



## Older people hold the key to solving the housing crisis

*Written by Spencer McCarthy, Chairman, Churchill Retirement Living*

House building continues to dominate the news, following Cameron and Osborne's speeches at Conservative party conference this year, and the much trailed Housing and Planning Bill (which has recently had its 2<sup>nd</sup> reading in the House of Commons).

Delivering one million homes by 2020 is an admirable ambition – we know government is serious about increasing housing supply to address the chronic shortage of homes in the UK, but we want to be sure this new supply will be the right kind of properties that genuinely meets the needs of our population.

Don't get me wrong, measures to help young people get on the property ladder and build more homes for them are vitally important, but simply building increasing numbers of starter homes is not the silver bullet to the housing crisis, particularly when we have an ageing population.

Older people can hold the key to solving the housing puzzle, by downsizing into smaller properties, and freeing up the larger family homes they no longer need. Crucially though, these downsizers need quality, specialist housing to move into.

As a developer who builds exclusively for the over 60s we know what works, and how providing retirement housing helps balance the mix of homes in an area, bringing under occupied family housing – typically three to four bedrooms - back into the local market and kick starting housing supply for 'second steppers'.

The Housing and Planning Bill focuses on unlocking brownfield sites for housing development, as a measure to build more homes, so far so good. At Churchill, 100% of our developments are on brownfield land, and we've seen too many sites locked up for too long - we hope these changes will get disused land back into use, for much needed homes. However, allowing planning presumption in favour of starter homes' on brownfield could well lead to planning authorities blindly adhering to one type of housing, creating too many homes of one type, unbalancing the market and not providing sufficient housing for older people to move to.

Meanwhile, plans to exempt starter homes from Community Infrastructure Levy and Section 106 contributions, seems a similarly worrying measure. By applying this to just one type of housing, the market could well become distorted, and specialist developers like us disincentivised to build.

There needs to be an intelligent use of planning to help build the homes the UK so desperately needs. The government's bold ambition to get homes built cannot and must not exclude the elderly."

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