

## Specialist Housing for Older People Housing Evidence Base Briefing Note 27 (BN27)

### Summary

The NPPF states that local plans should meet the full objectively assessed need for housing and this includes homes for older people. The Housing Strategy for England is clear that 'good housing for older people can enable [older people] to live healthy, independent lives and reduces pressure on working families in caring for older relatives. It can also prevent costs to the NHS and social care'.

The health of the population is probably more descriptive of the housing needed to meet the specialist housing needs of the population as age is not always a determinant of a need for different types of housing. It is those members of the population, younger or older, that have a limiting long term illness or disability that are more likely to require accessible, adapted or specialist housing.

A big decision faces older people, particularly as they become less mobile and may need more care, is whether they stay in their current home or consider moving to a smaller home that is better suited to their needs. Disability and illness become more common as people get older. Specialist housing can provide many benefits for older people including dedicated on-site support, good social networks, a safe environment and property maintenance.

The nature of specialist housing for older people makes this type of housing more complex to deliver, and this is part of the reason why build rates have historically been low. The evidence available suggests that at this moment in time in Cornwall there are an excess of conventional sheltered homes for rent and a need an additional 6,000 conventional sheltered homes for sale, over a 1,000 enhanced sheltered housing units, over 1,100 extra care housing units and over 250 dementia care homes.

Modelling suggests that in Cornwall by 2030 there is a requirement for an additional 500 conventional sheltered units for rent and just over 10,000 conventional sheltered homes for sale. This type of housing is generally delivered by the market. The emphasis for specialist housing in Cornwall is on providing an estimated additional 1,900 enhanced sheltered housing units, 2,200 extra care housing units and nearly 500 dementia care homes. This equates to roughly 10% of the housing requirement in Cornwall. However, given the changing nature of local markets and requirements the expectation is that such development will be delivered on larger sites where demand exists to meet defined specialist needs.

Local Plan Policy 6 on housing mix proposes that on sites of 200 dwellings or more, additional specialised housing (including extra care housing) should be considered where demand exists to meet defined specialist needs.

### Key Outcomes

The need for certain types of specialist housing for older people will increase significantly in Cornwall to 2030. Therefore, schemes of 200 or more dwellings should consider additional specialised housing (including extra care housing) where demand exists to meet defined specialist needs.

### Key Facts

The proportion of the population aged 55 and over has risen from 30.4% (126,875 persons) in 1981 to 43.7% (193,395 persons) by 2011.

The number of households with an HRP aged 55 and more is predicted to increase by some 26% between 2010 and 2030 compared to an increase of 15% across all household age ranges over the same time period.

Evidence suggests that in Cornwall by 2030 there is a requirement for an additional 500 conventional sheltered units for rent, just over 10,000 conventional sheltered homes for sale, 1,900 enhanced sheltered housing units, 2,200 extra care housing units and nearly 500 dementia care homes.

*Source: Census, Strategic Housing for Older People*

## National Policy and Context

The National Planning Policy Framework (NPPF)<sup>i</sup> (paragraph 50) states that ‘to deliver a wide choice of high quality homes, widen opportunities for home ownership and create sustainable, inclusive and mixed communities, local planning authorities should: plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community (such as but not limited to, families with children, older people, people with disabilities, service families and people wishing to build their own homes); identify the size, type, tenure and range of housing that is required in particular locations, reflecting local demand’. The NPPF states that local plans should meet the full objectively assessed need<sup>ii</sup> for housing and this includes homes for older people.

National Planning Practice Guidance has been made available to guide ‘Housing and Economic Development Needs Assessment<sup>iii</sup>’ and this guidance includes an element on how the needs for all types of housing should be addressed. ‘Once an overall housing figure has been identified, plan makers will need to break this down by tenure, household type (singles, couples and families) and household size. Plan makers should therefore examine current and future trends of: the proportion of the population of different age profiles; the types of household (e.g. singles, couples, families by age group, numbers of children and dependents); the current housing stock size of dwellings (e.g. one, two+ bedrooms); the tenure composition of housing.’

The Housing Strategy for England<sup>iv</sup> is clear that without ‘urgent action to build new homes, children will grow up without the same opportunities to live near their families, young people will struggle to get a place to call their own and older people will not have the choice and support they need’. The report goes on to state that ‘good housing for older people can enable [older people] to live healthy, independent lives and reduces pressure on working families in caring for older relatives. It can also prevent costs to the NHS and social care. For some older people a move to a smaller, more accessible and manageable home can also free up much needed local family housing’.

The health of the population is probably more descriptive of the housing needed to meet the specialist housing needs of the population as age is not always a determinant of a need for different types of housing. It is those members of the population, younger or older, that have a limiting long term illness or disability that are more likely to require accessible, adapted or specialist housing.

The concept of ‘lifetime homes’ in conjunction with ‘lifetime neighbourhoods’ described Government thinking directed at making the UK housing stock more suitable for all. ‘Delivering Lifetime Homes, Lifetime Neighbourhoods<sup>v</sup>’ prepared a set of policies around a national strategy for housing in an ageing society, and out of this was commissioned HAPPI – Housing our Ageing Population: Panel for Innovation. HAPPI was tasked with understanding what further reform is needed to ensure that new build specialist housing is required to meet the needs and aspirations of the older people of the future.

According to HAPPI there are 3 main groups of housing that is available for older people:

- Mainstream Housing which is not designated for any particular group but will include general needs housing, lifetime homes and adapted homes;
- Specialised Housing which is housing specifically for older people with access to support and care. This will include sheltered/retirement housing, very sheltered or assisted living, extra care, close care and retirement villages;

- Residential Care or Care Homes which is institutional accommodation with care services and facilities, and can include residential homes, nursing homes and specialised care homes.

This briefing paper concentrates on the second HAPPI group – specialised housing.

Guidance has recently been made available from NPPG on 'Housing – Optional Technical Standards'<sup>vi</sup> on the evidence that is required by local authorities to demonstrate a need to set higher accessibility, adaptability and wheelchair housing standards. The guidance suggests that data should be taken into account in any assessment, including:

- The likely future need for housing from older and disabled people (including wheelchair user dwellings);
- Size, location, type and quality of dwellings needed to meet specifically evidenced needs (e.g. retirement homes, sheltered homes or care homes);

Where a local planning authority intends to adopt a policy to provide enhanced accessibility or adaptability they should do so only by reference to requirement M4(2) and/or M4(3) of Building regulations.

## Local Context

Cornwall Council's Housing Strategy<sup>vii</sup> has set a number of priorities which include those that directly relate to housing mix in terms of age related issues or disability:

- Priority 2: Finding Smarter Housing Solutions - will ensure that people have free access to a range of housing options which can help them to make their own housing choices, including the chance to remain in their own home and live as independently as possible. We will endeavour to ensure that people have a safe, secure home they can call their own.
- Priority 4: Creating Sustainable Communities - will ensure that housing activities contribute towards social wellbeing and make a difference to deprived and excluded communities

Cornwall's Long Term Accommodation Strategy<sup>viii</sup> sets out the Cornwall wide position for accommodation for people with care and support needs. This Strategy is clear that older people have many different needs and aspirations for their accommodation solutions in later life and so a good mix of accommodation types is required. Housing, care and support needs for older people can be met in a variety of settings: specialist supported housing, extra care housing, other care settings and also via floating support services or home care in mainstream housing. Without suitable attractive offers of alternative housing and care home solutions, older people will remain in potentially unsuitable, hard to maintain housing.

Cornwall's position statement on extra care housing<sup>ix</sup> has three key messages, all of which are relevant to this briefing paper:

- Existing sheltered housing schemes need to be remodelled and, where appropriate, converted to extra care housing.
- The relative number of residential care home placements needs to be reduced and the number of alternative options of accommodation with care and support needs to increase, including extra care.
- A balanced extra care housing market needs to be developed that offers units for private rent, social rent and for sale.

## Definitions

Older People – generally relates to people considering or at retirement age, i.e. those aged 55 or more and includes the active, newly retired through to the very frail elderly. 'Older people' are not one homogenous group and their needs will differ – the needs of those aged 85 or more will differ significantly from those aged 55 or 60. Older people's housing needs can encompass accessible, adaptable general needs housing for those looking to downsize from family housing to the full range of retirement and specialist housing for those with support or care needs.

Specialist housing - the term 'specialist housing for older people' is used in this Briefing Note to describe a range of housing options built to assist older people with their accommodation and support needs in later life. Key features include individual dwellings with their own front door irrespective of whether the dwelling is for rent, sale or shared ownership, and can include communal areas such as lounges and restaurants, a scheme manager or other types of support service and varying levels of personal care and support. For the purposes of this paper the age range looked at is 55 plus as this is the age used in terms of qualifying for some types of age related specialist housing. See Appendix 1 for a more detailed description of the types of housing that are included under the banner of 'specialist housing'.

Communal establishments form their own category of housing for older and other people and are considered in Briefing Note BN36<sup>BN36</sup>.

Although this Briefing Note is focussed on specialist housing for older people it will also be of interest and use to those planning specialist housing for less able people.

## Benefits of Specialist Housing for Older People

Specialist housing can provide many benefits for older people including dedicated on site support, good social networks, a safe environment and property maintenance. Specialist housing can also benefit the public purse as evidence<sup>x</sup> suggests that each older person living in specialist accommodation reduces the cost to other services by £550 on average.

Research<sup>xi</sup> has shown that specialist housing for older people has a number of benefits including:

- **Quality of Life:** 92% of residents are very happy and contented and 64% said their health had improved since moving. 83% of residents believe they can maintain their independence for longer. This type of housing offers a more appealing alternative to residential care.
- **Sustainable Communities:** this type of housing can re-introduce residential uses into central locations, and older residents tend to use local shops and community facilities more often. Larger developments can provide facilities that are of benefit to the wider community.
- **Reducing Fuel Poverty:** residents usually receive lower energy bills than in their previous homes and are more likely to stay warm in colder weather.
- **Stimulating the Housing Market:** increasing the stock of specialist housing could release more family homes in communities which has knock on effects for other types of homeowners.
- **Reducing or Delaying the Need for Care:** older people account for 55% of doctor appointments, 68% of out-patient appointments and 77% of in-patient bed stays so reducing the demand for acute health and care services benefits both the older person and local services. It is estimated that the state saves on average £28,100 per year for each year that a resident postpones moving into residential care.

Health and social care provision is more efficient if visits to several residents can be made in the same location.

- **Benefits to the Economy:** estimates demonstrate that an average scheme of 40 apartments provides investment of about £5 million into the local economy, about 50 people are employed in terms of construction and around 17 full and part time jobs are created.

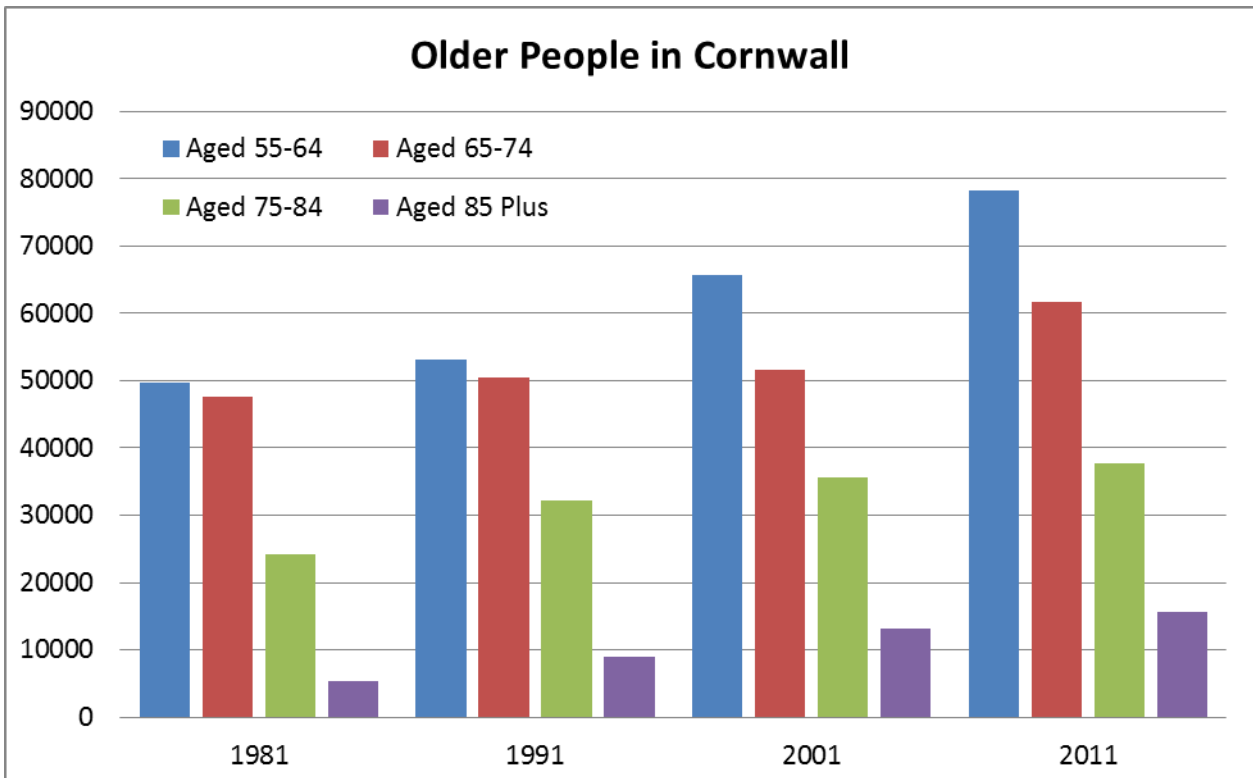
## **Challenges to Developing Specialist Housing for Older People**

The nature of specialist housing for older people makes this type of housing more complex to deliver, and this is part of the reason why build rates have historically been low. Some of the reasons for this include:

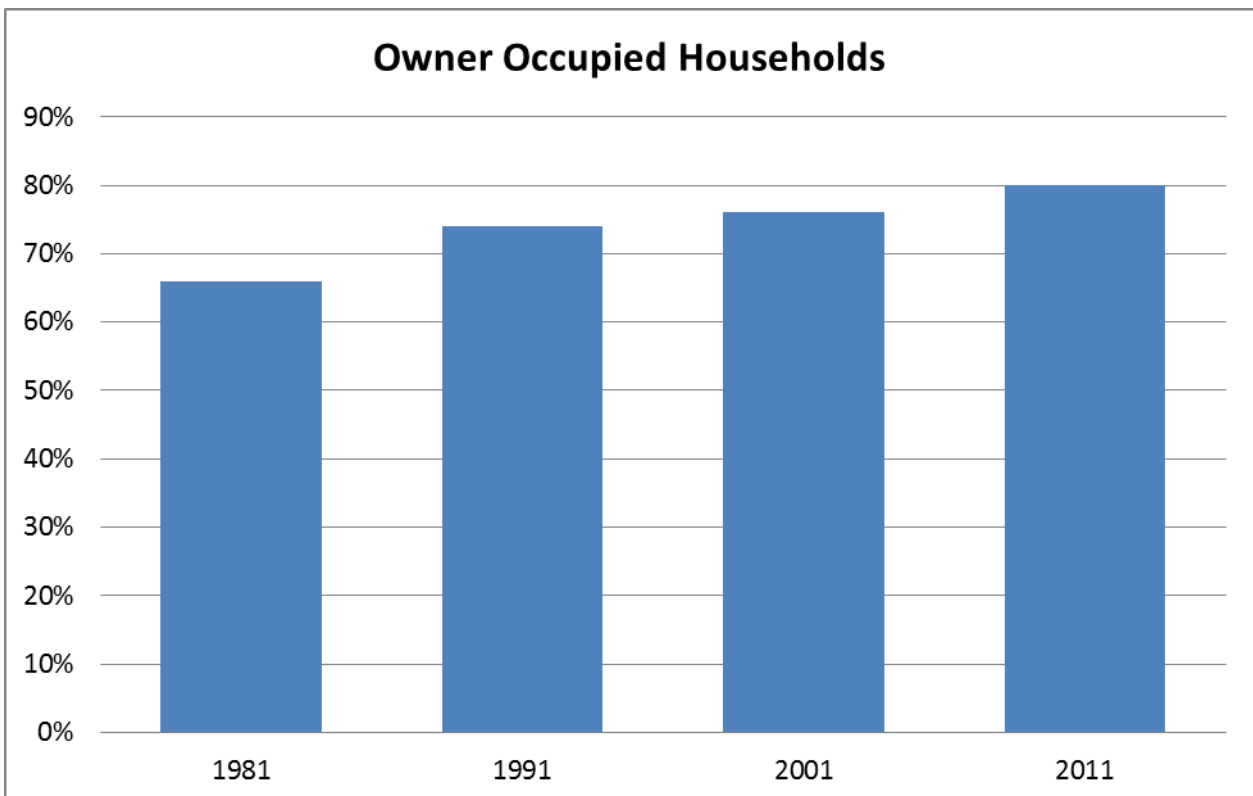
- Understanding the specialist nature of this type of provision and how it differs from general housing;
- Funding – developments with high levels of care will often receive their income over the life of the development rather than through the sale of units, and a considerable amount of upfront working capital is required before any revenue is likely to be received;
- Getting the location right as to be successful, the smaller types of these schemes generally need to have really good access to existing shops, services and transport links which are often sites in high value areas and have much higher development costs – they can also be competing with other traditional housing and commercial uses. Larger schemes can be more self contained but still require some access to shops, services and transport links;
- These types of sites are unlikely to be allocated in Local Plans and any proposals will have to compete with other types of development which may be easier to bring forward;
- Infrastructure issues – concerns can be raised by local service providers about the extra 'burden' that they may face from such a facility being in their catchment area.

## **Past Trends**

The proportion of the population that is aged over 55 had risen from 30.4% (126,875 persons) in Cornwall in 1981 to 43.7% (193,395 persons) by 2011, as demonstrated in the chart below. This increase is consistent across all older person age groups and is due to improvements in life expectancy<sup>BN3</sup> for both men and women.



The vast majority of older people are homeowners in Cornwall as shown in the chart below and the majority do not have any outstanding mortgage payments – this chart provides information on those households where the household reference person is aged 65 or more.



## Current Trends and Issues

Disability Living Allowance and Attendance Allowance give an indication of those aged 55 and over who require assistance in terms of care and mobility<sup>BN23</sup>, as well as data on the number of people whose activities are limited in some way.

Appendix 2 provides some useful information (tables 5, 6, 7, 8, 9 and 10) on the proportion and number of older people that can struggle with day to day tasks now and in 2030, including:

- 6,975 people aged 85 or more in 2010 were unable to manage at least one mobility activity and this number is predicted to increase by 106% to 14,374 by 2030;
- It is estimated that 41% of those aged 85 or more are unable to go shopping by themselves, 34% can't use a vacuum cleaner and 9% cannot wash and dry dishes;
- It is estimated that 21% of those aged 85 or more cannot bathe, shower or wash all over by themselves, and 8% cannot dress or undress themselves.

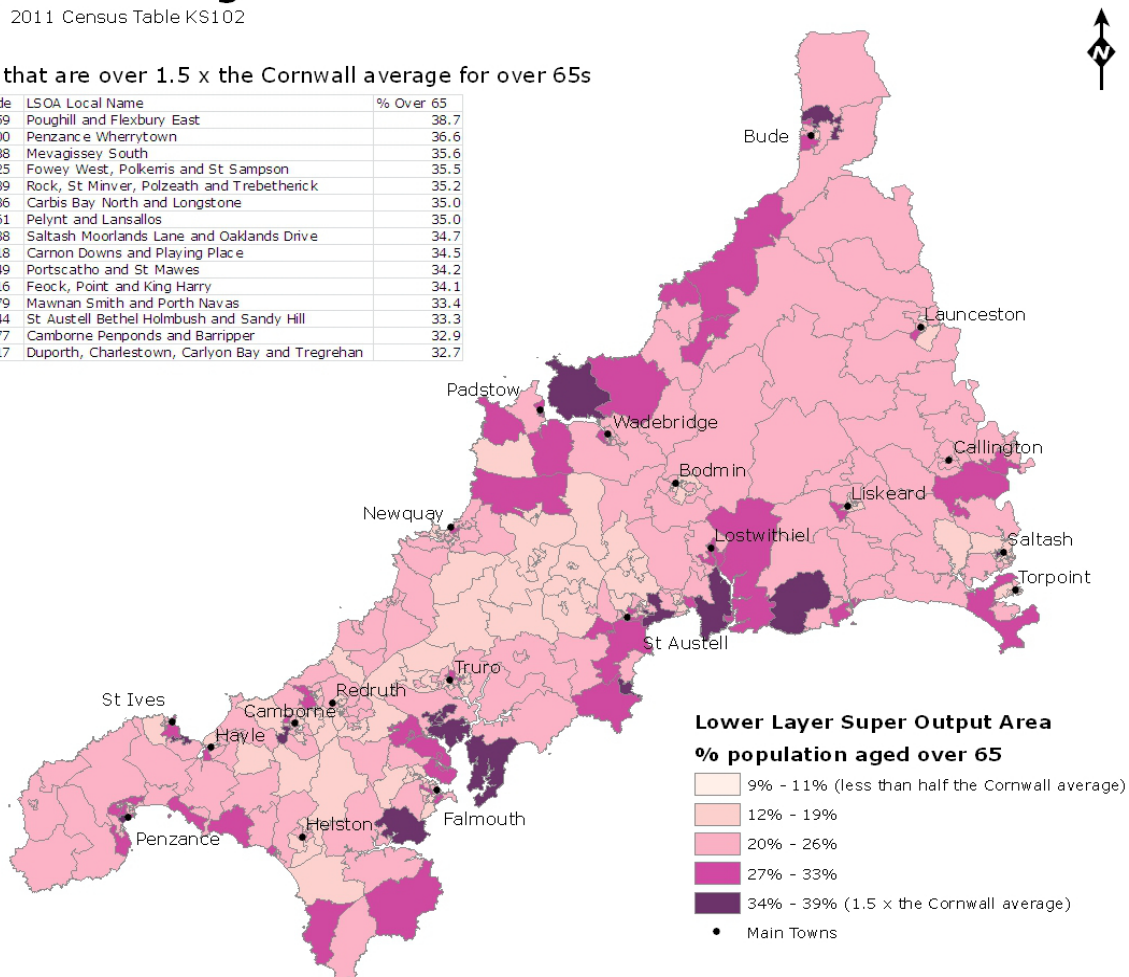
The map below gives a further breakdown of the areas within Cornwall with higher proportions of older people:

## Population Aged 65+

Source: 2011 Census Table KS102

Areas that are over 1.5 x the Cornwall average for over 65s

LSOA Code	LSOA Local Name	% Over 65
E01018959	Poughill and Flexbury East	38.7
E01019000	Penzance Wherrytown	36.6
E01019038	Mevagissey South	35.6
E01019025	Fowey West, Polkernis and St Sampson	35.5
E01033289	Rock, St Minver, Polzeath and Trebetherick	35.2
E01018986	Carbis Bay North and Longstone	35.0
E01018761	Pelynt and Lansallos	35.0
E01018788	Saltash Moorlands Lane and Oaklands Drive	34.7
E01018818	Carnon Downs and Playing Place	34.5
E01018849	Portscatho and St Mawes	34.2
E01018816	Feock, Point and King Harry	34.1
E01018879	Mawnan Smith and Porth Navas	33.4
E01019044	St Austell Bethel Holmbush and Sandy Hill	33.3
E01018877	Camborne Penponds and Barripper	32.9
E01019017	Duporth, Charlestown, Carlyon Bay and Tregrehan	32.7



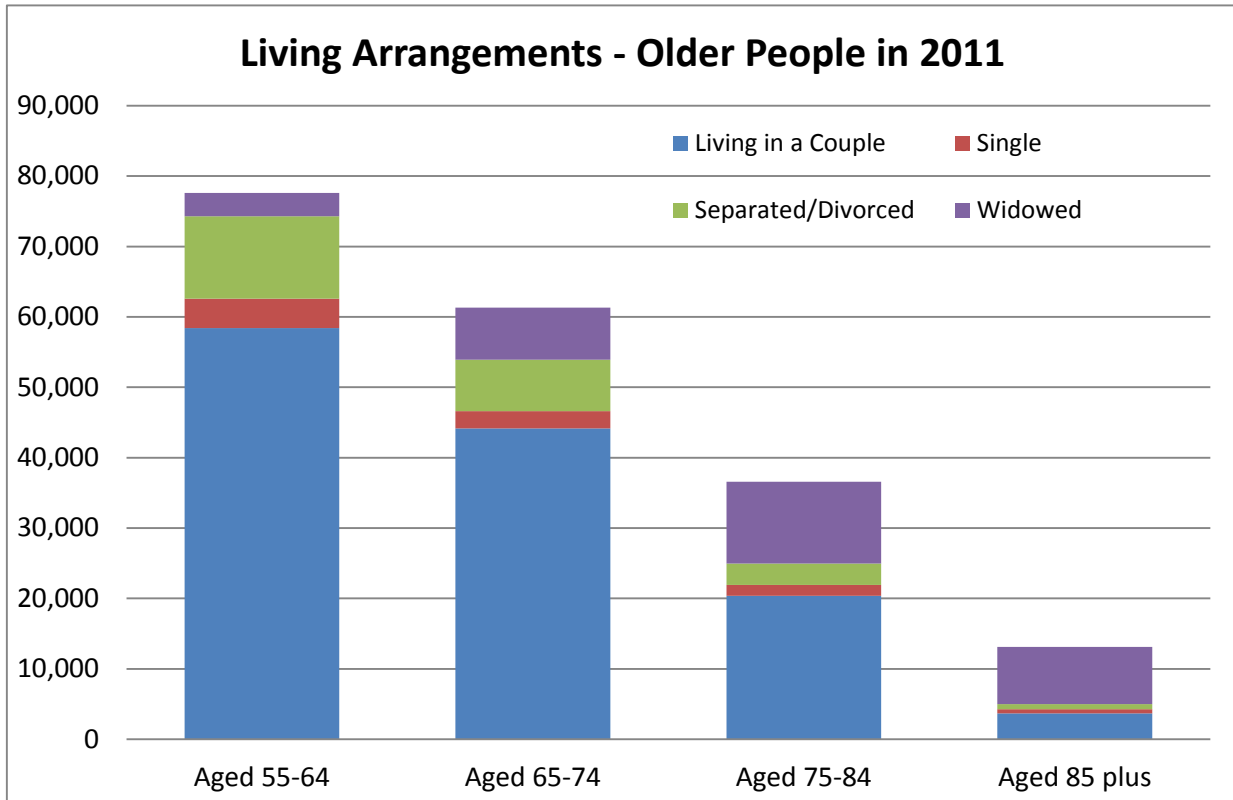
Abi Smith, Cornwall Council Strategic Housing and Commissioning  
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According to a recent Shelter<sup>xii</sup> report, older people tend to live in houses and only a small number live in flats as follows:

- 65% live in houses (detached, semi detached or terraced);

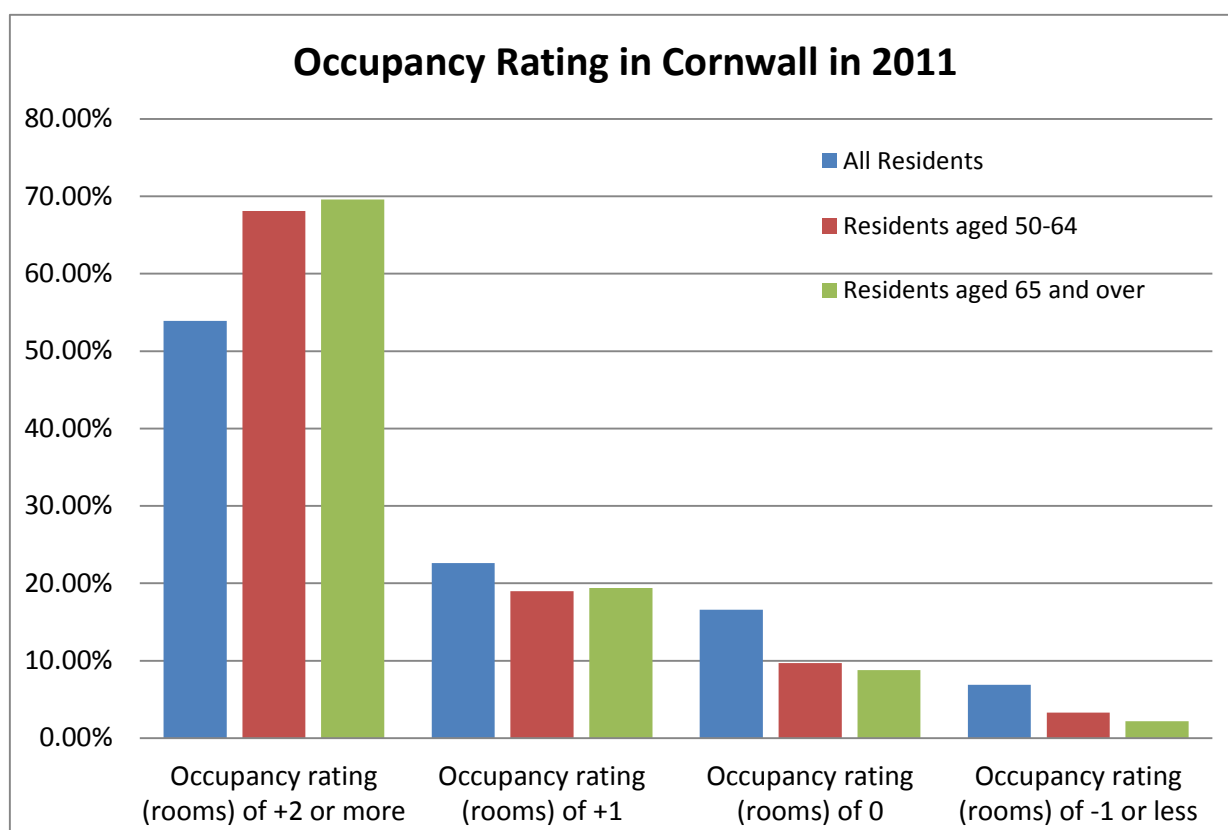
- 20% live in bungalows; and
- 16% live in flats.

In terms of older person households, the majority of those aged 55 to 65 are likely to live in couple households, whereas in households aged 85 or more they are more likely to be one person widower households. The chart below gives an indication of the living arrangements for older people in Cornwall in 2011:



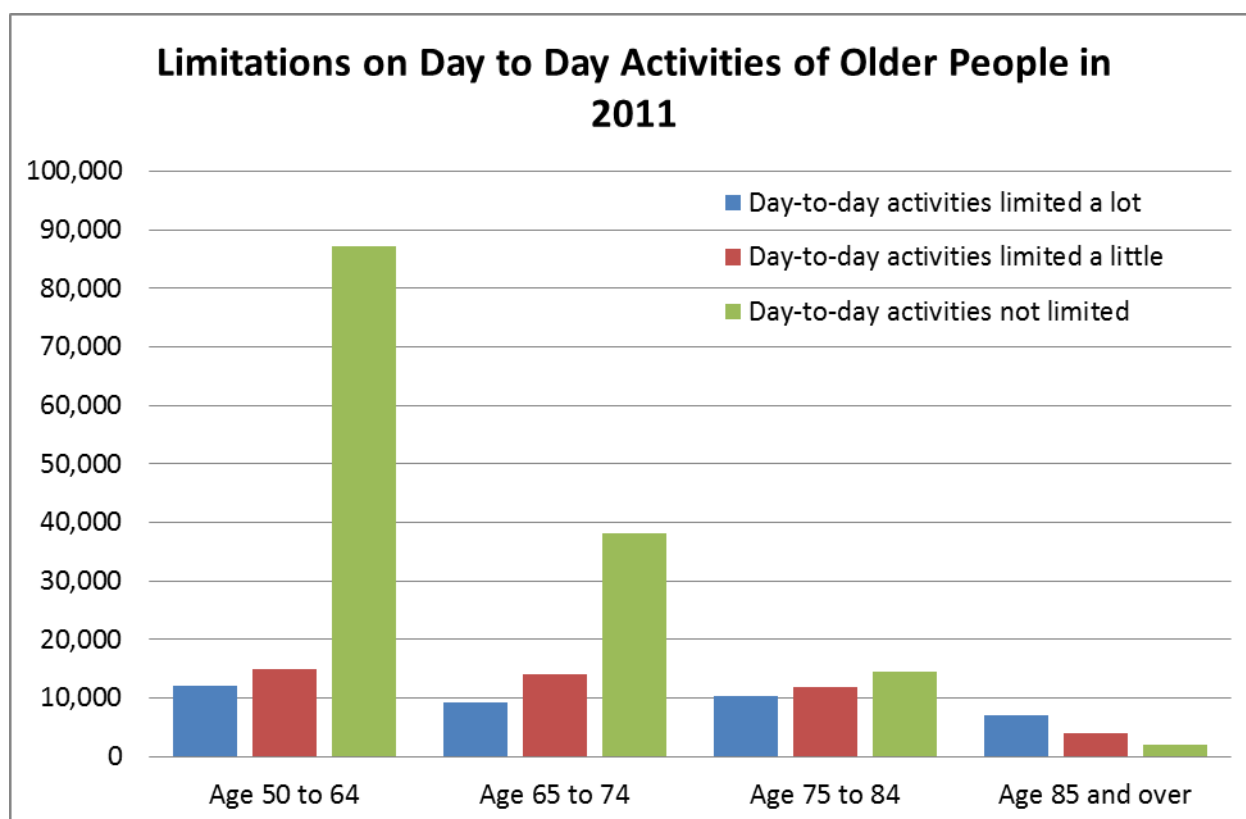
The size of homes that older people occupy<sup>xiii</sup> can be a contentious subject. Under occupation of housing (as defined by the 'occupancy rating') particularly amongst owner occupiers is very common in both Cornwall and on average across England. Three quarters of all residents live in households that have more rooms than they need according to the 'occupancy rating'. The chart below shows very clearly that people aged 50 plus are far more likely to under-occupy their properties:





Occupancy rating is a very simplistic measure. Home owners will not generally consider themselves to be under occupying or under using their home if they have more rooms than they 'officially' need. The Shelter<sup>xiv</sup> report found that the majority of older people who are able to, choose to live in a three bedroom home as it gives them a good amount of space for visitors and themselves. Level of occupancy can be a contentious subject because housing is a scarce resource and some people have to live in over crowded or unsuitable accommodation<sup>BN6</sup>. In the absence of a larger housing supply, policy makers need to consider how they can best and most effectively use the existing housing stock. However, no person should be forced to downsize and be made to feel that there is something wrong in occupying more space than is technically needed. Shelter feels that better options could be developed for older households that 'could deliver a range of benefits and these should be discussed openly without attaching value judgements or blame to different generations. It is likely that downsizing would be viewed more positively if attractive options were available to older people and less emotive and negative language was used'.

A big decision faces older people, particularly as they become less mobile and may need more care, is to whether they stay in their current home or consider moving to a smaller home that is better suited to their needs. Disability and illness become more common as people get older, and the chart below shows that there is a higher proportion of people aged 85 or more whose activities are limited a lot<sup>xv</sup> compared to those aged 55 to 64 where the reverse is true:



Being able to stay comfortable, warm safe and mobile in their homes becomes increasingly important to older people. 'Winter deaths' are linked to poorly heated or insulated homes, about a third of all people aged over 65 experience falls each year and the very old can often feel lonely, isolated or trapped in their homes as their mobility declines. More suitable housing options would help alleviate some of these issues.

Generally there were 1,617<sup>xvi</sup> per 100,000 people in Cornwall aged 65 or more that were admitted to hospital due to a fall compared to 1,665 people per 100,000 people across England. Of those aged 65 to 79 the rate was 926 in Cornwall compared to 941 across England. In older people aged 80 plus the rate was significantly higher at 4,728 people per 100,000 people in Cornwall compared to a rate of 4,924 across England.

There are many competing pressures facing older people considering a move. Those factors that are likely to encourage a move include: financial reasons including release of equity, changing circumstances or needs, the availability of more suitable or attractive housing and neighbourhoods, and good information and awareness of the options available. The factors that are likely to encourage older people to stay in their own home include: emotional attachments and satisfaction with their home or neighbourhood, a fear of moving with the associated hassle and costs, a lack of other housing options or a poor awareness of options, and the wish to preserve the wealth they have built up in their house for inheritors.

The majority of older people who do move are often forced into moving by a crisis such as an unexpected loss of income, bereavement or severe health problems. Moving for such reasons is often more difficult and stressful than if the move had been a considered one. Encouraging people to start thinking about their housing options at an earlier stage would allow them to make a more informed choice while they are better placed to do so. Good information and advice, and on occasion practical support, are needed to support older people with their housing choices.

A 'Housing in Later Life'<sup>xvii</sup> report suggests that there is evidence that supports an increase in demand for specialist housing for older people. In 2006 it was found that about 27% of older people would consider a move to some kind of specialist housing, and this figure had increased at the time of this 2012 report to around a third of older people who were interested in the idea of retirement housing, equating to around 6 million people across England.

Work undertaken<sup>xviii</sup> by the Elderly Accommodation Counsel would suggest that across England there are about 73 specialist housing units per 1,000 older households, and these are primarily social rented properties provided by Housing Associations. Much of the stock comprises bedsits built in the 1960's and can be difficult to let. This is one of the main reasons why significant numbers of 'older persons' accommodation in Cornwall is considered no longer fit for purpose, and over a 1,000 of these properties have recently been moved back into general housing stock.

The predominance of socially rented properties in older persons' accommodation is at odds with the general market in that the majority of older people own their own home rather than rent, and this is likely to be part of the reason why older people are reluctant to consider this type of housing. The Shelter report goes on to say that one provider of privately owned retirement homes suggested that build rates would need to quadruple to keep up with potential demand.

It tends to be the case that sheltered housing is 'polarised between retirement villages for the affluent and subsidised sheltered housing for people on low incomes, with little in-between.... [these 'in-betweeners'] represent the majority of older people living in privately owned medium priced family homes on mid to low incomes with limited savings or pension arrangements'<sup>xix</sup>.

The 'Housing in Later Life'<sup>xx</sup> report contains a toolkit that can be used to indicate the need for specialist housing in an area. The outputs from this model are based on national 'norms'<sup>xxi</sup> but do provide indicative levels of required provision by various forms of accommodation for older people in Cornwall now and in the future. The full toolkit outputs for Cornwall are contained in Appendix 2. Please note that the requirement for extra care and dementia care housing<sup>xxii</sup> is revised in table 2 below by additional work in Cornwall.

<b>Table 1: The Requirement for Specialist Housing in 2010 in Cornwall</b>					
	<b>Current provision in Cornwall (CC records)</b>	<b>Current provision per 1,000 pop. 75+ in Cornwall 2010 (53.1)</b>	<b>'Housing in Later Life Toolkit' recommended provision per 1,000 pop. 75+</b>	<b>Resulting recommended number of units for Cornwall in 2010 (53.1)</b>	<b>Required increase or decrease</b>
Conventional sheltered housing for rent	5,232	99	60	3,186	-2,046
Conventional sheltered housing for sale	455	9	120	6,372	+5,917
<b>Enhanced sheltered housing</b>					
• For rent	0	0	10	531	+531
• For sale	0	0	10	531	+531

<b>Table 2: The Requirement for Extra and Dementia Care Housing in Cornwall in 2010</b>				
	<b>Current provision in Cornwall (CC records)</b>	<b>'Extra Care Housing' recommended provision per 1,000 pop. 75+</b>	<b>Resulting recommended number of units for Cornwall in 2010 (53,100)</b>	<b>Required increase or decrease</b>
<b>2010</b>				
Extra care housing	178	25	1,328	+1,150
• <i>For rent</i>	111	25%	332	+221
• <i>For sale</i>	67	75%	996	+929
Dementia housing	0	5	266	+266

These figures suggest that at this moment in time there are:

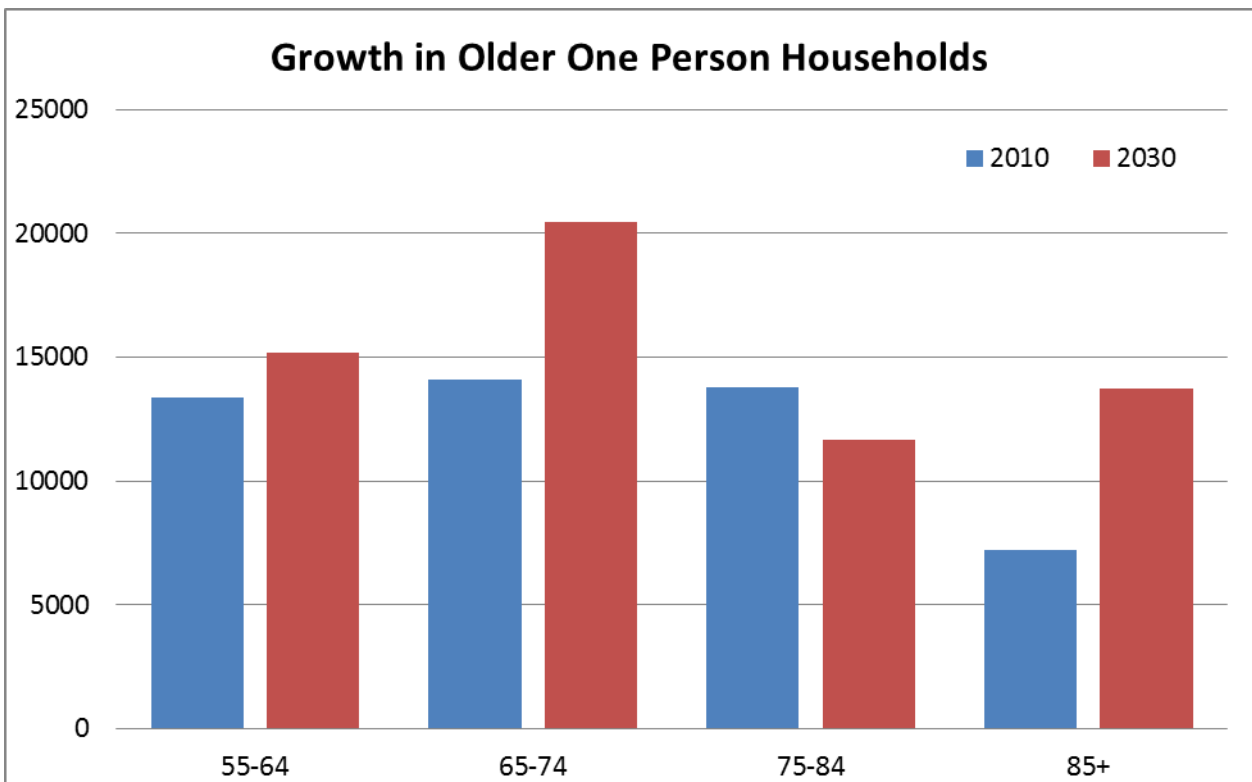
- Just over 2,000 too many conventional sheltered homes for rent – even though over a 1,000<sup>xxiii</sup> of these types of properties have already been transferred into general housing stock. It is an ambition of Cornwall's position statement on extra care that not needed existing sheltered housing schemes be remodelled and, where appropriate, converted to extra care housing;
- There is a requirement for an additional 6,000 conventional sheltered homes for sale, over a 1,000 enhanced sheltered housing units, over 1,100 extra care housing units and over 250 dementia care homes.

In order for extra care development to be viable it is estimated that 60-70% of properties in a scheme will need to be for leasehold sale, either outright or through some form of shared ownership. In order for this to happen, older people who are currently owner occupiers will need to find new extra care developments sufficiently attractive to want to purchase an apartment. Provision of affordable rented units in new extra care development can then be funded through subsidy from units for sale and/or contributions of land at below market value.

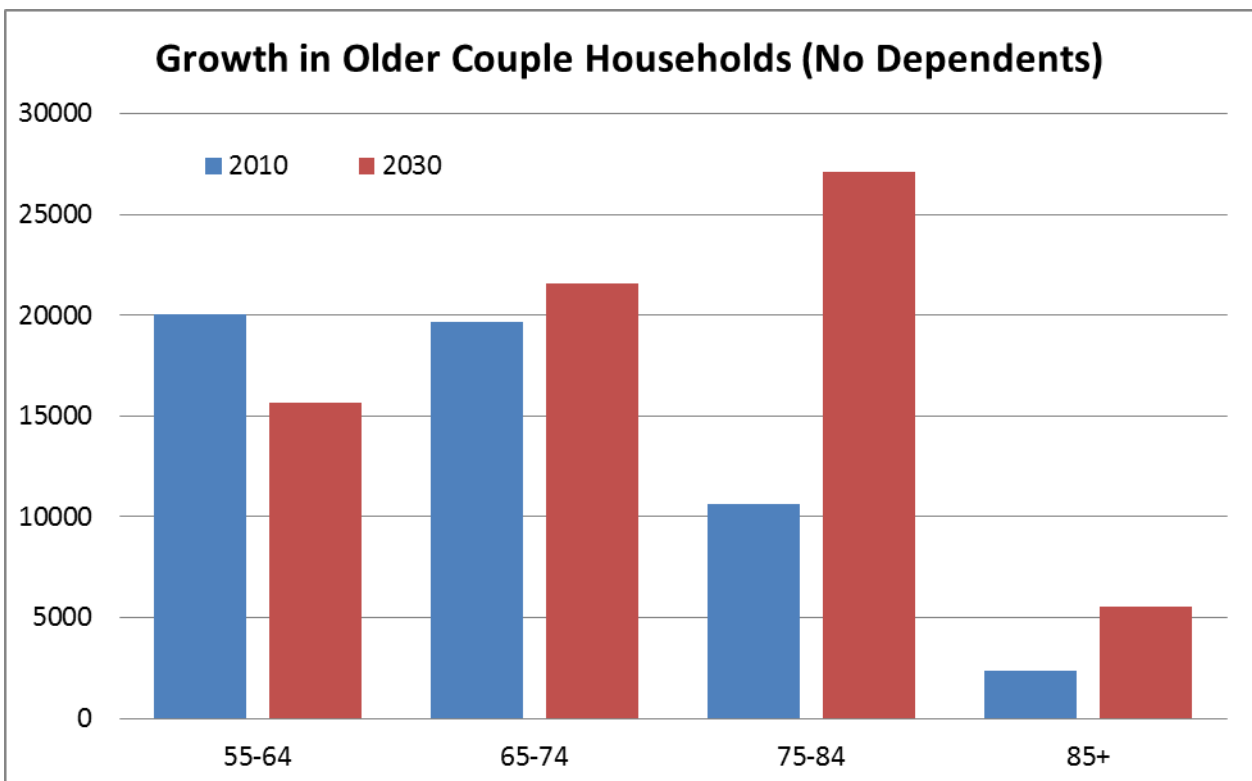
## **Anticipated Future Impact on Households**

The proportion of people aged 65 or more in Cornwall is predicted to rise by some 55% between 2010 and 2030. The proportion of people aged 75 or more in Cornwall will increase by 79% between 2010 and 2030, and the number of those aged 85 or more will increase by 106% over the same time period (see appendix 2).

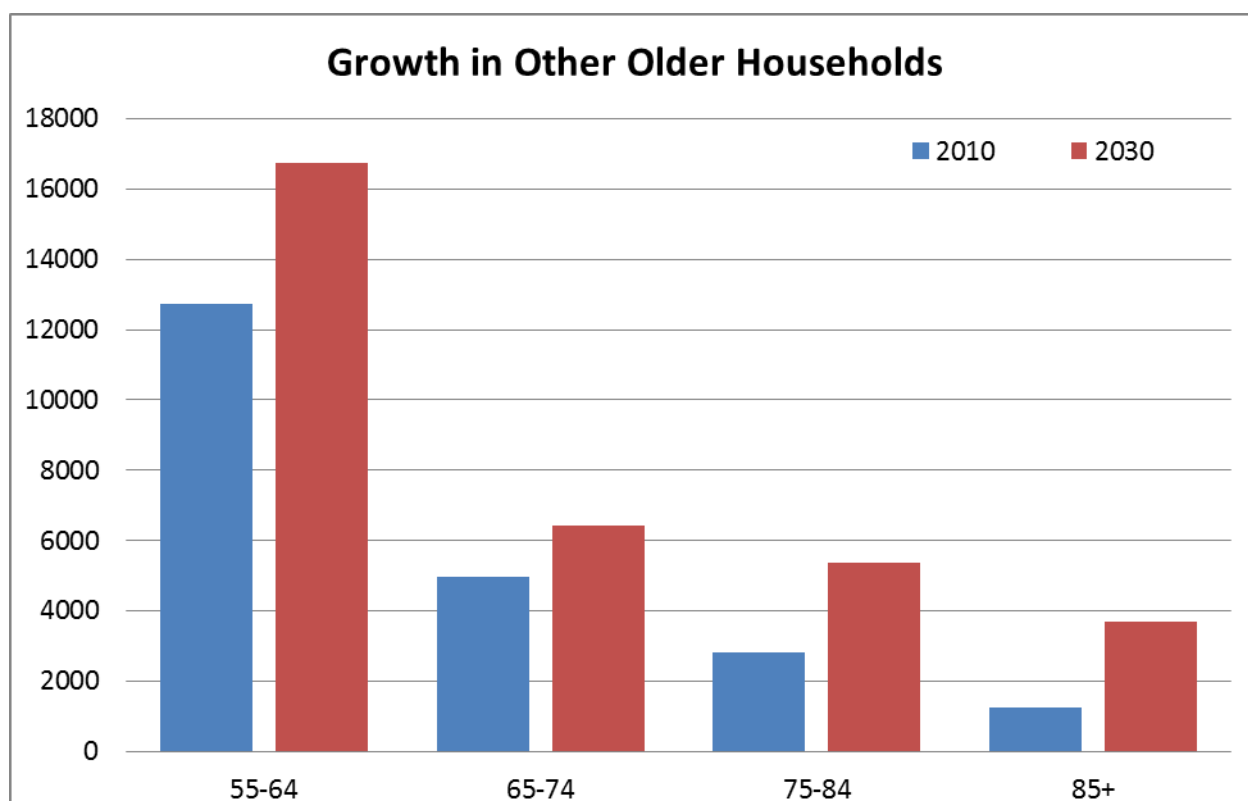
The number of older people, i.e. those aged 55 and more, is predicted to increase by some 26% between 2010 and 2030<sup>xxiv</sup> compared to an increase of 15% across all household age ranges over the same time period. In terms of households, the general trend between 2010 and 2030 is towards a higher number of one person households of all ages as illustrated in the chart below. This includes significant increases in those aged 65-74 (the 'baby boom' generation moving through) and amongst the 'oldest older' i.e. those aged 85 and over.



This is accompanied by significant growth in the 'older old' couple households.



Other older households include couples with at least one other adult in the family, older households with dependent children and other households. These type of households are predicted to increase in number across all older age groups.



### Anticipated Future Impact on Planning for Housing

The majority of older people move within the mainstream housing market and it is therefore difficult to identify what sort of mainstream housing is available for older people. Around one in five people would like somewhere without stairs according to the 'YouGov'<sup>xxv</sup> survey, so bungalows or ground floor flats would seem an obvious choice for older people. There is little information available on the number of bungalows there are in housing stock at a local level although English Housing Survey data would suggest that there are about 2,000,000 bungalows across England. Developers are however more likely to build houses and flats than bungalows as they represent a cheaper option to develop in terms of land take. It is suspected that the majority of developers are not generally building mainstream housing with the older person in mind as they are far more likely to be targeting the first time buyer market given current housing initiatives<sup>xxvi</sup>.

Like everyone, older people want to live in decent, secure housing in a place that is well suited to their needs. The 'YouGov' survey identified that the top three neighbourhood features that would attract older people considering a move would be somewhere safe and secure, close to shops, services and transport links and being close to family and friends. The top three property features that would attract older people considering a move would be that it was well insulated and easy to heat, it had its own garden or outdoor space and that it had at least one spare bedroom. This survey also identified tenure types that would be of most interest to those aged 55 and more: 36% of respondents said that they were interested in retirement housing of which 38% would like to own outright, 28% would like to buy with a mortgage or loan and 31% would like to rent from the local authority.

Cornwall's Long Term Accommodation Strategy acknowledges that 'there are pockets of the County where historically low property values have led to an increase and oversupply of care homes, and these may no longer be fit for purpose or of the right standard. We need to undertake more detailed demand modelling to establish the

exact shape and supply of care homes and articulate those messages through appropriate channels in a timely manner..... Increasingly we will aim to ensure that there is a wide range of accommodation solutions available to meet all needs across each of the client groups and one of the ways we can do this is to develop more diversity in the market.... Current provision is considered as an over-provision of residential care, under-provision of dementia care, under-provision of nursing care and under-provision of extra care.'

The 'Housing in Later Life'<sup>xxvii</sup> report contains a toolkit that can be used to indicate the need for specialist housing in an area. The outputs from this model are based on national 'norms'<sup>xxviii</sup> but do provide indicative levels of required provision by various forms of accommodation for older people in Cornwall now and in the future. The full toolkit outputs for Cornwall are contained in Appendix 2. Please note that the requirement for extra care and dementia care housing<sup>xxix</sup> is revised in table 4 below by additional work in Cornwall.

<b>Table 3: The Requirement for Specialist Housing in Cornwall in 2030</b>				
	<b>Current provision in Cornwall (CC records)</b>	<b>'Housing in Later Life Toolkit' recommended provision per 1,000 pop. 75+</b>	<b>Resulting recommended number of units for Cornwall in 2030 (95,000)</b>	<b>Required increase or decrease</b>
Conventional sheltered housing for rent	5,232	60	5,700	+468
Conventional sheltered housing for sale	455	120	11,400	+10,045
<b>Enhanced sheltered housing</b>				
• For rent	0	10	950	+950
• For sale	0	10	950	+950
<b>Extra care/close care housing</b>				

<b>Table 4: The Requirement for Extra and Dementia Care Housing in Cornwall in 2030</b>				
	<b>Current provision in Cornwall (CC records)</b>	<b>'Extra Care Housing' recommended provision per 1,000 pop. 75+</b>	<b>Resulting recommended number of units for Cornwall in 2030 (95,000)</b>	<b>Required increase or decrease</b>
<b>2030</b>				
Extra care housing	178	25	2,375	+2,197
• For rent	111	25%	594	+483
• For sale	67	75%	1,781	+1,714
Dementia housing	0	5	475	+475

These figures suggest that by 2030 there is a requirement for an additional 470 conventional sheltered units for rent, just over 10,000 conventional sheltered homes for sale, 1,900 enhanced sheltered housing units, 2,200 extra care housing units and nearly 500 dementia care homes.

These figures are similar to the Strategic Housing for Older People (SHOP) Analysis Tool<sup>xxx</sup> which indicates that by 2030 the need for specialist housing in Cornwall in terms of:

- Sheltered housing will have risen from 7,063 units to 12,025 units. Currently, according to this analysis tool, only 53% of need can be met by existing supply;
- Enhanced sheltered housing from 1,130 units to 1,924 units. Currently around 6% of need is being met by the existing supply of this type of housing;
- Extra care housing from 1,413 units to 2,405 units. Existing supply figures would suggest that only 4% of need is being met.

The Long Term Accommodation Strategy<sup>xxxii</sup> is clear that 'the offer of alternative accommodation needs to be attractive, well designed and allow integration into an existing community. The accommodation offers will need to appeal to a range of ages and needs, including a variety of care needs. The accommodation should not feel clinical; it should be bespoke, flexible and offer choice where possible. Innovative design is critical in meeting the diverse needs and aspirations of society today.'

A range of housing options are therefore required to address the challenges facing older people and specialist housing, for sale or rent, can play a role in helping to manage these housing pressures.

## Risk Assessment

Planning authorities take different approaches to classifying specialist housing which can be seen as either a residential institution (C2) or as dwelling houses (C3). This is an important distinction as development of C3 dwellings usually incorporates a planning obligation to develop affordable housing which can affect the viability of sites. The community infrastructure levy can have a similar effect on the viability of such schemes if the use class the development falls within is included in the Charging Schedule.

## Use in Cornwall Local Plan

Housing mix is part of the context for housing and as such is included in general housing papers including:

- Housing Topic Paper (February 2011) accompanied the Core Strategy Options Report - <http://www.cornwall.gov.uk/Default.aspx?page=32790>
- Housing Topic Paper (January 2012) accompanied 'Our Preferred Approach for a Core Strategy', the Cornwall Local Plan: Strategic - <http://www.cornwall.gov.uk/Default.aspx?page=32791>

The Cornwall Local Plan: Strategic Policies Policy 6 on housing mix proposes that on sites of 200 dwellings or more, additional specialised housing (including extra care housing) should be considered where demand exists to meet defined specialist needs.

## Examination Findings

No examination findings specifically relating to housing mix and long term illness or disability have been identified to date.

## Associated Briefing Notes

BN1 – Objectively Assessed Need

BN3 – Population & Population Projections

BN6 – Why do we need to build more homes?

BN23 – Accessible Housing: Age & Health Impacts on Housing Mix

BN36 – Communal Establishments

## Further Information

1. Housing in Later Life: Planning ahead for specialist housing for older people – is a toolkit that can demonstrate how the Housing or Ageing Population: Plan for Implementation (HAPPI) principles can be met with particular emphasis on the role of local planning authorities.  
<http://www.housinglin.org.uk/Topics/type/resource/?cid=8654>
2. Elderly Accommodation Counsel - is a national charity that aims to help older people make informed choices about meeting their housing and care needs.  
<http://www.eac.org.uk/>



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- i [DCLG \(2012\) National Planning Policy Framework](#)
- ii [Cornwall Council \(2015\) Cornwall's Full Objectively Assessed Need](#)
- iii [DCLG \(2014\) Housing and Economic Development Needs Assessment](#)
- iv [DCLG \(2011\) Laying the Foundations: a housing strategy for England](#)
- v [DCLG \(2008\) Delivering Lifetime Homes, Lifetime Neighbourhoods: a national strategy for housing in an ageing society](#)
- vi [DCLG \(2015\) Housing – Optional Technical Standards: Accessibility and wheelchair housing standards](#)
- vii [Cornwall Council \(2012\) Building homes, sustaining jobs and lives: Cornwall's investment plan for housing 2012-2016](#)
- viii [Cornwall Council \(2015\) Long Term Accommodation Strategy](#)
- ix [Cornwall Council \(2015\) Market Position Statement: Extra Care housing in Cornwall 2014-2030](#)
- x [National Housing Federation \(2012\) Housing in later life: planning ahead for specialist housing for older people](#)
- xi [National Housing Federation \(2012\) Housing in later life: planning ahead for specialist housing for older people](#)
- xii [Shelter \(2012\) A better fit? Creating housing choices for an ageing population](#)
- xiii The Census Occupancy Rating provides a measure of under-occupancy and over-crowding. For example a value of - 1 implies that there is one room too few and that there is overcrowding in the household. It relates the actual number of rooms to the number of rooms 'required' by the members of the household (based on an assessment of the relationship between household members, their ages and gender). The room requirement is calculated as follows: where there are two or more residents it is assumed that they require a minimum of two common rooms plus one bedroom for: i each couple (as determined by the relationship question); ii each lone parent; iii any other person aged 16 or over; iv each pair aged 10 to 15 of the same sex; v each pair formed from a remaining person aged 10 to 15 with a child aged under 10 of the same sex; vi each pair of children aged under 10 remaining; and vii each remaining person (either aged 10 to 15 or under 10).
- xiv [Shelter \(2012\) A better fit? Creating housing choices for an ageing population](#)
- xv [Office for National Statistics \(various\) Census](#)
- xvi [Public Health England \(2014\) Health improvement: 2.24i injuries due to falls in people aged 65 and over](#)
- xvii [National Housing Federation \(2012\) Housing in later life: planning ahead for specialist housing for older people](#)
- xviii [Shelter \(2012\) A better fit? Creating housing choices for an ageing population](#)
- xix [Shelter \(2012\) A better fit? Creating housing choices for an ageing population](#)
- xx [National Housing Federation \(2012\) Housing in later life: planning ahead for specialist housing for older people](#)
- xxi The 'norms' set out in 'Housing in later life' cover the provision of specialised housing to those who have assessable support and care needs and those who needs are more connected to social isolation and similar characteristics. The following table shows a 'rule of thumb' measure of proportion of places in each category of specialised housing where potential for this accommodation would be picked up by the indicators of functional incapacity.
- xxii [ADASS/Housing LIN \(2011\) Strategic Housing for Older People: Planning, designing and delivering housing that older people want – A Resource Pack.](#)
- xxiii Over 1,000 properties are no longer available through Cornwall Housing Ltd as 'older persons' accommodation and are now available as general needs accommodation. Properties were assessed against a range of criteria including the Equality Act to check suitability - and those properties in remote locations, those with poor access, those with lots of steps and other issues are now considered part of the general needs accommodation. This has led to there being more mixed communities in some areas which would normally be a positive outcome, but because they tend to be all one bed properties and can sometimes be let to people who have 'issues' of their own, this can impact negatively on the lives of other residents.
- xxiv [DCLG \(2015\) 2012 Based Sub National Household Projections: detailed data](#)
- xxv [Shelter \(2012\) A better fit? Creating housing choices for an ageing population](#)

<sup>xxvi</sup> [Initiatives such as starter homes policies, Help to Buy, NewBuy Guarantee Scheme, Getting Britain Building, New Homes Bonus, Build to Rent, changes to Permitted Development Rights, streamlining of building regulations and standards, etc](#)

<sup>xxvii</sup> [National Housing Federation \(2012\) Housing in later life: planning ahead for specialist housing for older people](#)

<sup>xxviii</sup> The 'norms' set out in 'Housing in later life' cover the provision of specialised housing to those who have assessable support and care needs and those who needs are more connected to social isolation and similar characteristics. The following table shows a 'rule of thumb' measure of proportion of places in each category of specialised housing where potential for this accommodation would be picked up by the indicators of functional incapacity.

<sup>xxix</sup> [ADASS/Housing LIN \(2011\) Strategic Housing for Older People: Planning, designing and delivering housing that older people want – A Resource Pack.](#)

<sup>xxx</sup> [Strategic Housing for Older People \(SHOP\) Analysis Tool](#)

<sup>xxxi</sup> [Cornwall Council \(2015\) Long Term Accommodation Strategy](#)

## **The Need for Specialist Housing for Older People**

### **Housing Evidence Base Briefing Note 27 (BN27)**

#### **Appendix 1**

**Almshouses:** are one of the oldest forms of specialist housing and are usually charitable dwellings provided for those in later life.

**Continuing Care Retirement Communities:** provide a range of accommodation and tenure options on site including extra care units and a care home. They provide on site services and domiciliary care beyond the care home. They can be as large as 7 to 12 acres (3 to 5 hectares) in size.

**Enhanced Sheltered Housing:** is used to describe sheltered housing that provides more in facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an extra care housing scheme.

**Extra Care Housing:** is the term used for a complex of specialist housing for older people which provides care in a style that can respond flexibly to increasing need while helping the individual to retain their place within their existing community. Extra care can provide a range of 'lifestyle' facilities for social, cultural, educational and recreational activities.

**Leasehold Retirement Housing:** is similar to sheltered housing and is a property designed for occupation by older people and sold on a long lease, generally 99 or 125 years.

**Market Rental Retirement Developments:** are as the name implies, let to tenants on a market rent rather than a social or affordable rent.

**Mixed Tenure Schemes:** refer to developments where there are a range of properties on one site that may be rented, part owned and part rented, or wholly purchased on a leasehold basis.

**Residential Care –** Services that provide personal care to people living within a home amongst others needing personal care, such as help with washing, dressing and eating.

**Residential Care with Nursing (Nursing Homes) -** Services that provide personal care to people living within a home amongst others needing personal care, but also provide care that needs to be carried out or supervised by a qualified nurse, such as injections, dressings etc.

**Retirement Housing:** is a term widely adopted to describe sheltered housing especially when provided for leasehold sale.

**Retirement Village:** is a term generally used to describe large scale mixed tenure extra care or continuing care retirement community developments, generally in the range of 90 to 350 units with development of around 250 units being common.

**Sheltered Housing:** is the most widely known form of specialised housing for older people. Traditionally, support was provided by a scheme manager who was often resident on site, but increasingly this support is being offered through floating services. This term has generally now been superseded by retirement housing although it is still used in planning circles.

**Telecare** - A service that enables people, especially older and more vulnerable individuals, to live independently and securely in their own home. It includes services that incorporate personal and environmental sensors in the home, and remotely, that enable people to remain safe and independent in their own home for longer. Telecare can remind people to take their medication and can even call for help if they fall.

**Telehealth** – The use of electronic sensors or equipment to monitor vital health signs remotely, e.g. in people's own home or while on the move. These readings are automatically transmitted to an appropriately trained person who can monitor the data and make decisions about potential interventions in real time, without the patient needing to attend a clinic or a GP practice.

**Very Sheltered Housing:** is a term that has largely been superseded by extra care housing.

## The Need for Specialist Housing in Cornwall based of the 'Housing in Later Life' Toolkit

Table 1 Projections<sup>i ii</sup> by five year age cohorts

	2010	2015	2020	2025	2030
People aged 65-69	33,900	42,356	36,673	39,170	43,724
People aged 70-74	26,400	31,849	39,999	34,944	37,540
People aged 75-79	21,400	23,334	28,605	36,236	31,957
People aged 80-84	16,200	17,247	19,499	24,314	31,094
People aged 85-89	10,100	10,972	12,442	14,629	18,684
People aged 90 and over	5,400	6,623	8,159	10,311	13,258
Total population 65 and over	113,400	132,381	145,377	159,602	176,257
Total population 75 and over	53,100	58,176	68,705	85,490	94,993
Total population 85 and over	15,500	17,595	20,601	24,940	31,942

Table 2 Projections<sup>iii iv</sup> by five year age cohorts by gender

	2010	2015	2020	2025	2030
Males aged 65-69	16,500	20,618	17,523	18,763	21,135
Males aged 70-74	12,700	15,351	19,337	16,628	17,933
Males aged 75-79	10,000	10,965	13,563	17,274	15,031
Males aged 80-84	6,700	7,690	8,823	11,162	14,385
Males aged 85-89	3,500	4,200	5,206	6,264	8,165
Males aged 90 and over	1,500	1,922	2,623	3,677	4,965
Total males 65 and over	50,900	60,745	67,076	73,768	81,614
Females aged 65-69	17,400	21,738	19,150	20,406	22,590
Females aged 70-74	13,700	16,498	20,663	18,316	19,607
Females aged 75-79	11,400	12,370	15,042	18,962	16,926
Females aged 80-84	9,500	9,557	10,677	13,152	16,709
Females aged 85-89	6,600	6,772	7,235	8,365	10,520
Females aged 90 and over	4,000	4,701	5,536	6,634	8,293
Total females 65 and over	62,600	71,636	78,302	85,834	94,643

Table 3 Total population<sup>v vi</sup> aged 65

	2010	2015	2020	2025	2030
Total population	529,800	551,059	573,817	596,240	616,796
Population aged 65 and over	113,500	132,381	145,378	159,602	176,257
Population aged 85 and over	15,600	17,595	20,600	24,940	31,943
Population 65+ as % of total	21.4%	24%	25.3%	26.8%	28.6%
Population 85+ as % of total	2.9%	3.2%	3.6%	4.2%	5.2%

Table 4 People aged 65 and over by ethnic group in 2011<sup>vii</sup>

	People aged 65-74	People aged 75-84	People aged 85+
White	61,378	37,561	15,687
Mixed/Multiple Ethnicity	172	78	20
Asian or Asian British	129	74	15
Black/African/Caribbean or Black British	38	12	1
Other Ethnic Group	50	21	5
All People	61,767	37,746	15,728

Table 5 People aged 65 and over in Cornwall unable to manage at least one mobility activity<sup>viii</sup>

	2010	2015	2020	2025	2030
People aged 65-69	3,051	3,812	3,301	3,525	3,935
People aged 70-74	3,432	4,140	5,200	4,543	4,880
People aged 75-79	3,852	4,200	5,149	6,522	5,752
People aged 80-84	4,050	4,312	4,875	6,079	7,774
People aged 85+	6,975	7,918	9,270	11,223	14,374
People aged 65+	19,278	22,505	24,714	27,132	29,964

BN27 Appendix 2

Table 6 Difficulties with specific mobility tasks<sup>ix</sup> with immediate relevance for a need for appropriate accommodation

2010						
	65-69 (%)	70-74 (%)	75-79 (%)	80-84 (%)	85+ (%)	All 65+ (%)
Going out of doors and walking down road	2,034 (6%)	2,640 (10%)	2,996 (14%)	3,240 (20%)	6,355 (41%)	15,876 (14%)
Getting up and down stairs and steps	1,695 (5%)	1,848 (7%)	2,140 (10%)	2,592 (16%)	3,720 (24%)	11,340 (10%)
Getting around house (on the level)	339 (1%)	0 (0%)	428 (2%)	324 (2%)	310 (2%)	1,134 (1%)
Getting to the toilet	339 (1%)	264 (1%)	214 (1%)	162 (1%)	465 (3%)	1,134 (1%)
Base Number	33,900	26,400	21,400	16,200	15,500	113,400

Applying the same proportions to the number of older people in 2030:

2030						
	65-69 (%)	70-74 (%)	75-79 (%)	80-84 (%)	85+ (%)	All 65+ (%)
Going out of doors and walking down road	2,623 (6%)	3,754 (10%)	4,474 (14%)	6,219 (20%)	13,096 (41%)	24,676 (14%)
Getting up and down stairs and steps	2,186 (5%)	2,628 (7%)	3,196 (10%)	4,975 (16%)	7,666 (24%)	17,626 (10%)
Getting around house (on the level)	437 (1%)	0 (0%)	639 (2%)	622 (2%)	639 (2%)	1,763 (1%)
Getting to the toilet	437 (1%)	375 (1%)	320 (1%)	311 (1%)	958 (3%)	1,763 (1%)
Base Number	43,700	37,500	32,000	31,100	31,900	176,300

Table 7 People aged 65 and over unable to manage at least one domestic task<sup>x</sup> on their own, by age group projected to 2030

	2014	2015	2020	2025	2030
Males aged 65-69	3,296	3,296	2,800	3,008	3,376
Males aged 70-74	3,045	3,234	4,053	3,486	3,759
Males aged 75-79	3,888	3,960	4,896	6,228	5,400
Males aged 80-84	3,034	3,157	3,608	4,592	5,904
Males aged 85+	3,944	4,148	5,304	6,732	8,908
Females aged 65-69	6,048	6,076	5,348	5,712	6,328
Females aged 70-74	6,200	6,600	8,280	7,320	7,840
Females aged 75-79	6,344	6,448	7,800	9,880	8,788
Females aged 80-84	6,365	6,432	7,169	8,844	11,189
Females aged 85+	9,184	9,430	10,496	12,300	15,416
Total persons aged 65+	51,348	52,781	59,754	68,102	76,908

Table 8 Difficulties with specific domestic tasks<sup>xi</sup> with immediate relevance for a need for appropriate accommodation

2010						
	65-69 (%)	70-74 (%)	75-79 (%)	80-84 (%)	85+ (%)	All 65+ (%)
Shopping	1,695 (5%)	2,376 (9%)	2,996 (14%)	3,402 (21%)	6,355 (41%)	14,742 (14%)
Use vacuum Cleaner	1,695 (5%)	2,112 (8%)	2,140 (10%)	2,754 (17%)	5,270 (34%)	12,474 (11%)
Washing and drying dishes	339 (1%)	528 (2%)	642 (3%)	486 (3%)	1,395 (9%)	3,402 (3%)
Deal with personal affairs	1,107 (3%)	1,056 (4%)	1,498 (7%)	1,620 (10%)	3,875 (25%)	7,938 (7%)
Base Number	33,900	26,400	21,400	16,200	15,500	113,400

Applying the same proportions to the number of older people in 2030:

2030						
	65-69 (%)	70-74 (%)	75-79 (%)	80-84 (%)	85+ (%)	All 65+ (%)
Shopping	2,186 (5%)	3,379 (9%)	4,474 (14%)	6,530 (21%)	13,096 (41%)	22,913 (14%)
Use vacuum Cleaner	2,186 (5%)	3,003 (8%)	3,196 (10%)	5,286 (17%)	10,860 (34%)	19,388 (11%)
Washing and drying dishes	437 (1%)	751 (2%)	959 (3%)	933 (3%)	2,875 (9%)	5,288 (3%)
Deal with personal affairs	1,312 (3%)	1,502 (4%)	2,237 (7%)	3,109 (10%)	7,986 (25%)	12,338 (7%)
Base Number	43,700	37,500	32,000	31,100	31,900	176,300

Table 9 people aged 65 and over unable to manage at least one self-care activity<sup>xii</sup> on their own by age group projected to 2030

	2014	2015	2020	2025	2030
Males aged 65-69	3,708	3,708	3,150	3,384	3,798
Males aged 70-74	2,755	2,926	3,667	3,154	3,401
Males aged 75-79	3,132	3,190	3,944	5,017	4,350
Males aged 80-84	2,442	2,541	2,904	3,696	4,752
Males aged 85+	2,958	3,111	3,978	5,049	6,681
Females aged 65-69	4,536	4,557	4,011	4,284	4,746
Females aged 70-74	4,650	4,950	6,210	5,490	5,880
Females aged 75-79	4,758	4,836	5,850	7,410	6,591
Females aged 80-84	5,035	5,088	5,671	6,996	8,851
Females aged 85+	8,288	8,510	9,472	11,100	13,912
Total persons aged 65+	42,262	43,417	48,857	55,580	62,962

Table 10 Difficulties with specific personal care tasks<sup>xiii</sup> with immediate relevance for a need for appropriate accommodation

2010						
	65-69 (%)	70-74 (%)	75-79 (%)	80-84 (%)	85+ (%)	All 65+ (%)
Bathing, showering, washing all over	1,017 (3%)	1,320 (5%)	1,284 (6%)	1,782 (11%)	3,255 (21%)	7,938 (7%)
Dressing & undressing	678 (2%)	528 (2%)	428 (2%)	648 (4%)	1,240 (8%)	3,402 (3%)
Base Number	33,900	26,400	21,400	16,200	15,500	113,400

Applying the same proportions to the number of older people in 2030:

2030						
	65-69 (%)	70-74 (%)	75-79 (%)	80-84 (%)	85+ (%)	All 65+ (%)
Bathing, showering, washing all over	1,312 (3%)	1,877 (5%)	1,917 (6%)	3,420 (11%)	6,708 (21%)	12,338 (7%)
Dressing & undressing	874 (2%)	751 (2%)	639 (2%)	1,244 (4%)	2,555 (8%)	5,288 (3%)
Base Number	43,700	37,500	32,000	31,100	31,900	176,300

BN27 Appendix 2

Table 11 people aged 65 and over with a limiting long-term illness<sup>xiv</sup> by age projected to 2030

	2014	2015	2020	2025	2030
<b>Limited a little</b>					
People aged 65-74	16,093	16,539	17,096	16,516	18,099
People aged 75-84	12,488	12,676	15,054	18,935	19,749
People aged 85 +	4,386	4,514	5,283	6,386	8,182
All persons aged 65+	32,966	33,728	37,434	41,838	46,030
<b>Limited a lot</b>					
People aged 65-74	10,686	10,982	11,352	10,967	12,018
People aged 75-84	10,895	11,059	13,134	16,520	17,230
People aged 85 +	7,492	7,711	9,025	10,909	13,976
All persons aged 65+	29,073	29,752	33,511	38,396	43,224

Table 12 People aged 65 and over living alone<sup>xv</sup> by age and gender projected to 2030

	2014	2015	2020	2025	2030
Males aged 65-74	7,020	7,200	7,360	7,080	7,800
Males aged 75 +	8,160	8,432	10,268	13,056	14,450
Females aged 65-74	11,130	11,460	11,940	11,610	12,660
Females aged 75+	20,069	20,435	23,485	28,792	31,964
All persons aged 65-74	18,150	18,660	19,300	18,690	20,460
All persons aged 75+	28,229	28,867	33,753	41,848	46,414

Table 13 people aged 65 and over predicted to have dementia<sup>xvi</sup> by age and gender projected to 2030

	2014	2015	2020	2025	2030
People aged 65-69	525	526	454	486	543
People aged 70-74	822	873	1,095	954	1,025
People aged 75-79	1,344	1,367	1,669	2,117	1,864
People aged 80-84	2,018	2,062	2,321	2,898	3,690
People aged 85-89	2,133	2,211	2,467	2,917	3,700
People aged 90 and over	1,914	1,973	2,414	3,059	3,943
Total population 65 and over	8,756	9,013	10,419	12,431	14,765

Table 14 Population of older people receiving state pension<sup>xvii</sup> plus at least one means tested benefit<sup>xviii</sup>

	Persons
Total Population of Pensionable Age	137,121
Total receiving State Pension	136,580
Total receiving State pension plus at least on other benefit	26,080 (19.8%)
Comparator percentage for England	(18.3%)

Table 15 Provision of place for older people<sup>xix xx</sup>

	Number of Units / Places	Per 1,000 of Population aged 65+ (113.4)	Per 1,000 of Population aged 75+ (53.1)	Per 1,000 of Population aged 85+ (15.5)
Retirement/Sheltered housing to rent	5,232	46	99	338
Retirement/Sheltered housing own/mix	368	3	7	24
Total sheltered all tenures	5,600	49	106	361
Registered care homes	2,510	22	47	162
Registered care homes offering nursing care	2,274	20	43	147



Table 16 Proportion of population aged 65 and over by age and tenure in 2011<sup>xxi</sup>

	People aged 65-74	People aged 75-84	People aged 85+
Owned/shared ownership	82%	80.4%	75.2%
Social rented	9.9%	11.9%	14.8%
Private rented/rent free	8.1	7.6%	9.9%

Table 17 provision of units of specialised accommodation available by tenure<sup>xxii</sup> of population 75 years<sup>xxiii</sup> and over

	Owned/Mixed Tenure	Rented
Population 75-84 in 2010	37,600	
Of which % tenure	80.4%	19.6%
Number in tenure	30,230	7,370
Population 85+	15,500	
Of which % in tenure	75.2%	24.8%
Number in tenure	11,656	3,844
Total in tenure 75+	41,886	11,214
Units of specialised accommodation for older people in this tenure	455	6,220
Ratio of units per 1,000 population 75+ in tenure	11	555

Table 18 Comparator<sup>xxiv</sup> provision of places for older people in England

Category	Units indicated by 'Norm' per 1K population 75+	% of residents likely to be receiving significant care and support	Resulting number of units provided to those with significant support and care needs arising from functional incapacity
Rented sheltered housing	60	20%	12
Leasehold retirement housing	120	20%	24
Rented Enhanced Sheltered Housing	10	30%	3
Leasehold Enhanced retirement housing	10	30%	3
Rented Extra Care Housing	15	60%	9
Leasehold Extra Care Housing	30	60%	18
Dementia Housing	6	100%	6
Totals	351		75

Table 19 Indicative levels of future provision by various forms of accommodation for older people in Cornwall

	Current provision in Cornwall (CC records)	Current provision per 1,000 pop. 75+ in Cornwall 2010 (53.1)	'Housing in Later Life Toolkit' recommended provision per 1,000 pop. 75+	Resulting recommended number of units for Cornwall (53.1)	Required increase or decrease
Conventional sheltered housing for rent	5,232	116	60	3,186	-2,046
Conventional sheltered housing for sale	455	9	120	6,372	+5,917
<b>Enhanced sheltered housing</b>					
• For rent	0	0	10	531	+531
• For sale	0	0	10	531	+531
<b>Extra care/close care housing</b>					
• For rent	178	2	15	797	+619
• For sale	0	0	30	1,593	+1,593
Housing based provision for dementia	0	0	6	319	+319

Applying the same proportions to the number of older people in 2030:

	Current provision in Cornwall (CC records)	'Housing in Later Life Toolkit' recommended provision per 1,000 pop. 75+	Resulting recommended number of units for Cornwall in 2030 (95,000)	Required increase or decrease
Conventional sheltered housing for rent	5,232	60	5,700	+468
Conventional sheltered housing for sale	455	120	11,400	+10,045
<b>Enhanced sheltered housing</b>				
• For rent	0	10	950	+950
• For sale	0	10	950	+950
<b>Extra care/close care housing</b>				
• For rent	178	15	1,425	+1,247
• For sale	0	30	2,850	+2,850
Housing based provision for dementia	0	6	570	+570

(Highlighted sections – see extra care addendum below which combines extra care and dementia care)

### Extra Care Addendum: Estimating demand for extra care housing

There are a number of approaches to predicting demand for extra care housing and other types of specialist accommodation for older people and people with disabilities. The approach used here is adapted from approaches published by the Housing Learning and Improvement Network (LIN) in 2008<sup>xxv</sup> and subsequently updated in 2011<sup>xxvi</sup>. It is based on applying ratios to the population of older people and by tenure. This draws on the population data in section 3. However it should be treated as a guide to future demand rather than a definitive prediction.

The use of the ratio of the number of units per thousand of the population aged over 75 years is due to this being widely accepted as a 'threshold age' for entry to extra care housing. The projected demand for extra care housing is based on the following:

- The ratios for extra care housing (25 units per 1000 of population over 75 years) and dementia housing based places (5 units per 1000 of the population over 75

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years) are applied for each Community Network Area based on the population aged over 75 years in 2012

- The predicted demand is adjusted by tenure type based on a tenure split of 75% ownership and 25% rented in the overall over 75 years population.

Using these figures would revise the requirement for extra care and dementia care housing as described in table 19 to:

	Current provision in Cornwall – EAC (CC records)	'Extra Care Housing' recommended provision per 1,000 pop. 75+	Resulting recommended number of units for Cornwall in 2010 (53,100) or 2030 (95,000)	Required increase or decrease
<b>2010</b>				
Extra care housing	178	25	1,328	+1,150
Dementia housing	0	5	266	+266
<b>2030</b>				
Extra care housing	178	25	2,375	+2,197
Dementia housing	0	5	475	+475

**Current estimated demand by Community Network Area**

<b>Area</b>	<b>2012 Population</b>	<b>Current supply</b>	<b>Est. need – extra care</b>	<b>Est. need - dementia</b>	<b>Total demand</b>
Bodmin	1,800		45	9	54
Bude	2,000		50	10	60
Camborne Pool & Redruth	5,300	64	68.5	26.5	95
Camelford	1,300		32.5	6.5	39
Caradon	1,700		42.5	8.5	51
China Clay	1,700		42.5	8.5	51
Cornwall Gateway	2,800		70	14	84
Falmouth & Penryn	4,200		105	21	126

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Hayle & St Ives	2,900		72.5	14.5	87
Helston & the Lizard	3,200		80	16	96
Launceston	1,800		45	9	54
Liskeard & Looe	3,300	55	27.5	16.5	44
Newquay & St Columb	2,700		67.5	13.5	81
St Agnes & Perranporth	1,800		45	9	54
St Austell & Mevagissey	4,000		100	20	120
St Blazey, Fowey & Lostwithiel	2,300		57.5	11.5	69
Truro & the Roseland	4,600	59	56	23	79
Wadebridge & Padstow	2,700		67.5	13.5	81
West Penwith	4,600		115	23	138
<b>Total</b>	<b>54,700</b>		<b>1,189.5</b>	<b>273.5</b>	<b>1,463</b>

<sup>i</sup> ONS (2013) 2010 Mid-Year Estimates (revised)

<sup>ii</sup> ONS (2014) 2012 Based population Projections

<sup>iii</sup> ONS (2013) 2010 Mid-Year Estimates (revised)

<sup>iv</sup> ONS (2014) 2012 Based population Projections

<sup>v</sup> ONS (2013) 2010 Mid-Year Estimates (revised)

<sup>vi</sup> ONS (2014) 2012 Based population Projections

<sup>vii</sup> ONS (2015) 2011 Census – via Nomisweb

<sup>viii</sup> Figures are taken from the Living in Britain Survey (2001) table 29. The prevalence rates have been applied to ONS 2012 based population projections of the 65 and over population to give estimated numbers predicted to be unable to manage at least one of the mobility tasks listed to 2030.

<sup>ix</sup> Based on ONS Census and General Household Survey 2001

<sup>x</sup> Institute of Public Care (2015) Projecting Older People Population Information

<sup>xi</sup> Based on ONS Census and General Household Survey 2001

<sup>xii</sup> Institute of Public Care (2015) Projecting Older People Population Information

<sup>xiii</sup> Based on ONS Census and General Household Survey 2001

<sup>xiv</sup> Institute of Public Care (2015) Projecting Older People Population Information

<sup>xv</sup> Institute of Public Care (2015) Projecting Older People Population Information

<sup>xvi</sup> Institute of Public Care (2015) Projecting Older People Population Information

<sup>xvii</sup> DWP (2015) State Pension Recipients as at February 2011

<sup>xviii</sup> DWP (2015) Pension Credit recipients as at February 2011

<sup>xix</sup> Cornwall Council (2015) Analysis of units listed by Elderly Accommodation Council

<sup>xx</sup> ONS (2013) 2010 Mid-Year Estimates (revised)

<sup>xxi</sup> ONS (2015) 2011 Census – via Nomisweb

<sup>xxii</sup> ONS (2015) 2011 Census – via Nomisweb

<sup>xxiii</sup> ONS (2013) 2010 Mid-Year Estimates (revised)

<sup>xxiv</sup> The 'norms' set out in 'Housing in later life' cover the provision of specialised housing to those who have assessable support and care needs and those who needs are more connected to social isolation and similar characteristics. The following table shows a 'rule of thumb' measure of proportion of places in each category of specialised housing where potential for this accommodation would be picked up by the indicators of functional incapacity.

<sup>xxv</sup> More Choice, Greater Voice, Housing LIN/CLG

<sup>xxvi</sup> ADASS/Housing LIN (2011) Strategic Housing for Older People: Planning, designing and delivering housing that older people want – A Resource Pack.