, individuals who are more likely to be frail and in need of long-term assistance. The number of people in this age range is forecasted to increase by 2,800 individuals, or 105%, to 5,469 between 2018 and 2043. The population aged 80 and over is anticipated to represent a higher proportion of Rutland 's residents, accounting for 6.7 % of the total population in 2018 and increasing to 11.8% by 2043.

Over the past decade, the County has seen an ageing of the population, with the number of people aged 65 and over increasing by 30%

The accompanying text to Policy H4 – ‘Meeting all housing needs’ quotes paragraph 41 of the Rutland County Council Housing Market Assessment (HMA) 2023 when it says that ‘the number of people in Rutland aged 65+ is expected to increase by 24% during the period 2023 to 2033, leading to a need for specialist housing for older people’. Figure 6.11 of the HMA identifies a need for 148 units of housing with support (sheltered housing) and 95 units of housing with care (extra care housing) to 2033. We note however that the plan period is proposed to be to 2041 so these figures would be substantially higher if projected to 2041 instead of 2033. Page 92 of the Preferred Options then confirms that ‘*Given that the number of older people is expected to increase in the future and that the number of older single person households is expected to increase this would suggest (if occupancy patterns remain the same) that there will be a notable demand for smaller housing from the ageing population.*’

It is therefore clear that there will be a significant increase in older people and the provision of suitable housing and care to meet the needs of this demographic should be more of a priority rather than simply to ‘enable older people to promote, secure and sustain their independence in a home appropriate to their circumstances’. The Council should therefore change its approach to ensure consistency with the NPPF.

Benefits of Housing for Older People

Older Persons’ Housing produces a large number of significant benefits which can help to reduce the demands exerted on Health and Social Services and other care facilities – not only in terms of the fact that many of the residents remain in better health, both physically and mentally, but also doctors, physiotherapists, community nurses, and other essential practitioners can all attend to visit several occupiers at once. This leads to a far more efficient and effective use of public resources. Another key benefit of specialist retirement housing is that it releases larger housing back into the housing stock for new families.

Economic

A report “‘*Healthier and Happier*’ *An analysis of the fiscal and wellbeing benefits of building more homes for later living*” by WPI Strategy for Homes for Later Living explored the significant savings that Government and individuals could expect to make if more older people in the UK could access this type of housing. The analysis showed that:

- Each person living in a home for later living enjoys a reduced risk of health challenges, contributing to fiscal savings to the NHS and social care services of approximately £3,500 per year.
- Building 30,000 more retirement housing dwellings every year for the next 10 years would generate fiscal savings across the NHS and social services of £2.1bn per year.
- On a selection of national well-being criteria such as happiness and life satisfaction, an average person aged 80 feels as good as someone 10 years younger after moving from mainstream housing to housing specially designed for later living.

A further report entitled *Silver Saviours for the High Street: How new retirement properties create more local economic value and more local jobs than any other type of residential housing* (February 2021) found that retirement properties create more local economic value and more local jobs than any other type of residential development. For an average 45 unit retirement scheme, the residents generate £550,000 of spending a year, £347,000 of which is spent on the high street, directly contributing to keeping local shops open.

In July 2024 Homes England published a report 'Measuring the Wellbeing and Fiscal Impacts of Housing for Older People'. This found that residents of older people's housing reported higher life satisfaction scores than residents in general market housing. Contributory factors may include: higher satisfaction with the quality of their home, feeling they belong to a neighbourhood, having better general health, generally feeling happier, doing things that are worthwhile, not providing care and having someone to rely on when needed. The report monetarised the well-being uplift value of this higher life satisfaction as £5,264 for retirement living/sheltered housing and £4,318 extra care housing per person p.a. The well-being uplift monetarised value for a 45 unit retirement scheme is approximately £236,880.

As recognised by the PPG, **Retirement housing releases under-occupied family housing and plays a very important role in recycling of housing stock in general.** There is a 'knock-on' effect in terms of the whole housing chain enabling more effective use of existing housing. In the absence of choice, older people will stay put in properties that are often unsuitable for them until such a time as they need expensive residential care. A further Report "*Chain Reaction*" *The positive impact of specialist retirement housing on the generational divide and first-time buyers (Aug 2020)*" reveals that about two in every three retirement properties built, releases a home suitable for a first-time buyer. A typical Homes for Later Living development which consists of 40 apartments (at the time of that report) therefore results in at least 27 first time buyer properties being released onto the market.

Social

Retirement housing gives rise to many social benefits:

- Specifically designed housing for older people offers significant opportunities to enable residents to be as independent as possible in a safe and warm environment. Older homes are typically in a poorer state of repair, are often colder, damper, have more risk of fire and fall hazards. They lack in adaptations such as handrails, wider internal doors, stair lifts and walk in showers. Without these simple features everyday tasks can become harder and harder
- Retirement housing helps to reduce anxieties and worries experienced by many older people living in housing which does not best suit their needs by providing safety, security and reducing management and maintenance concerns.
- The Housing for Later Living Report (2019) shows that on a selection of wellbeing criteria such as happiness and life satisfaction, an average person aged 80 feels as good as someone 10 years younger after moving from mainstream housing into housing specifically designed for later living.

Environmental

The proposal provides a number of key environmental benefits by:

- Making more efficient use of land thereby reducing the need to use limited land resources for housing.
- Providing housing in close proximity to services and shops which can be easily accessed on foot thereby reducing the need for travel by means which consume energy and create emissions.
- Providing shared facilities for a large number of residents in a single building which makes more efficient use of material and energy resources.

Recommendations

The 2018 population projections from the Office for National Statistics show a large increase in the population over the age of 65. For this reason, as well as the requirements of the PPG, the Council should ensure that the HMA is updated to extend the period to 2041. Specialist housing to meet the needs of older people should be addressed specifically and not simply regarded as being met through the provision of smaller homes.

The best approach towards meeting the diverse housing needs of older people is **for the plan to:**

- **Identify the older person's housing need to 2041.**
- **Allocate specific sites to meet the needs of older people that are in the most sustainable locations close to key services.**
- **Include a standalone policy actively supporting the delivery of specialist older people's housing with good access to services and facilities for older people.**

While we appreciate that no one planning approach will be appropriate for all areas, an example policy is provided that, we hope, will provide a useful reference for the Council:

"The Council will encourage the provision of specialist housing for older people across all tenures in sustainable locations.

The Council aims to ensure that older people are able to secure and sustain independence in a home appropriate to their circumstances by providing appropriate housing choice, particularly retirement housing and Extra Care Housing/Housing with Care. The Council will, through the identification of sites, allowing for windfall developments, and / or granting of planning consents in sustainable locations, provide for the development of retirement accommodation, residential care homes, close care, Extra Care and assisted care housing and Continuing Care Retirement Communities."

Developers of older persons' housing schemes should not be required to further demonstrate need given the significant need already identified and the many benefits that such developments bring. If a quantum is specified this should be regarded as a target and not a ceiling. Given also that such developments "**help reduce costs to the social care and health systems**" (PPG refers), requirements to assess impact on healthcare services and/or make contributions should be avoided.