

**MAYOR OF LONDON**

# **Older peoples housing needs and London Plan review**

**Nick Taylor - GLA**

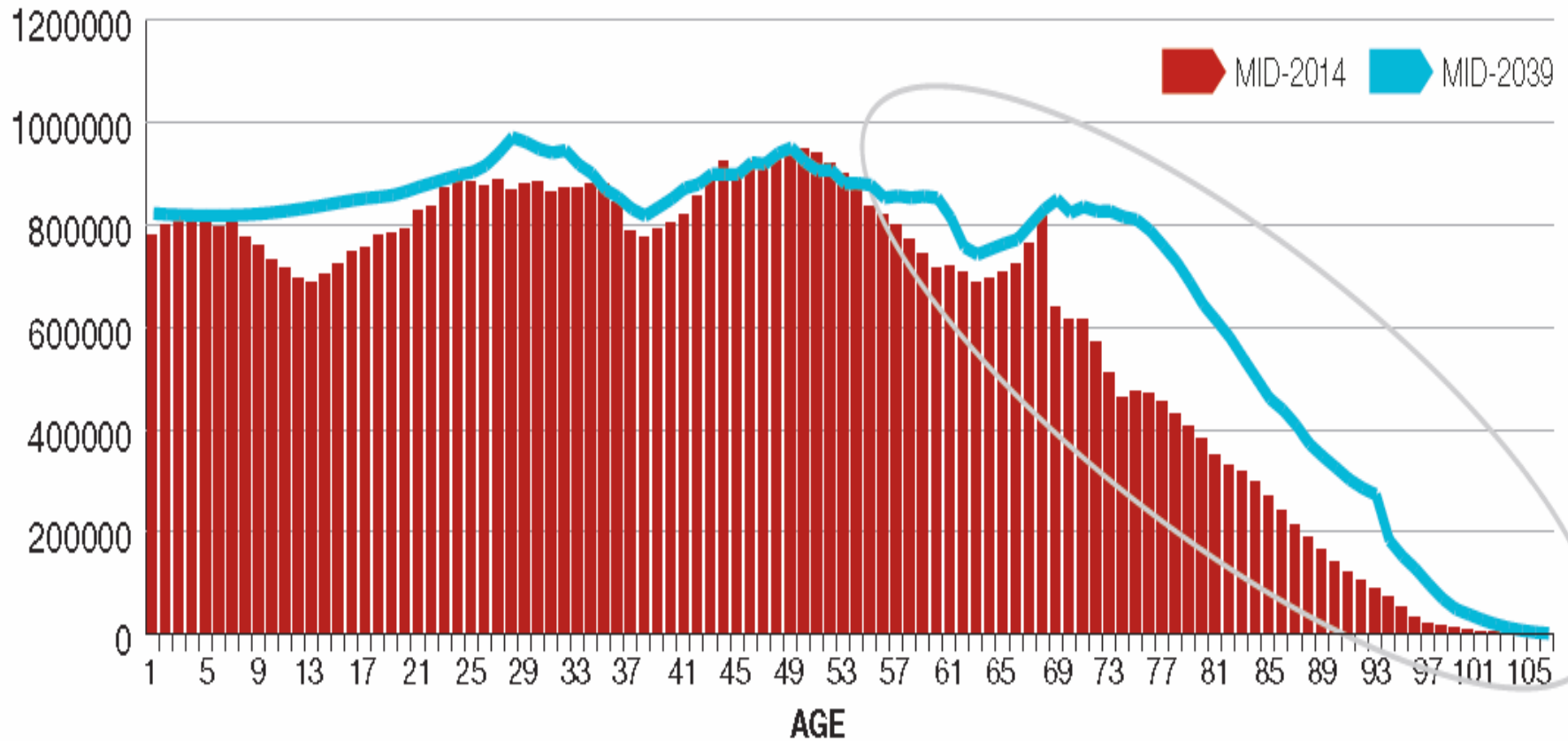


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# **DEMOGRAPHIC SHIFT**

- London young population, fastest growing demographic group
  - Over 65yr olds increase to 1.65m by 2041 -16%
  - 90k more, that will be over 90
  
  - London is also home to 1.2 million disabled people, just over a half of whom are older people
  - Around 64,500 Londoners have dementia, mainly late onset
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Source: Knight Frank Research/ ONS

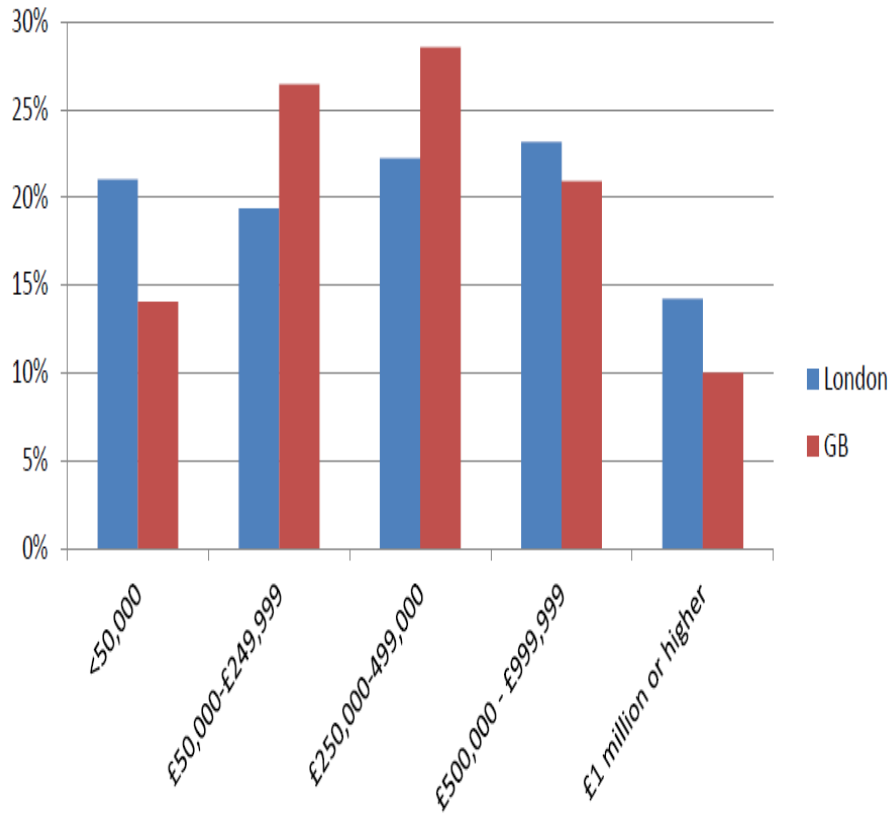
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# **SPENDING POWER**

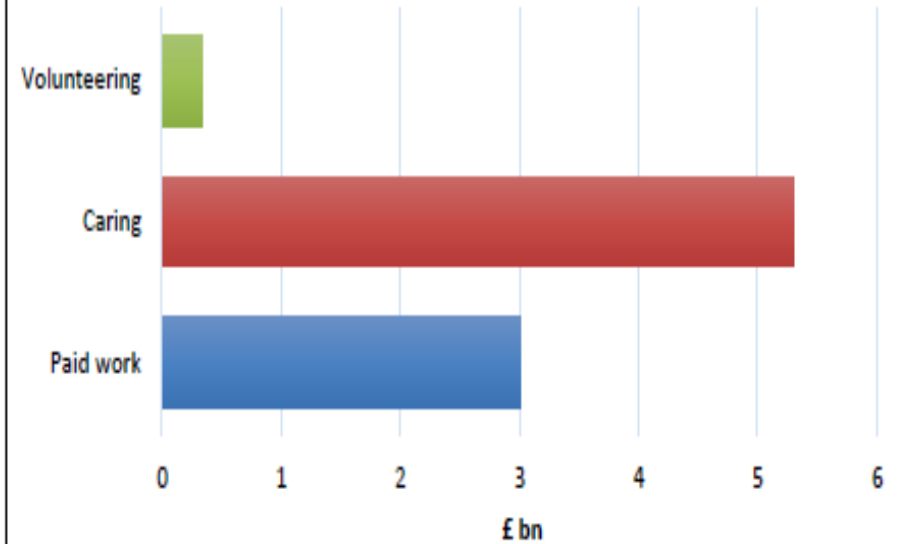
- Older Londoners - wealthiest in the country
  - 2011 census says majority 50 yr olds Londoners own their home
  - Today's 50 year olds are 2041's 80 years olds
  - 11% over 65s are either employed or self employed
  - Contributing £9bn to economic activity in the capital
  - By 2050 this could double to £20bn
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## Total household wealth among households aged 65 and over 2013



## Value of annual economic contribution of older Londoners (2013)



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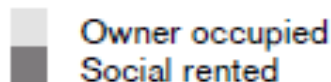


The predominant tenure of residents aged 65 and over across the city is owner occupied.

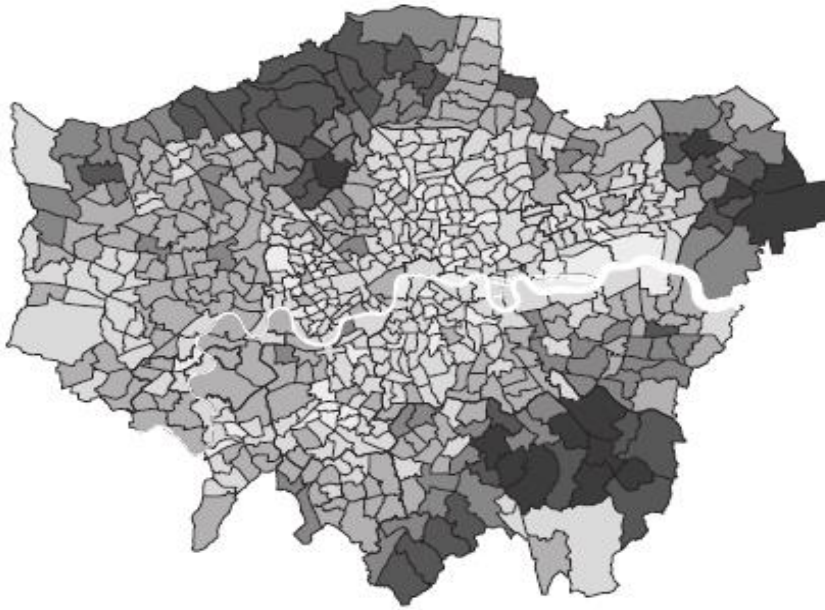
Most older Londoners in central areas currently reside in social rented housing.

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Predominant tenure of residents aged 65 and over



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Population over the age of 65, by ward, in 2015



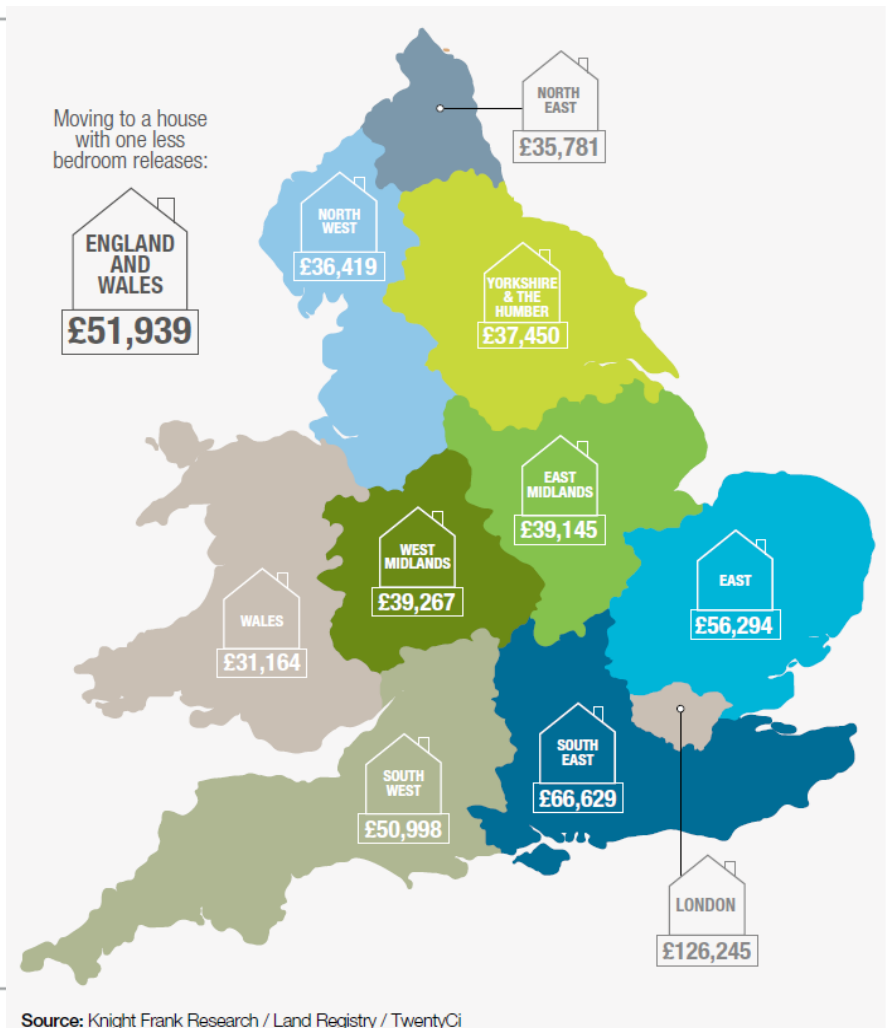
Projected population over the age of 65, by ward, in 2030



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# MOVING...?

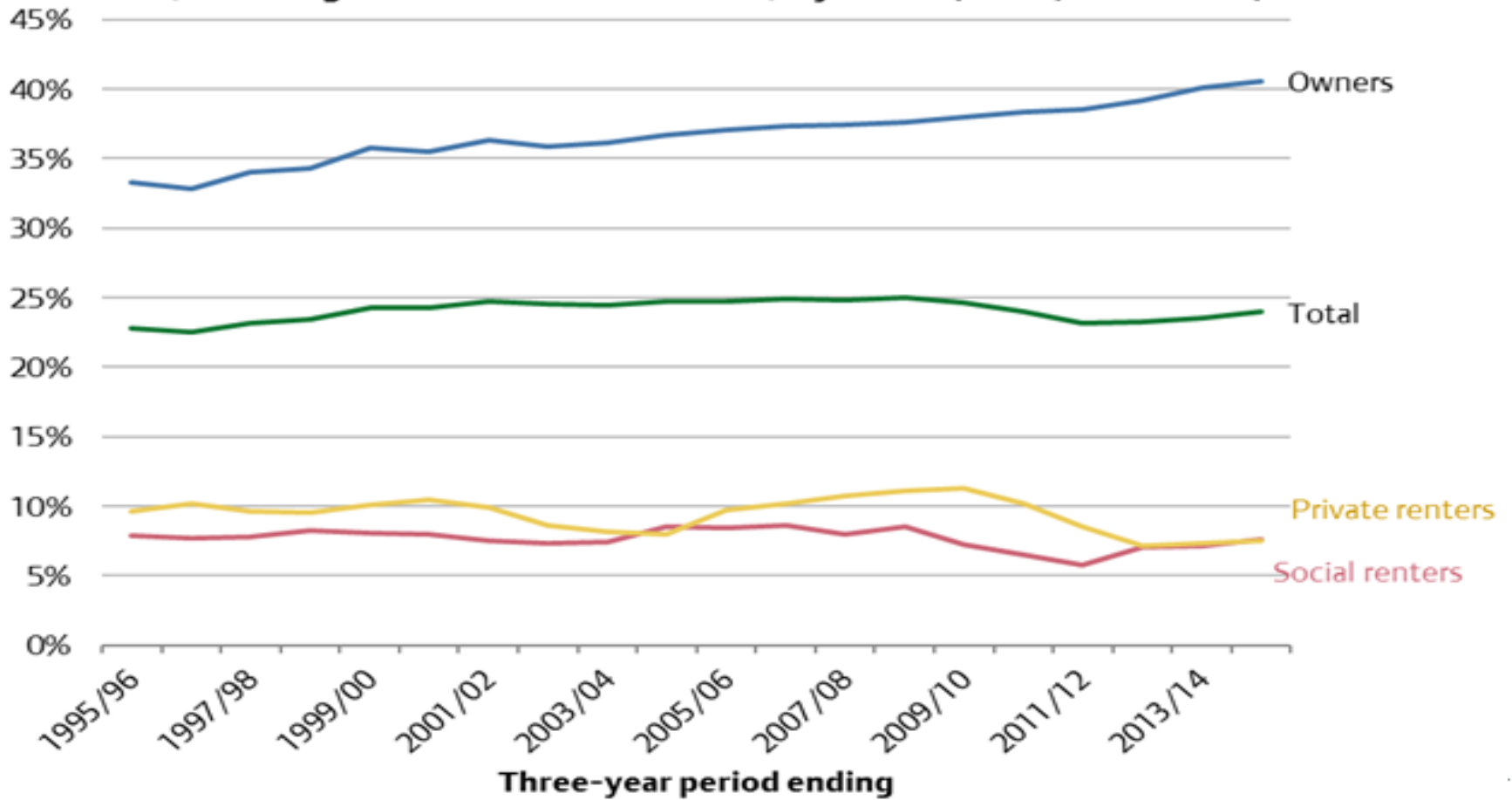
- 10-15% of older households likely to want move & average age for moving has risen.
- Older Londoners are more likely to under occupy 54% home owners in London and 16% of older renters by 2 bedrooms or more
- Many older Londoners could afford to buy a one bed sheltered flat – care cost make it unaffordable.





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**Households in London under-occupying their accommodation  
(according to the bedroom standard) by tenure, 1995/96 to 2014/15**

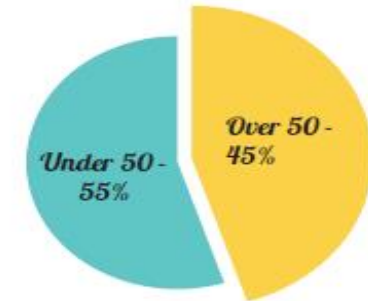


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Home ownership  
in London

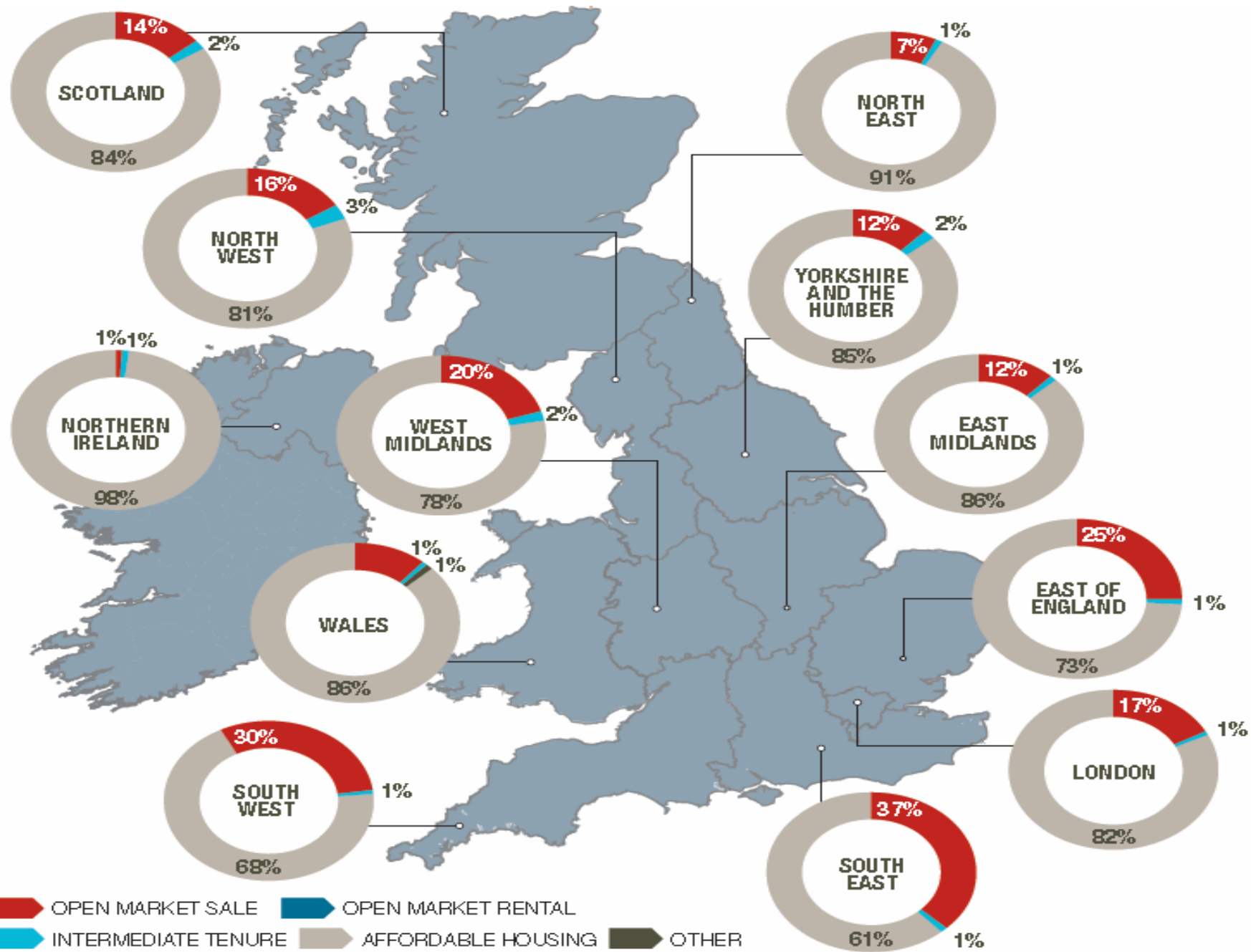


Approximate home  
ownership by age



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*There are approximately **495,000** 3+ bedrooms homes owned by those aged 50 and over*



# **DEMAND**

- Most current specialist housing is in the social rented sector, whereas most of the future requirement for such housing is likely to come from home owners.
- Over the period 2015 – 2025 older Londoners may require 3,600 – 4,200 new specialist homes per annum.
- At the mid-point, this equates broadly into 2,600 private units, 1,000 shared ownership and 300 new affordable rented homes pa.
- 80K more sheltered housing spaces & 67K extra care places by 2041

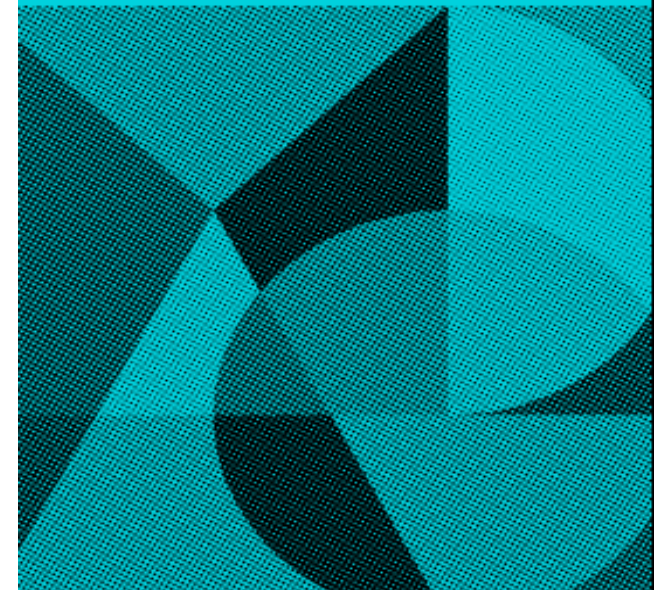
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A London that works for older people is one that works for everybody..

Our ageing population must be a driver to guide good growth, catalysing innovation in new types of housing choice, collaboration between generations and economic or social entrepreneurship in later life..

Mayor's Design  
Advisory Group

Ageing London



# **RECOMMENDATIONS**

- Lifetime highstreets – ensure enough options are provided within town centre and high street locations
- Stimulate the market for new innovative models of housing for older Londoners and downsizers policy that supports delivery
- Ensure design quality is maintained following HAPPI
- Support self build and co housing options
- Lifetime neighbourhood SPG?

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‘As London’s population grows it is vital that we look at **developing new forms of housing** to meet the **future needs of the capital**, such as community land trusts, co-housing, and housing which **allows older Londoners to downsize**’



‘Improve planning and design policies to offer older Londoners **more choice**, whether they are active older people, downsizers or in need of specialist and extra care homes, and by making it easier for owner-occupiers to adapt their homes when they want others, including carers and lodgers, to live with them’

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# **POLICY**

- New London Plan - review and build on the existing accessible London SPG and FALP & MALP
  - Autumn Housing SPG - new viability team - recognition of difference to mainstream housing when viability testing
  - Whiter Paper – talk of incentives to downsize
  - LHA cap exemption extension until 2018/19
  - Once applied shared accommodation rate also exempt
  - Top up amounts to then be applied to meet costs funded by LAs
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- Changes since National Housing Design Standards Review
  - Ninety percent of new housing meets Building Regulation requirement M4 (2) 'accessible and adaptable dwellings'
  - Ten per cent of new housing meets Building Regulation requirement M4 (3) 'wheelchair user dwellings', i.e. is designed to be wheelchair accessible, or easily adaptable for residents who are wheelchair users.
  - HAPPI vs Building Regulations
  - Only Space and Flexibility and Adaptability 'care ready' design are included anywhere in M4 (2) and (3)
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London Boroughs	annual indicative requirement benchmarks			
	private sale	intermediate sale	affordable rent	total
Barking and Dagenham	50	15	5	70
Barnet	155	60	10	225
Bexley	90	45	0	135
Brent	105	35	35	175
Bromley	140	65	0	205
Camden	65	20	15	100
City of London	0	0	0	0
Croydon	140	55	0	195
Ealing	135	40	5	180
Enfield	120	50	0	170
Greenwich	65	20	0	85
Hackney	25	10	20	55
Hammersmith and Fulham	45	15	0	60
Haringey	80	20	0	100
Harrow	110	40	0	150
Havering	135	50	0	185
Hillingdon	115	40	0	155
Hounslow	95	30	20	145
Islington	30	10	50	90
Kensington and Chelsea	60	20	20	100
Kingston upon Thames	70	25	0	95
Lambeth	55	15	5	75
Lewisham	65	25	25	115
Merton	80	30	0	110
Newham	55	15	5	75
Redbridge	75	45	0	120
Richmond upon Thames	105	30	0	135
Southwark	45	15	55	115
Sutton	70	35	0	105
Tower Hamlets	25	10	35	70
Waltham Forest	65	25	0	90
Wandsworth	80	25	0	105
Westminster	70	20	20	110
<b>LONDON TOTAL</b>	<b>2620</b>	<b>955</b>	<b>325</b>	<b>3900</b>
Note: London Boroughs may wish to provide additional rental units in order to replace stock which is currently unfit for use by older persons				

## BOROUGHES

- Indicative annualised benchmark target for older persons to 2025
- Will be reviewed as part of the new London Plan.

## **MAYORAL FUNDING**

- In partnership with DH Care and Support funding
  - Running to 2021 with an emphasis on starts on site
  - Options to deliver social rented housing, shared ownership and ability to look to support private schemes through loan or equity finance.
  - Circa £40m of funding subject to availability - no bidding window - continuous dialogue.
  - Additional funding will be made available from DH as required to 2021
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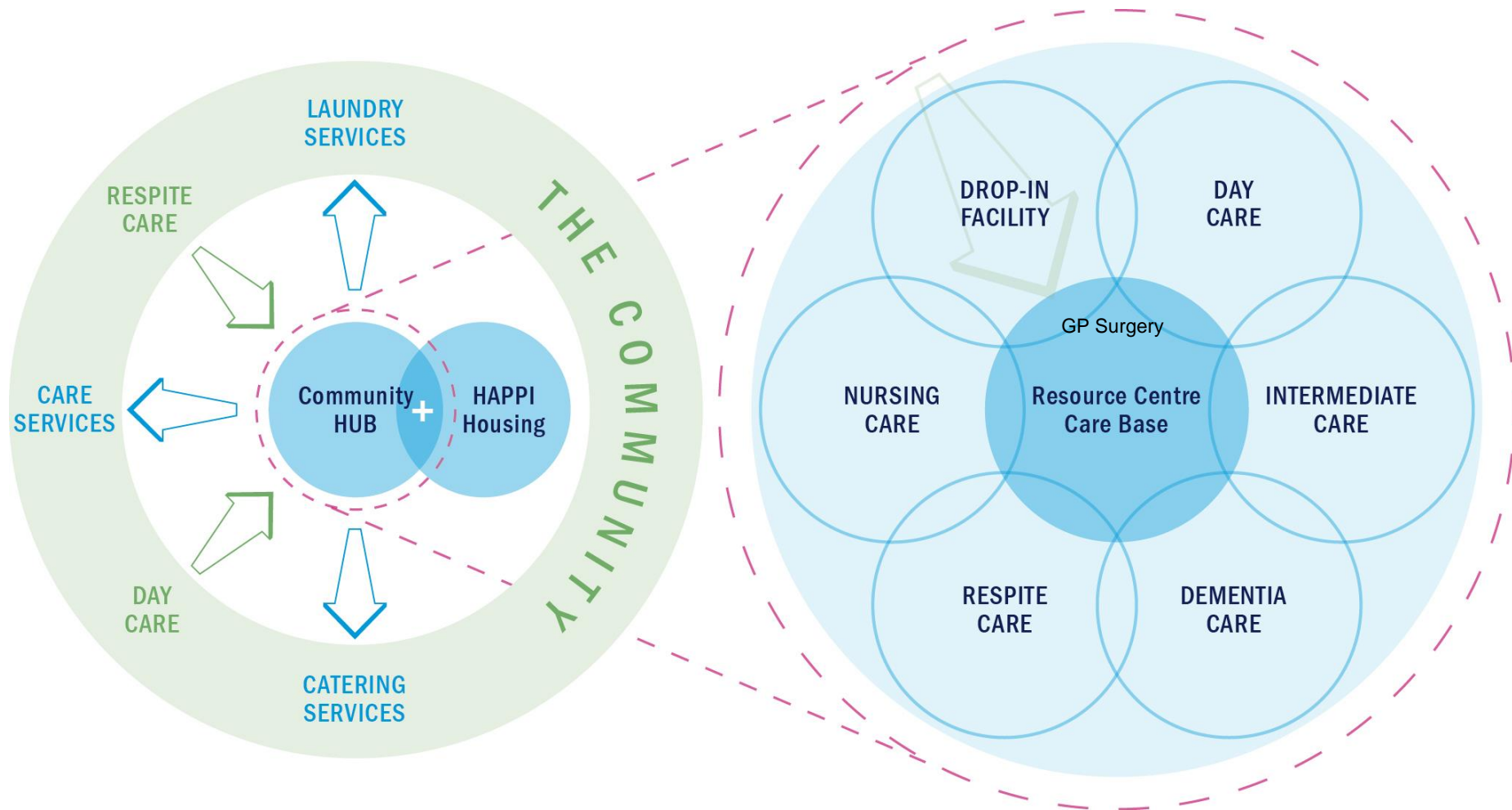


Aspley House,  
Dicken Yard ,Ealing

Downsizing from LA  
or HA property by  
one bedroom or more  
freed up over 150  
bed spaces

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# Community Care HUB



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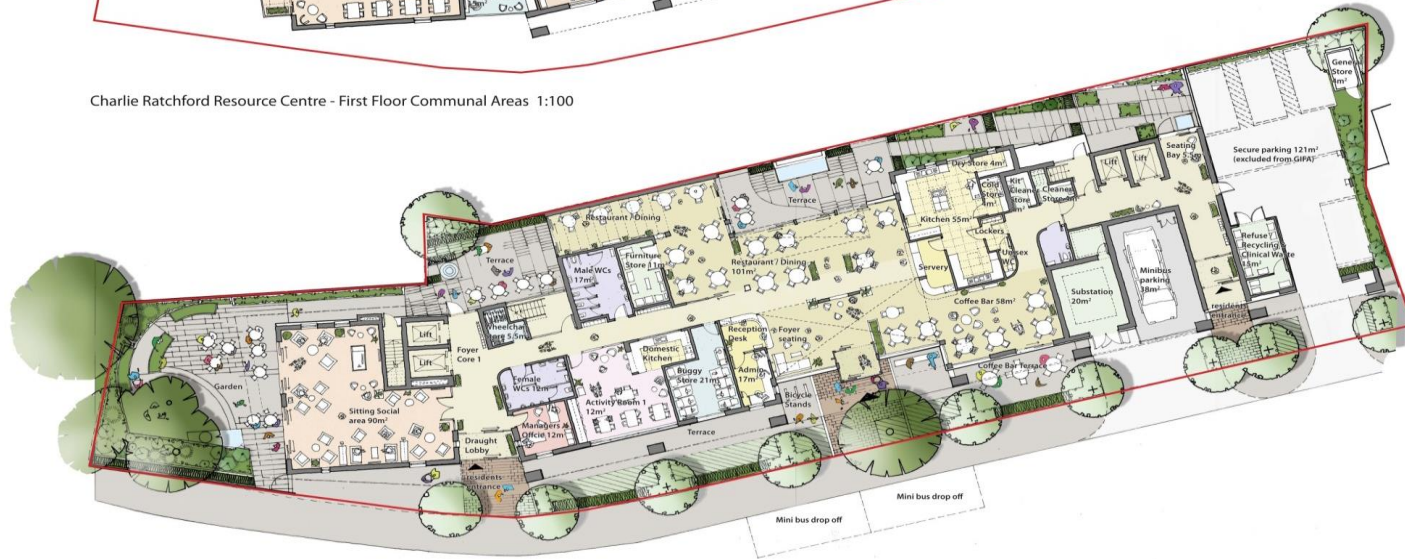


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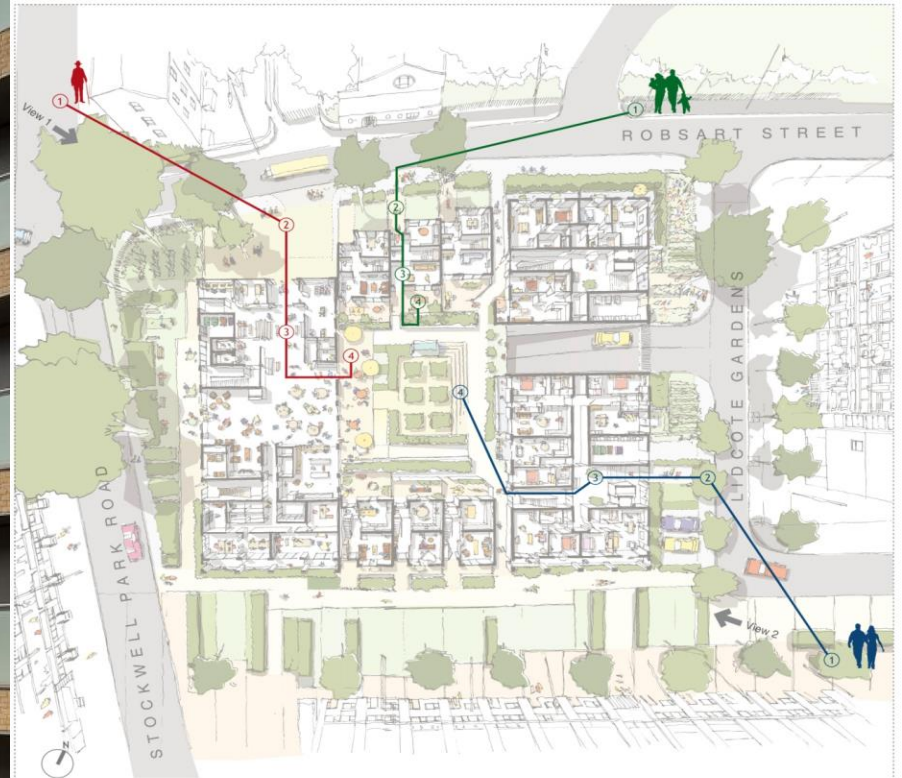
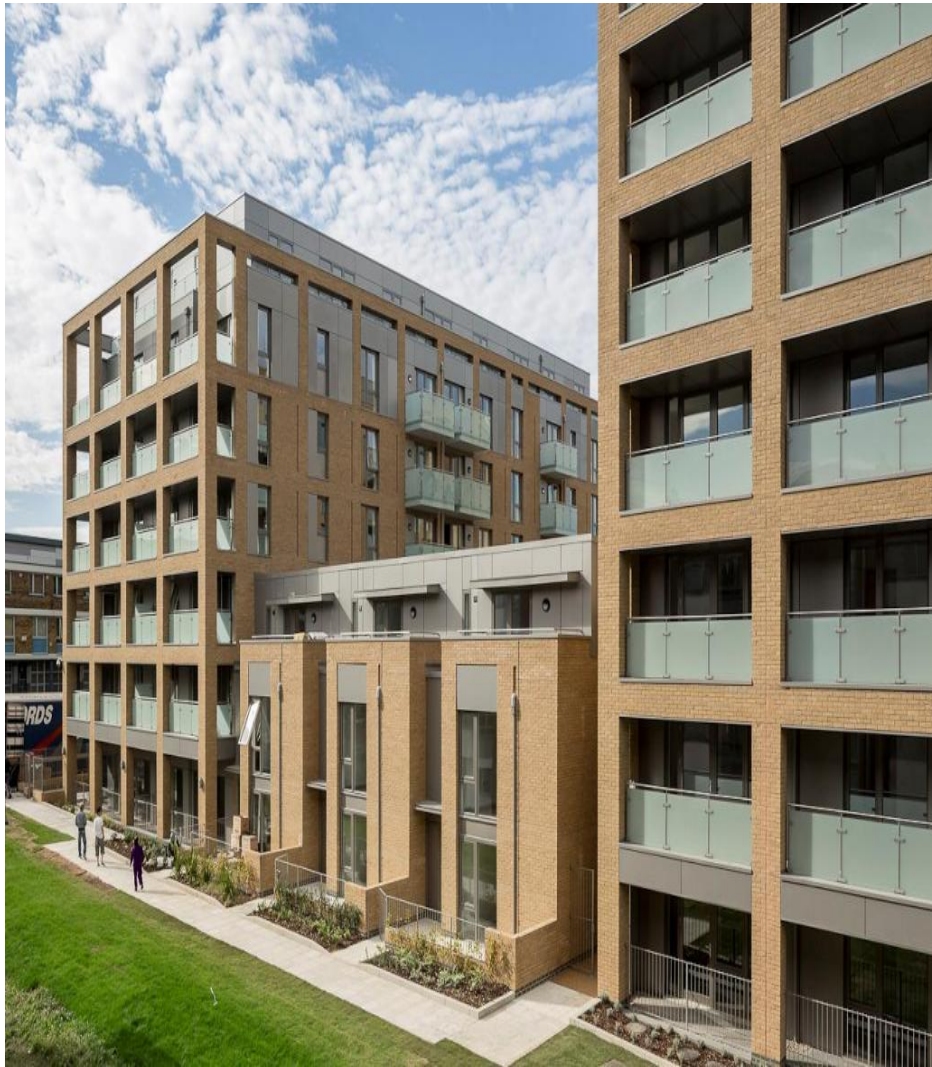
Charlie Ratchford Resource Centre - First Floor Communal Areas 1:100



Charlie Ratchford Resource Centre - Ground Floor Communal Areas and Site 1:100



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Ground floor layout and context

**Older People**



- 1 A stroll around the neighbouring Stockwell Conservation Area
- 2 Meet friends on the square
- 3 Pick up newspaper from reception and chat to friends in the lounge
- 4 Dine in the restaurant garden near the water feature

**Family**



- 1 Afternoon spent in the park with the family
- 2 Enter own front door through private garden
- 3 Wash and prepare dinner
- 4 Grab some Rosemary from the courtyard herb garden and BBQ

**Couple**



- 1 Commute from Brixton Tube
- 2 Pass richly flowering Lidcote Gardens
- 3 Stop through entry lobby and collect post
- 4 Picnic on the steps under the pleached trees

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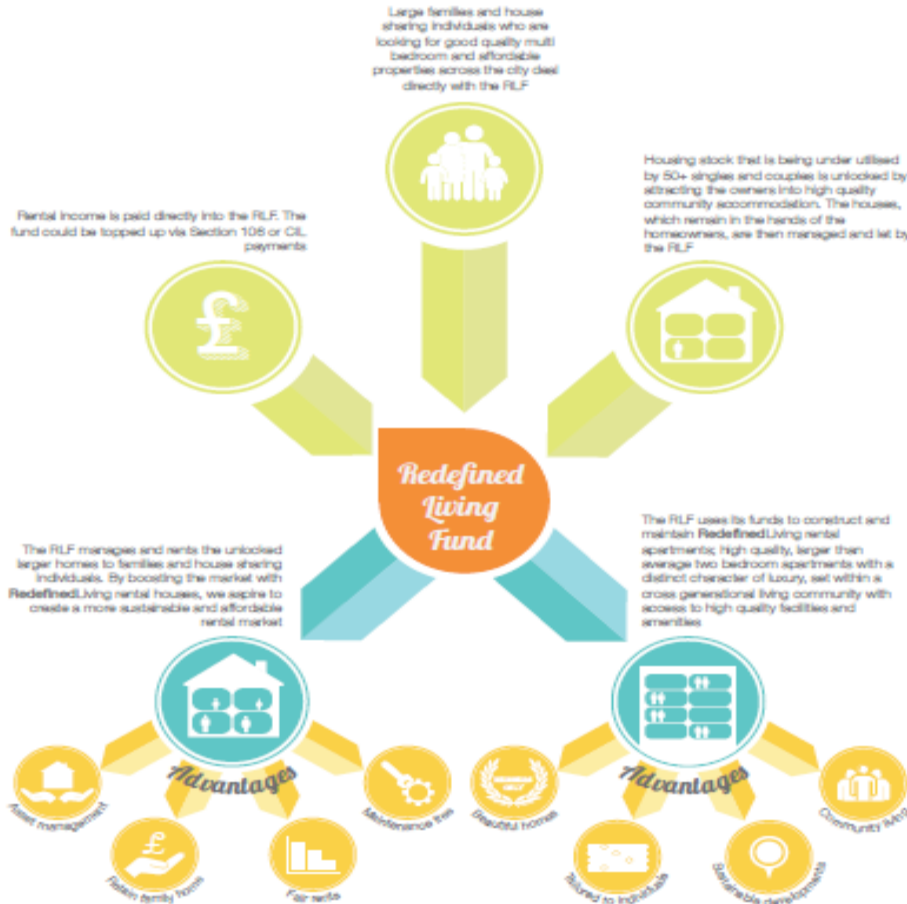
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Redefined Living Fund

Existing property is rented

RLF manage the letting

Rental income pays for new rented accommodation that is purpose built

Equity is not lost in existing property

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