

# Housing LIN

*Connecting people, ideas and resources*

## **3. Person-centred housing and care – market shaping**

# **#HLINconf19**

# HOUSING LIN CONFERENCE – 19 MARCH 2019

**Winckworth**  
Sherwood

Charlotte Cook  
Winckworth Sherwood



# PERSON-CENTRED CARE

GETTING PERSONAL

**Winckworth**  
Sherwood



**Housing LIN**

*Connecting people, ideas and resources*

**Winckworth**  
Sherwood

WS



**Holding Back the Years**

**The Rise of Retirement Villages**

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ONS Statistics (September 2018):

- 54% growth in households headed by 65+
- 111% growth in households headed by 85+

BUT will that lead to an increased demand for care and/or alternative housing solutions?



## Investment seen in:

- primary care – GP surgery and community based medical centre
- rise of the healthcare REIT
- mixed tenure communities

**BUT** what for the retirement village?



## Consider:

- Rise (continued) in property values
- No culture of downsizing
- Care home moves come from crisis situations
- Care is very, very expensive

# Other Factors

- Planning regime
- Attacks on the “exit fee”
- Availability of land
- What do older people want?



WS



WS





## What do older people want?

- 68% preferred not to live in a retirement facility
- 60% thought such a scheme would be boring



# Retirement Facilities

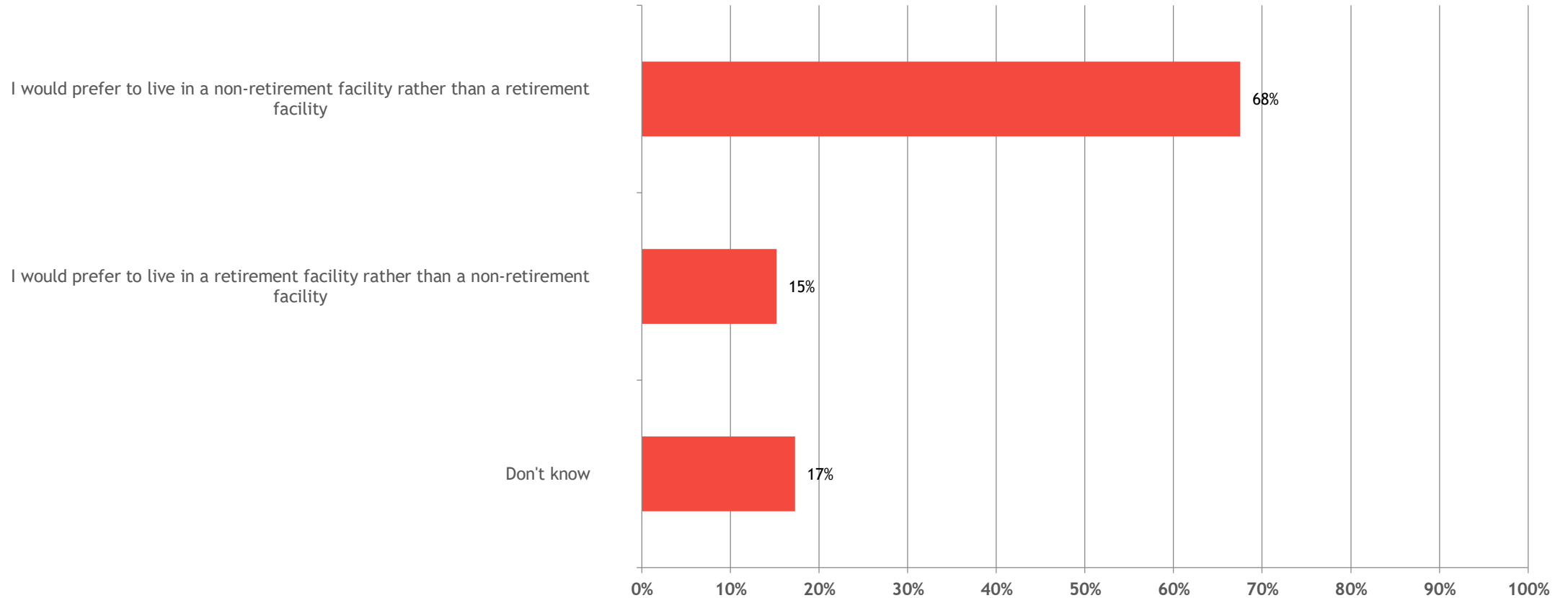
Conducted by YouGov on behalf of Winkworth Sherwood

Fieldwork Dates: 8th - 11th November 2018



# Retirement Facilities

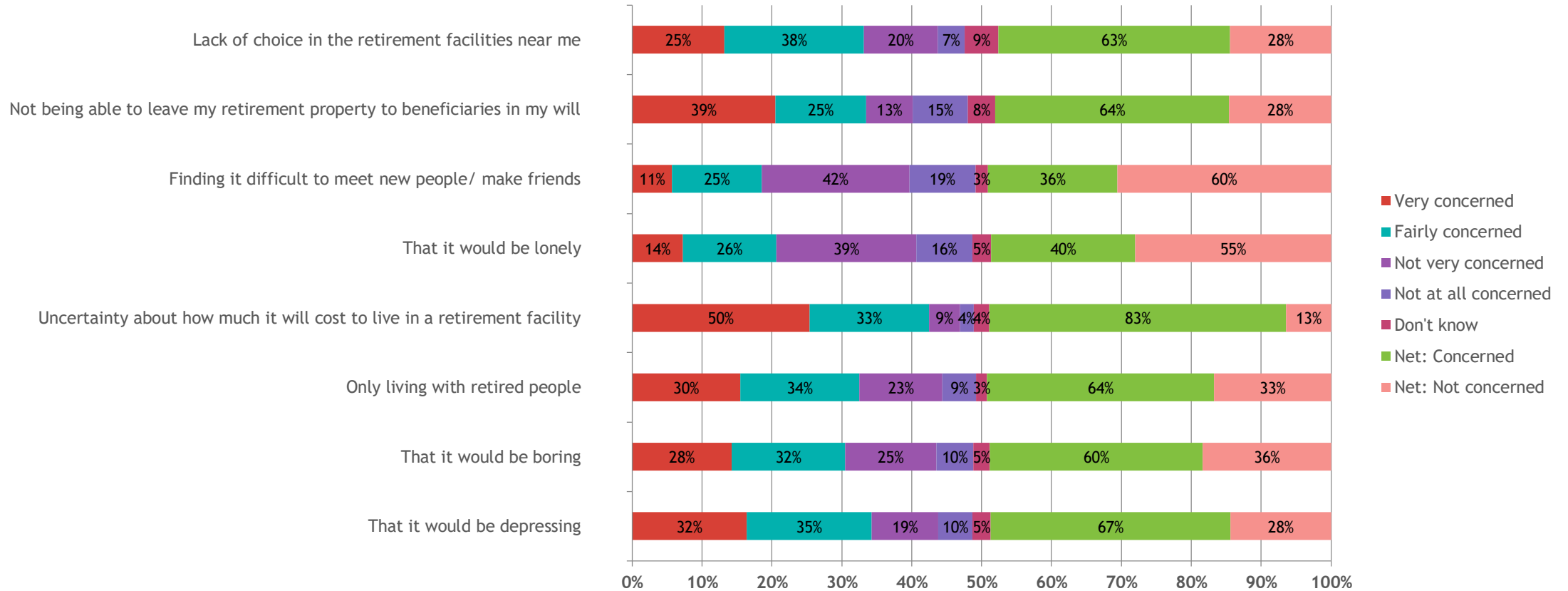
CWR\_Q2a. By "retirement facility", we mean accommodation which has been specifically built for the elderly (e.g. retirement village, gated communities, apartment buildings etc.) Thinking about your preferred living arrangements in your retirement... If you had to choose, which ONE, if any, of the following would be your preference?



Unweighted base: All GB Adults 50+ (1002)

# Retirement Facilities

CWR\_Q2. As a reminder, by "retirement facility", we mean accommodation which has been specifically built for the elderly (e.g. retirement village, gated communities, apartment buildings etc.). Please imagine that you were looking to move into a purpose built retirement facility... How concerned, if at all, would you be about each of the following? (Please select one option on each row)



Unweighted base: All GB Adults 50+ (1002)

WS



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**Winckworth**  
Sherwood

# THANK YOU

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Charlotte Cook  
Partner

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TOM SCAIFE  
Head of Senior Living

**Research & demographic  
profiling**

**Development  
consultancy, scheme  
optimisation, planning  
gain**

**Land acquisitions &  
disposals,  
operator selections &  
joint ventures**



**Equity fund raises,  
forward funding  
agreements and debt  
advisory**

**Valuations, operational  
expenditure, service  
charge budgets**

**Sales & Rentals of  
Completed schemes**

## ◆ PERSON CENTRED CARE

# 35%

HOW MANY LIKE TO HAVE 35% MORE CASH WHEN SELL HOUSE.. THAT IS EXACTLY WHAT IS HAPPENING TO 70+ SELLERS IN SW  
VERY DIFFERENT DYNAMIC TO ME AFTER MY HOUSE MOVE!  
SENIORS HAVE DIFFERENT DRIVERS FOR MOVING HOUSE  
THIS PRESENTATION LOOKS AT IT IN A BIT MORE DETAIL

## ◆ PERSON CENTRED CARE

- 1) Market activity
- 2) Affordability
- 3) Scheme location

TITLE = PERSON CENTRED CARE  
PERSONS ABILITY TO PAY FOR CARE IS LINKED TO AFFORDABILITY, HOUSING WEALTH AND INCOME  
SENIORS HOUSING MUST BE AFFORDABLE TO BE ACCESSIBLE  
DEMONSTRATE HOW WE USE DATA TO ADVISE WHAT DEMAND IS AND HOW THAT DRIVES SCHEME LOCATION  
DATA HUNGRY, SLIDES GOING TO HAVE GRAPHS AND FIGURES  
1,2,3

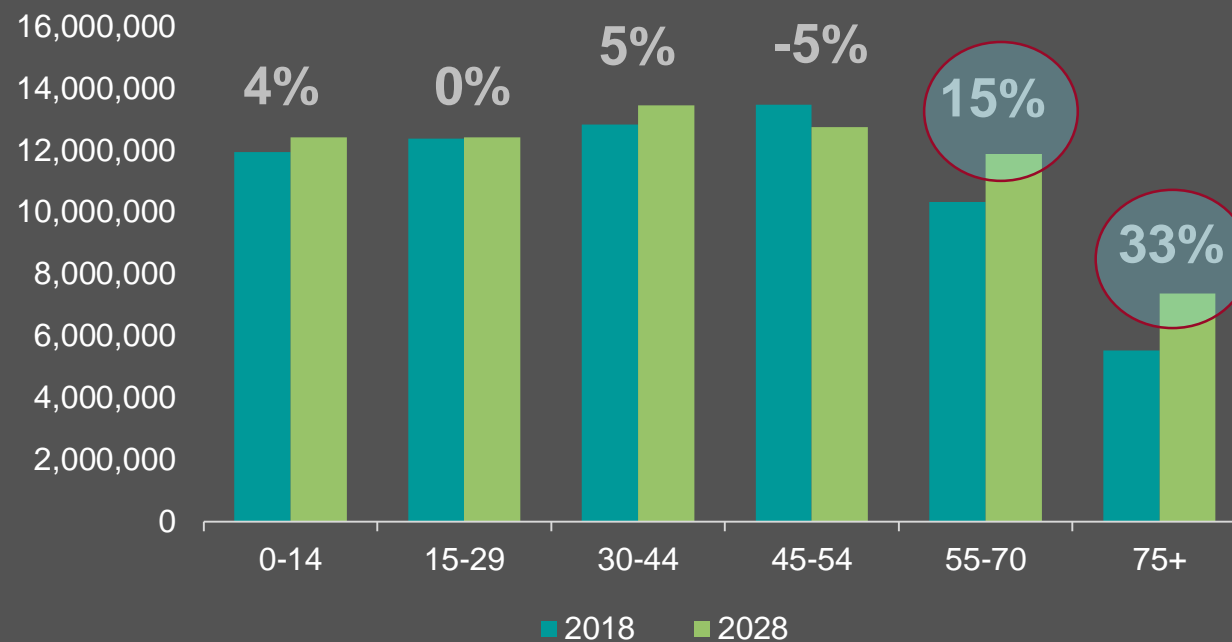
# DEPTH OF MARKET

## DEPTH OF RESIDENTIAL INVESTMENTS



SOURCE: KNIGHT FRANK

## UK Population – 2018 to 2028



SOURCE: EAC DATA & KNIGHT FRANK

1) 2019 = 1.9M, 4.7M, 6.9M

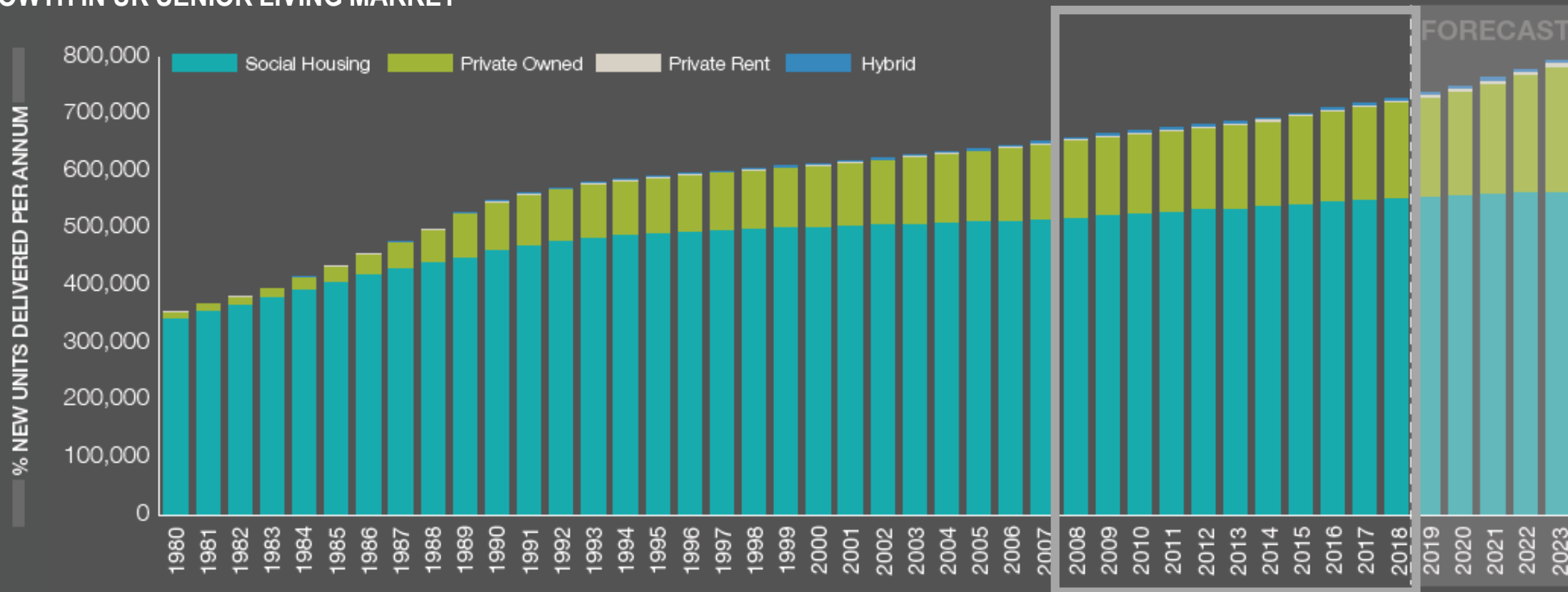
2) 10 YEAR POPULATION FORECAST

55-70 = 15%, 75+ = 33%

BABY BOOMERS LIVING LONGER DUE TO BETTER ACCESS TO HEALTHCARE

# CURRENT STOCK

## GROWTH IN UK SENIOR LIVING MARKET

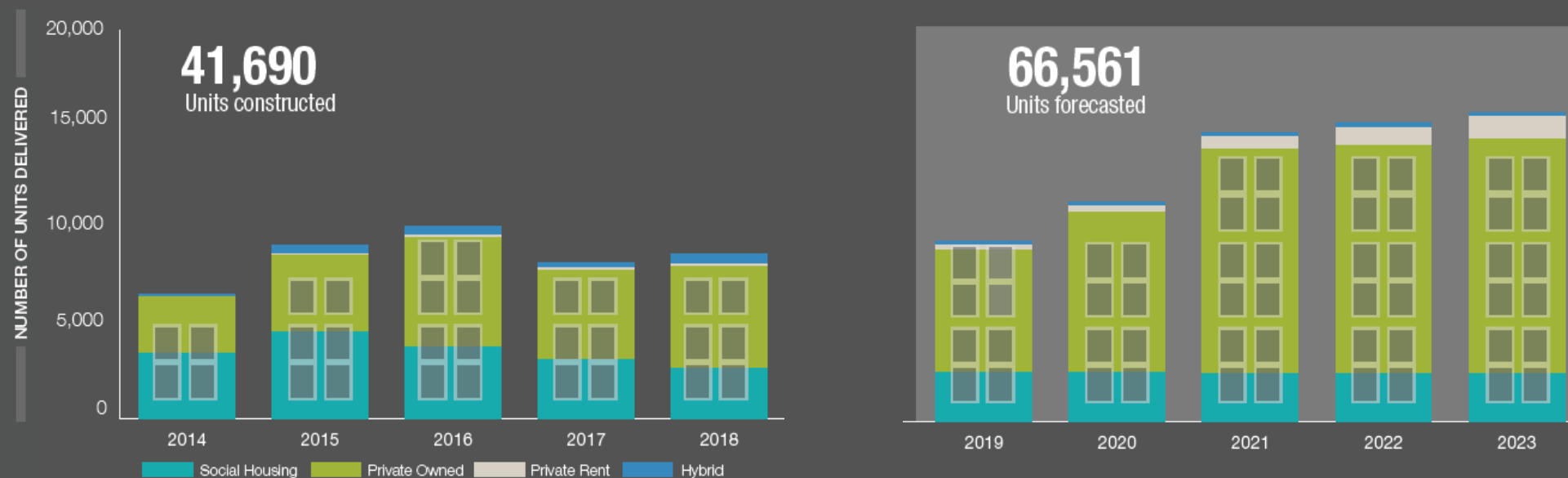


SOURCE: EAC DATA & KNIGHT FRANK

739,500 TOTAL UNITS  
 555,500 AFFORDABLE, 178,000 PRIVATE, 6,000 HYBRID  
 LAST 10 YEARS, AFFORDABLE 6%, PRIVATE 25%

# SENIOR LIVING PRIVATE COMPLETIONS - UK

## 5 YEAR DELIVERY AND 5 YEAR FORECAST

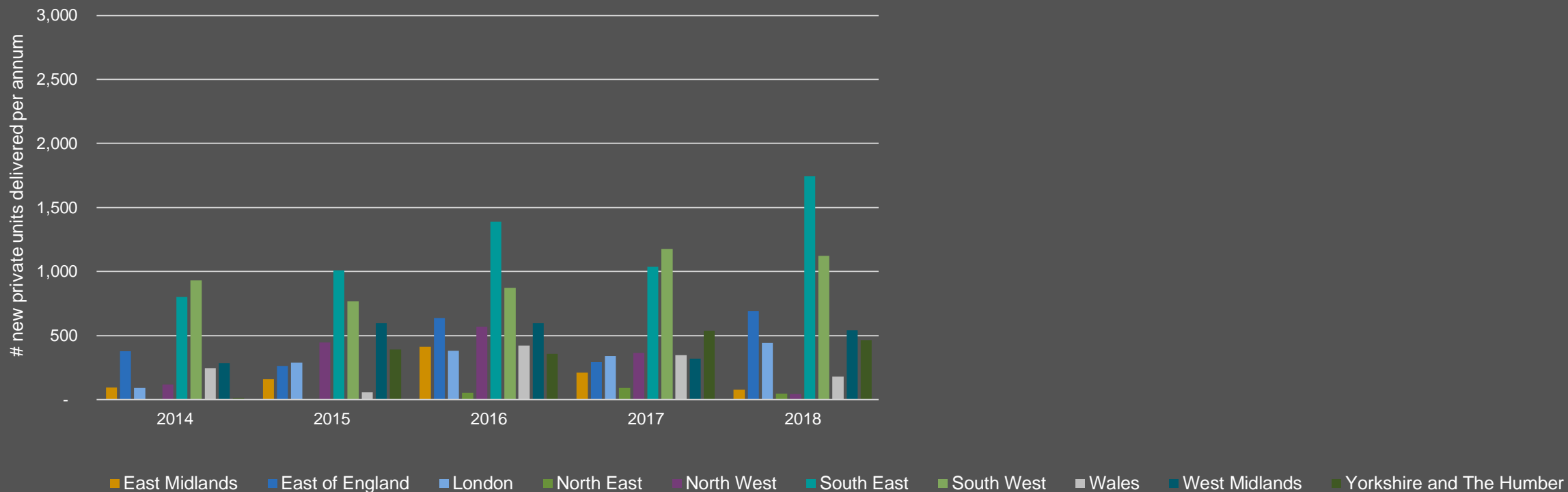


SOURCE: EAC DATA & KNIGHT FRANK

LAST 5 YEARS 41,690 (2014-2018)  
 5 YEAR FORECAST 66,561 (2019 – 2023). 35%+  
 AFFORDABLE (12,300) ; PRIVATE SALE (49,811) ; PRIVATE RENTAL (3,413)

# UK SENIOR LIVING PRIVATE DELIVERY

## DELIVERY OF PRIVATE SENIOR LIVING UNITS BY REGION



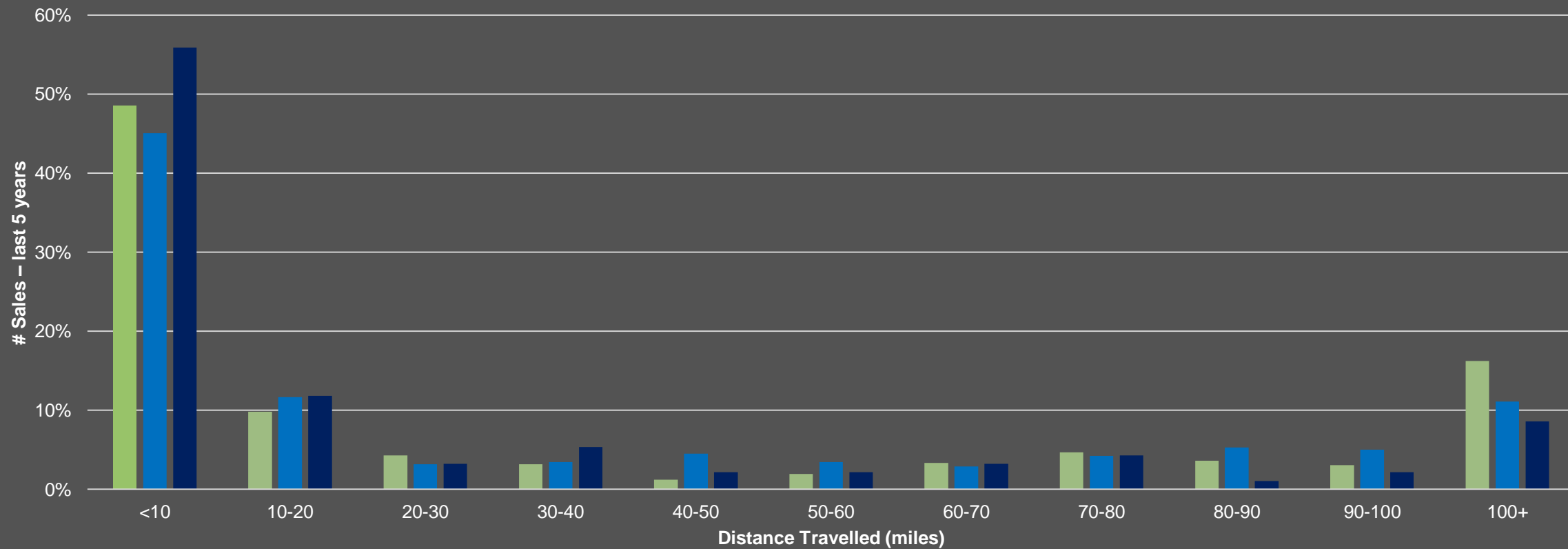
SOURCE: EAC DATA & KNIGHT FRANK

DELIVERY FOCUSED IN SE AND SW  
 FORECAST – SE, SW & EAST MIDLANDS, EAST OF ENGLAND & LONDON  
 DELIVERY IN AREAS OF HOUSING WEALTH – DOWNSIZING MODEL



# FOCUS ON SOUTH WEST ENGLAND

## BUYER ORIGIN – LAST 5 YEARS



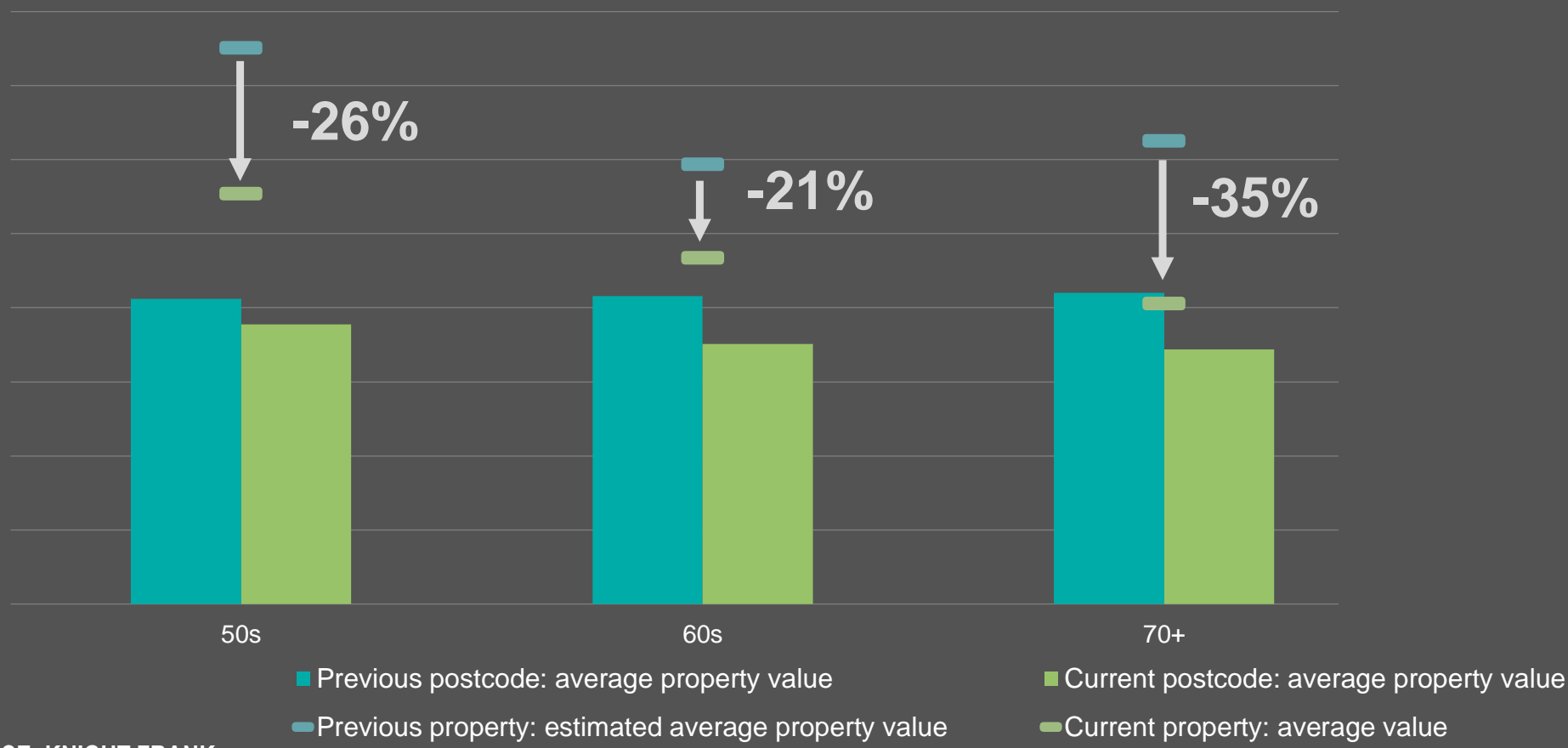
SOURCE: KNIGHT FRANK

■ 50s      ■ 60s      ■ 70+

TO UNDERSTAND DEMAND, NEED TO UNDERSTAND SIZE OF CATCHMENT  
 SENIORS MOVE LOCALLY, OR A LONG WAY TO BE CLOSER TO FAMILY  
 KF DATA SHOWS IN SW, LESS THAN 10 MILES – LOCAL MARKET

# FOCUS ON SOUTH WEST ENGLAND

## PROPERTY WEALTH

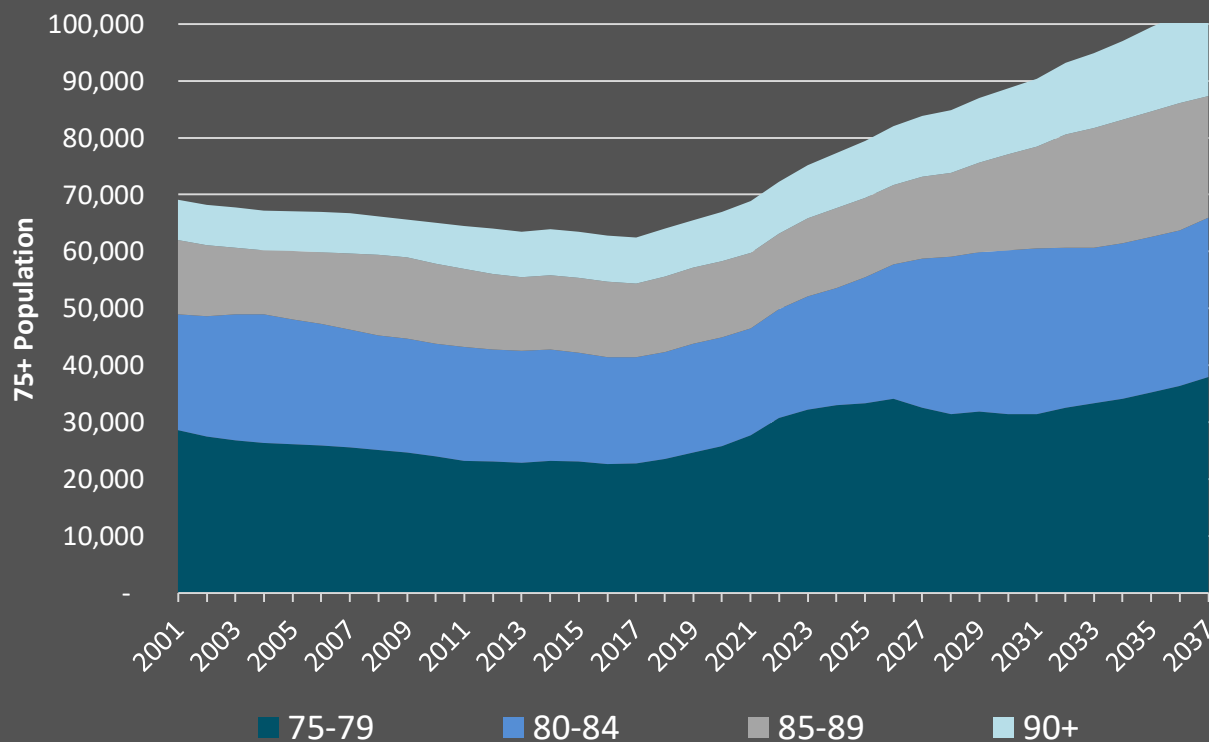


SOURCE: KNIGHT FRANK

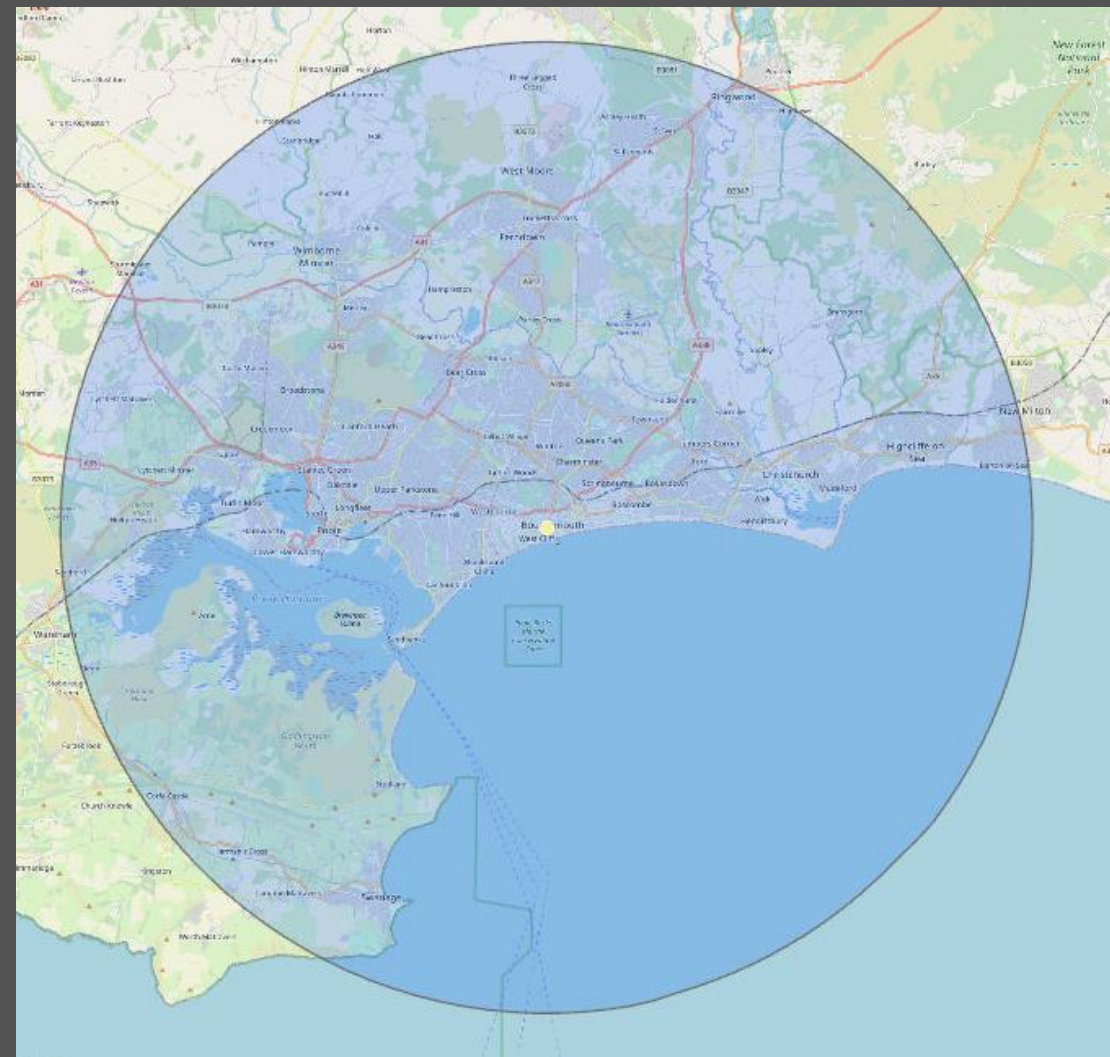
MOVING ONTO AFFORDABILITY AND USING HOUSING TO PAY FOR CARE  
 SENIORS DOWNSIZE, RELEASE EQUITY TO PAY FOR LIFESTYLE AND CARE  
 TWO SETS OF DATA  
 KF DATA

# ◆ BOURNEMOUTH CASE STUDY

## 75+ POPULATION WITHIN 10 MILES



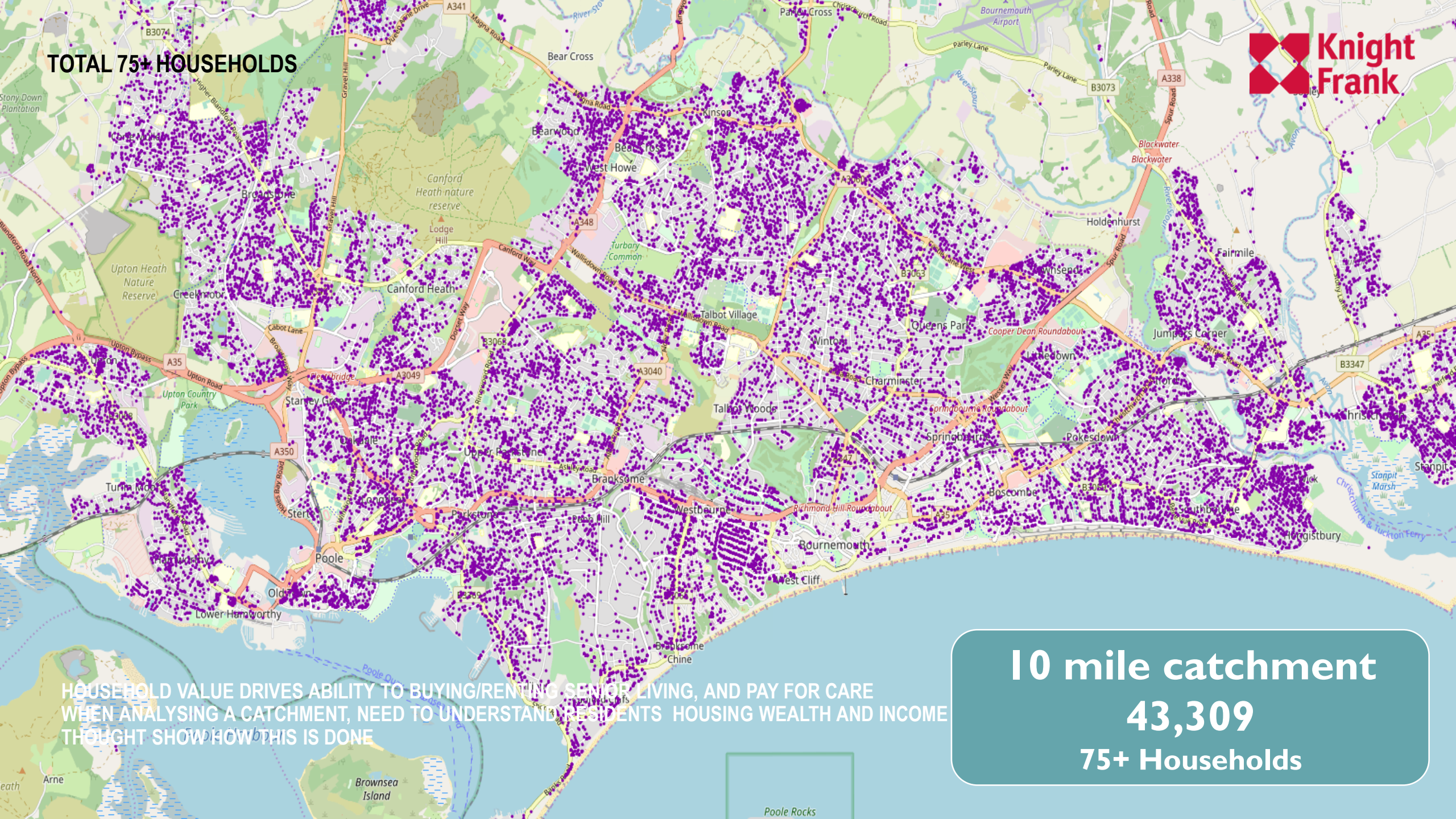
SOURCE: ONS, KNIGHT FRANK



USE CASE STUDY TO SHOW HOW AFFORDABILITY DRIVES LOCATION OF SENIORS HOUSING – WHY IS THE DELIVERY HAS BEEN IN THE SE & SW BECAUSE THE HIGHEST HOUSE PRICE GROWTH - ALLOWS LARGEST EQUITY RELEASE. ALSO HIGHER NUMBER OF SENIORS IN SOME POCKETS.  
 BOURNEMOUTH : 2017 = 62,484, 2027 = 83,788 (34%+), 2037 = 104,725 (68%+)



TOTAL 75+ HOUSEHOLDS

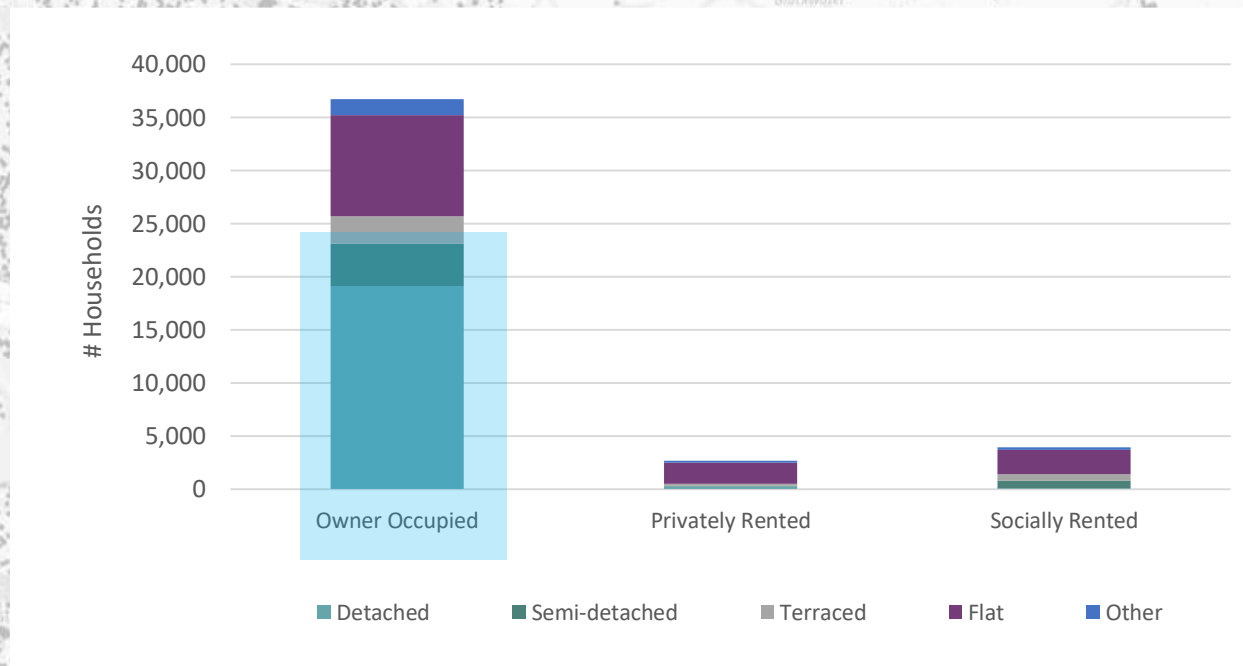


HOUSEHOLD VALUE DRIVES ABILITY TO BUYING/RENTING SENIOR LIVING, AND PAY FOR CARE  
WHEN ANALYSING A CATCHMENT, NEED TO UNDERSTAND RESIDENTS HOUSING WEALTH AND INCOME  
THOUGHT SHOW HOW THIS IS DONE

10 mile catchment  
43,309  
75+ Households

# TENURE OF 75+ HOUSEHOLDS

	Detached	Semi-detached	Terraced	Flat	Other	Total
Owner Occupied	19,118	3,955	2,638	9,530	1453	<b>36,694</b>
Privately Rented	244	105	157	1978	200	<b>2,684</b>
Socially Rented	102	723	579	2,280	247	<b>3,931</b>
Total	<b>19,464</b>	<b>4,783</b>	<b>3,374</b>	<b>13,788</b>	<b>1900</b>	<b>43,309</b>



SOURCE: LAND REGISTRY, KNIGHT FRANK

**OWNER OCCUPIERS – LARGEST PROPORTION OF BUYERS OF PRIVATE SENIOR HOUSING**

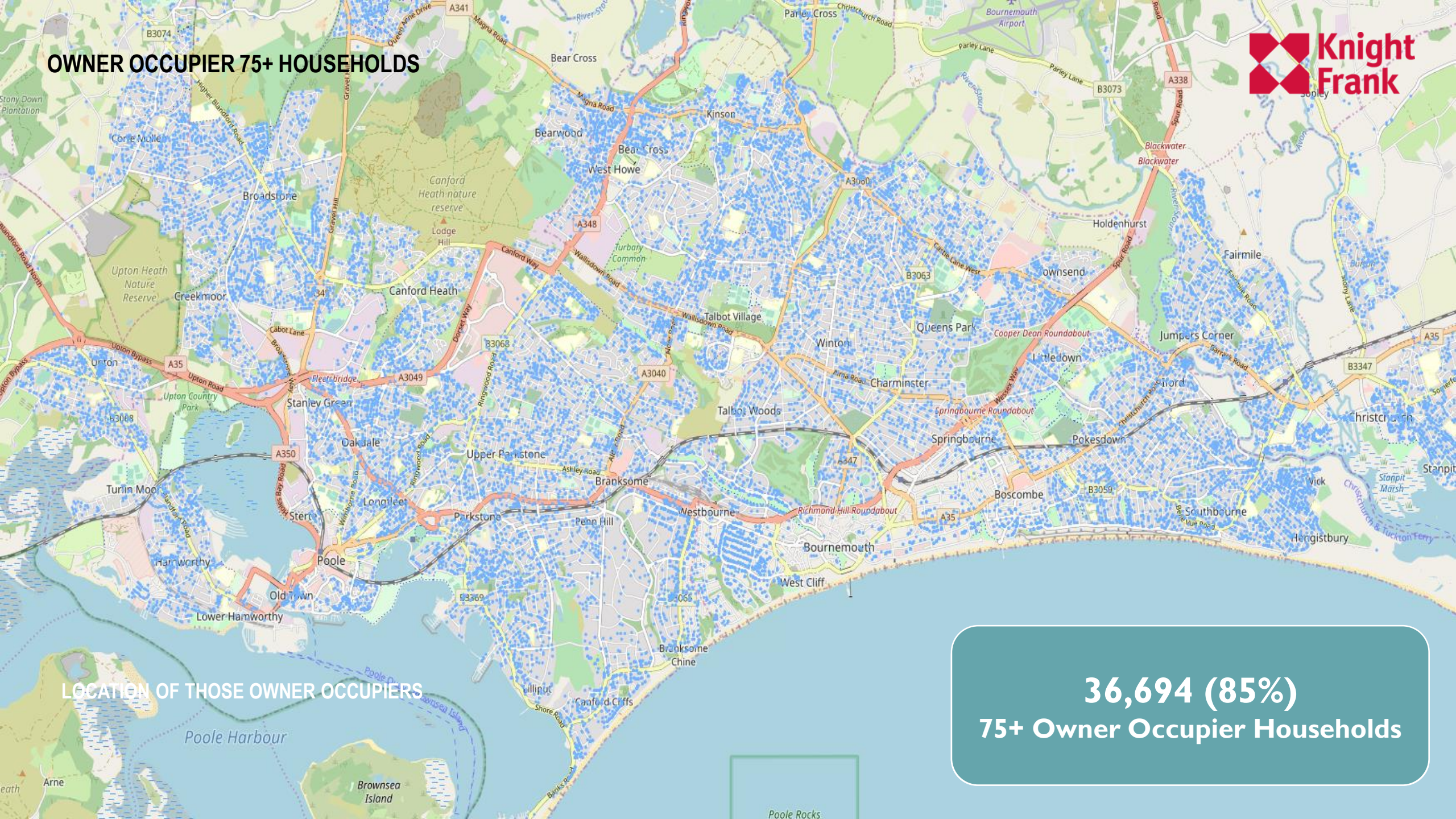
**36,694 OWNER OCCUPIERS (85%)**

**DETACHED HOUSES = LARGEST DEMAND FOR SENIOR LIVING**

**19,000 DETACHED (50%+)**

**43,309**  
**75+ Households**

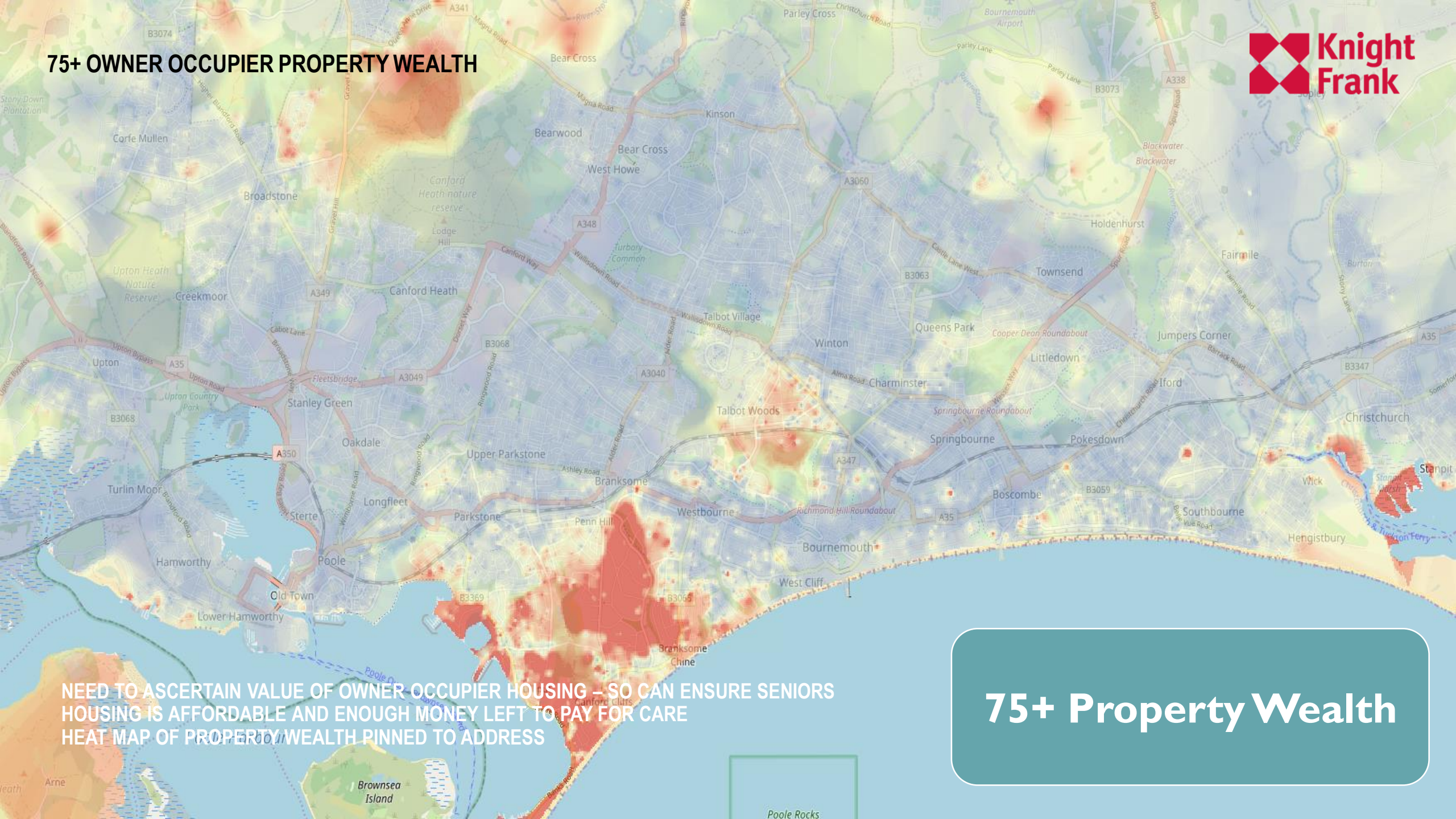
# OWNER OCCUPIER 75+ HOUSEHOLDS



LOCATION OF THOSE OWNER OCCUPIERS

**36,694 (85%)**  
**75+ Owner Occupier Households**

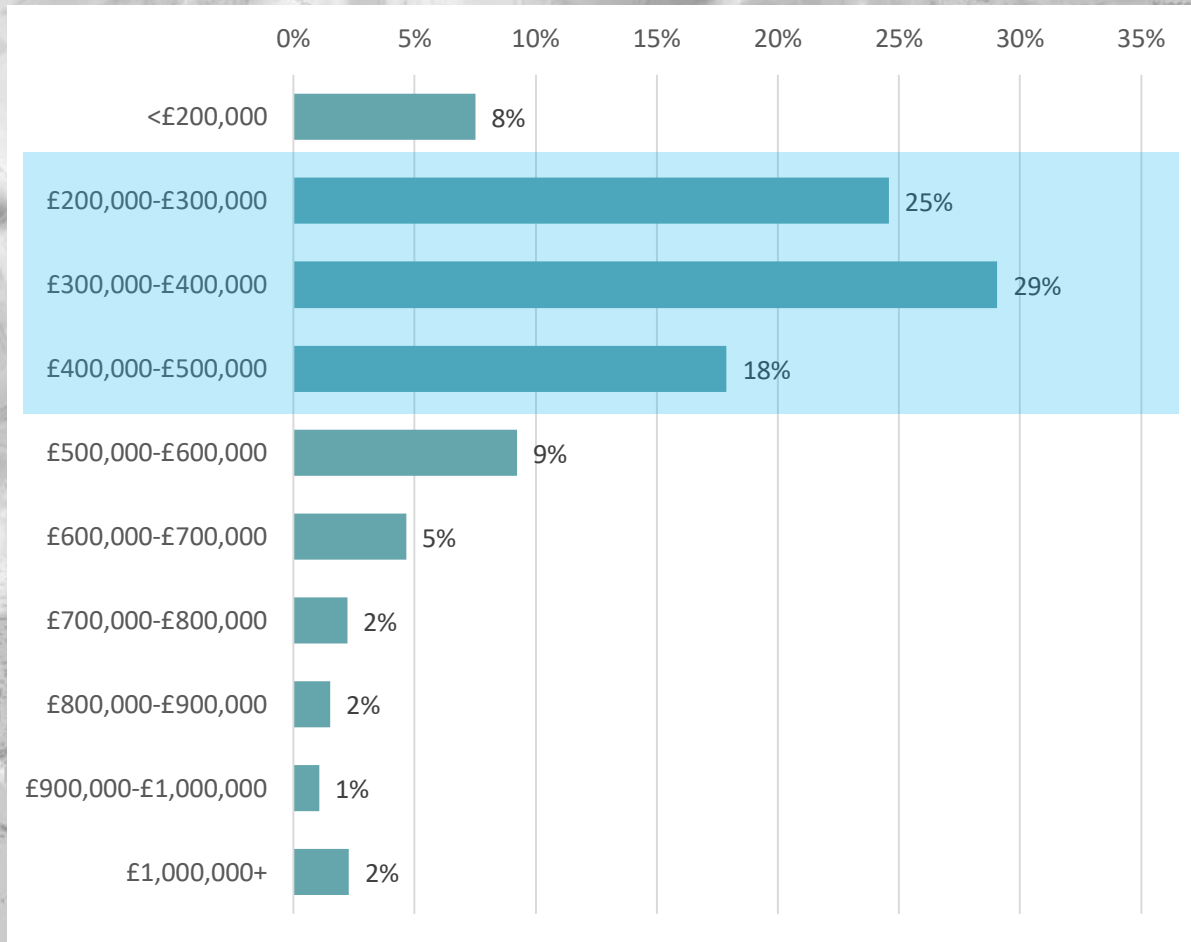
# 75+ OWNER OCCUPIER PROPERTY WEALTH



NEED TO ASCERTAIN VALUE OF OWNER OCCUPIER HOUSING – SO CAN ENSURE SENIORS HOUSING IS AFFORDABLE AND ENOUGH MONEY LEFT TO PAY FOR CARE  
HEAT MAP OF PROPERTY WEALTH PINNED TO ADDRESS

**75+ Property Wealth**

# 75+ OWNER OCCUPIER PROPERTY WEALTH



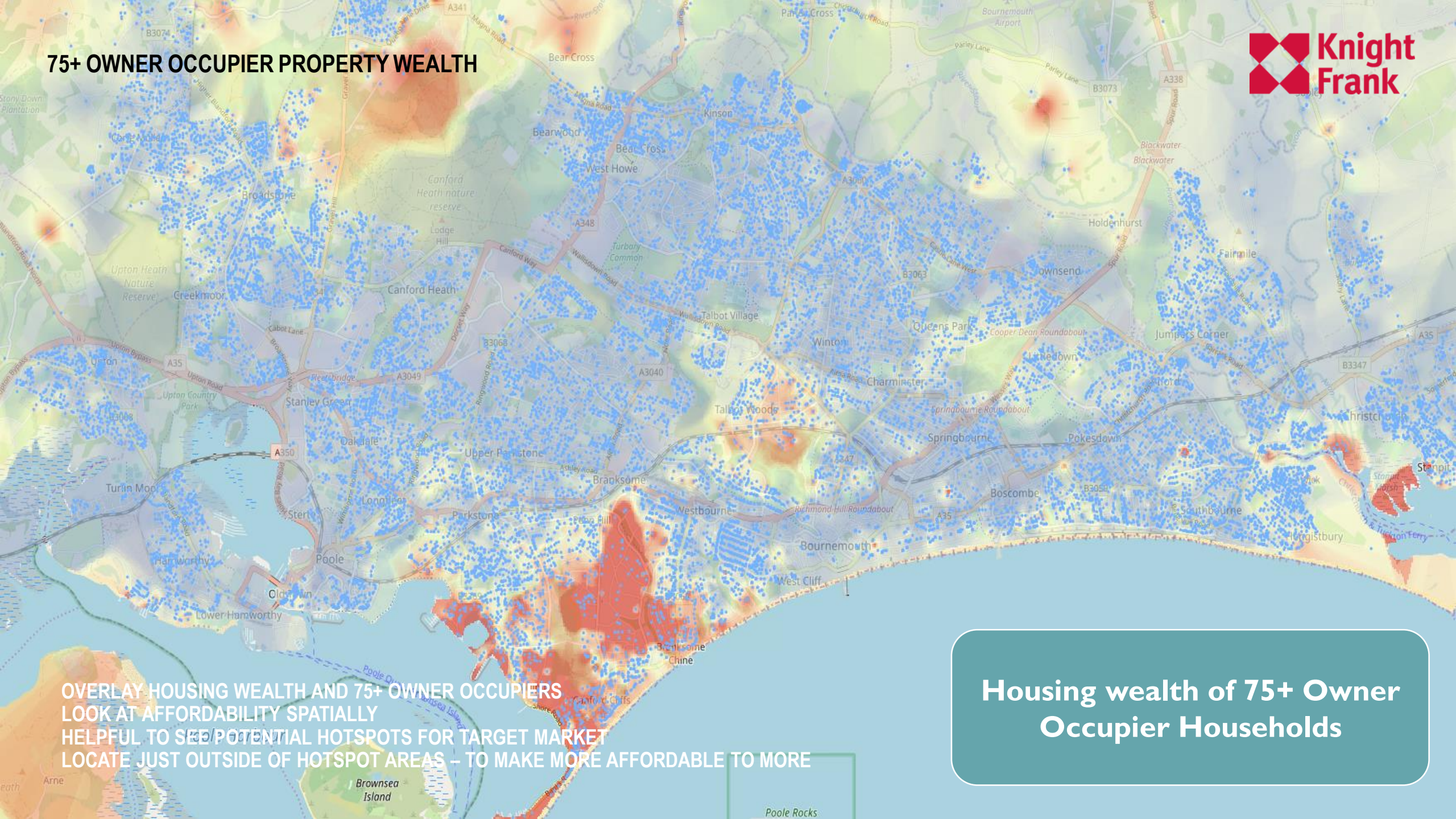
Average property value	
Detached	£478,105
Semi-Detached	£323,825
Terraced	£328,246
Flat	£330,829
<b>Weighted average property value</b>	<b>£409,777</b>

SPLIT HOUSING VALUE BY HOUSE TYPE – CAN SEE MOST POPULAR BANDS OF VALUE  
 HIGHEST PERCENTAGE MOVING FROM DETACHED / SEMI-DETACHED INTO SENIORS HOUSING

**£409,777**  
 Average Property Value of  
 75+ Household



# 75+ OWNER OCCUPIER PROPERTY WEALTH



OVERLAY HOUSING WEALTH AND 75+ OWNER OCCUPIERS  
LOOK AT AFFORDABILITY SPATIALLY  
HELPFUL TO SEE POTENTIAL HOTSPOTS FOR TARGET MARKET  
LOCATE JUST OUTSIDE OF HOTSPOT AREAS – TO MAKE MORE AFFORDABLE TO MORE

**Housing wealth of 75+ Owner  
Occupier Households**

# 75+ OWNER OCCUPIER MOSAIC PROFILING



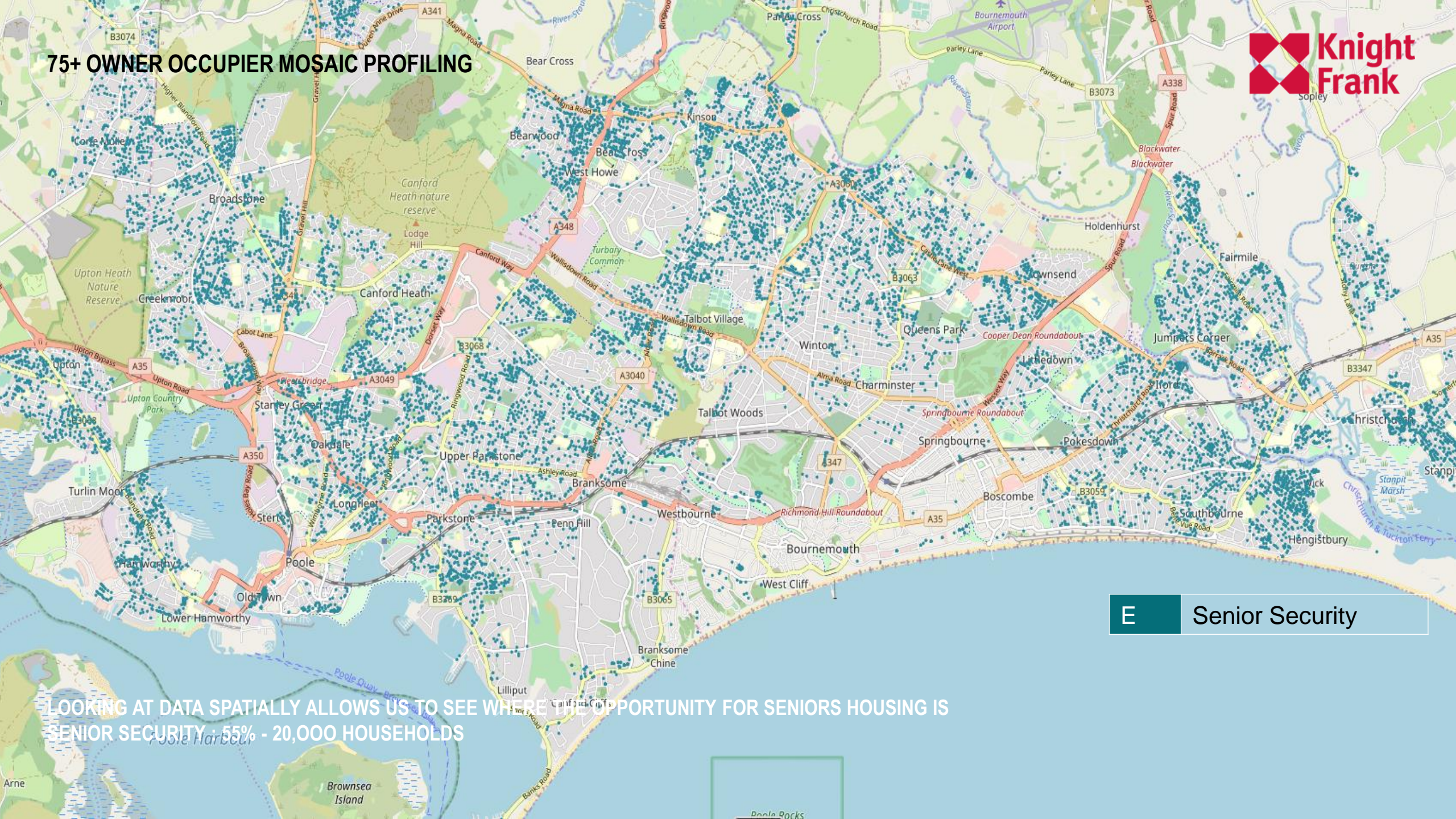
MOSAIC Group	Name	Description	# Households	Share	Household Income - Median income	Average value of current property
E	Senior Security	Elderly people with assets who are enjoying a comfortable retirement	20,017	55%	£23,600	£382,281
L	Vintage Value	Elderly people reliant on support to meet financial or practical needs	6,513	18%	£18,700	£274,550
B	Prestige Positions	Established families in large detached homes living upmarket lifestyles	4,712	13%	£55,400	£749,683
N	Urban Cohesion	Residents of settled urban communities with a strong sense of identity	1,485	4%	£23,200	£285,748
C	Country Living	Well-off owners in rural locations enjoying the benefits of country life	1,389	4%	£37,300	£539,357
F	Suburban Stability	Mature suburban owners living settled lives in mid-range housing	746	2%	£30,742	£316,415
	Others		1,832	0	£30,560	£321,226
<b>Total 75+ owner occupier households</b>			<b>36,694</b>		<b>£26,100</b>	<b>£409,907</b>

MOSAIC PROFILING – USES EXPERIAN DATA TO CLASSIFY HOUSEHOLDS INTO GROUPS BASED ON CHARACTERISTICS SUCH AS SPENDING HABITS & ECONOMIC ACTIVITY

UNDERSTAND PROPERTY WEALTH AND INCOME OF THE TARGET MARKET – SO CAN MAKE PURCHASE PRICE AND CARE AFFORDABLE

SENIOR SECURITY (E) – OFTEN SINGLE ELDERLY PEOPLE IN RETIREMENT, SO A TARGET GROUP FOR SL

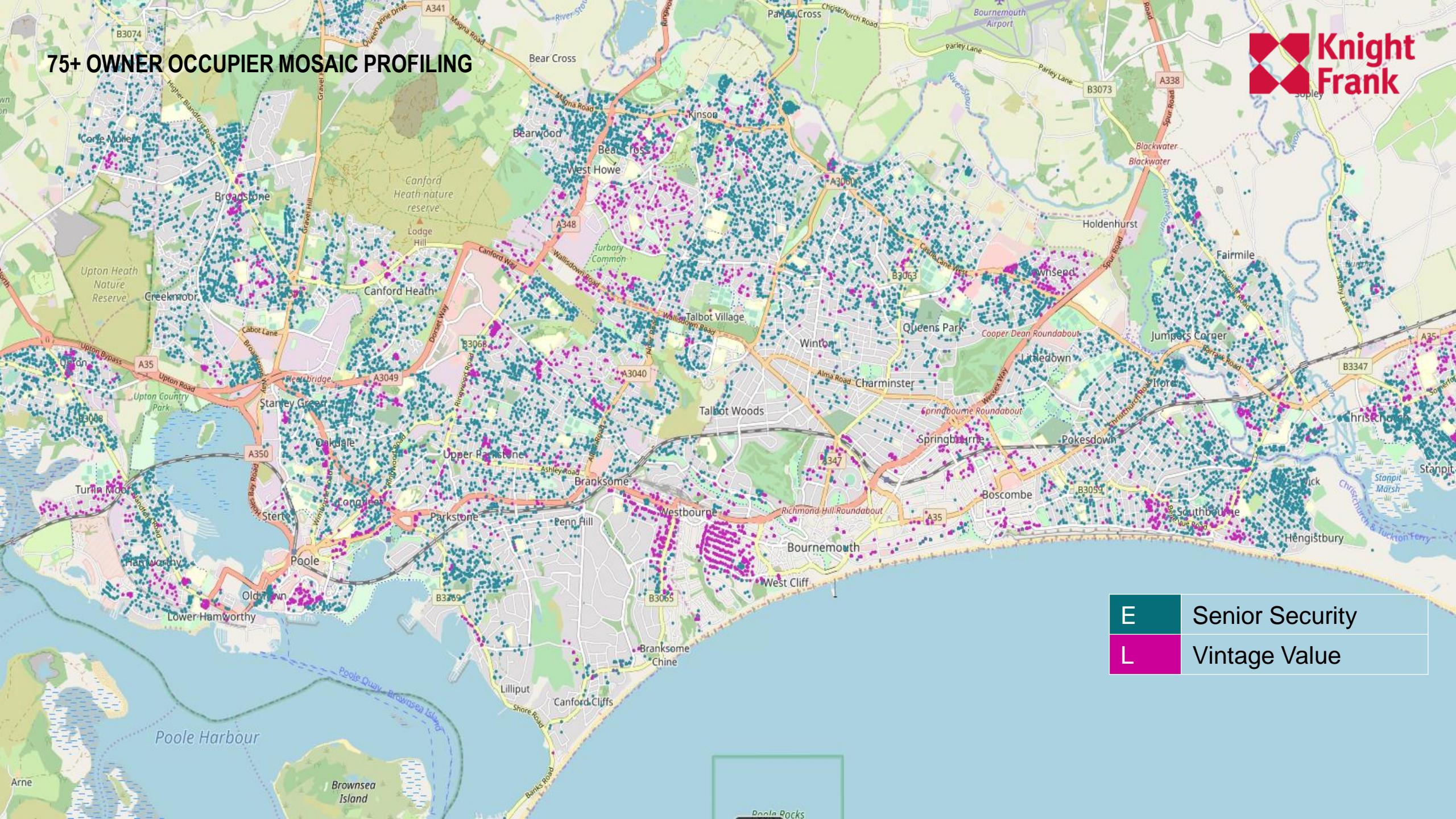
# 75+ OWNER OCCUPIER MOSAIC PROFILING



**E** Senior Security

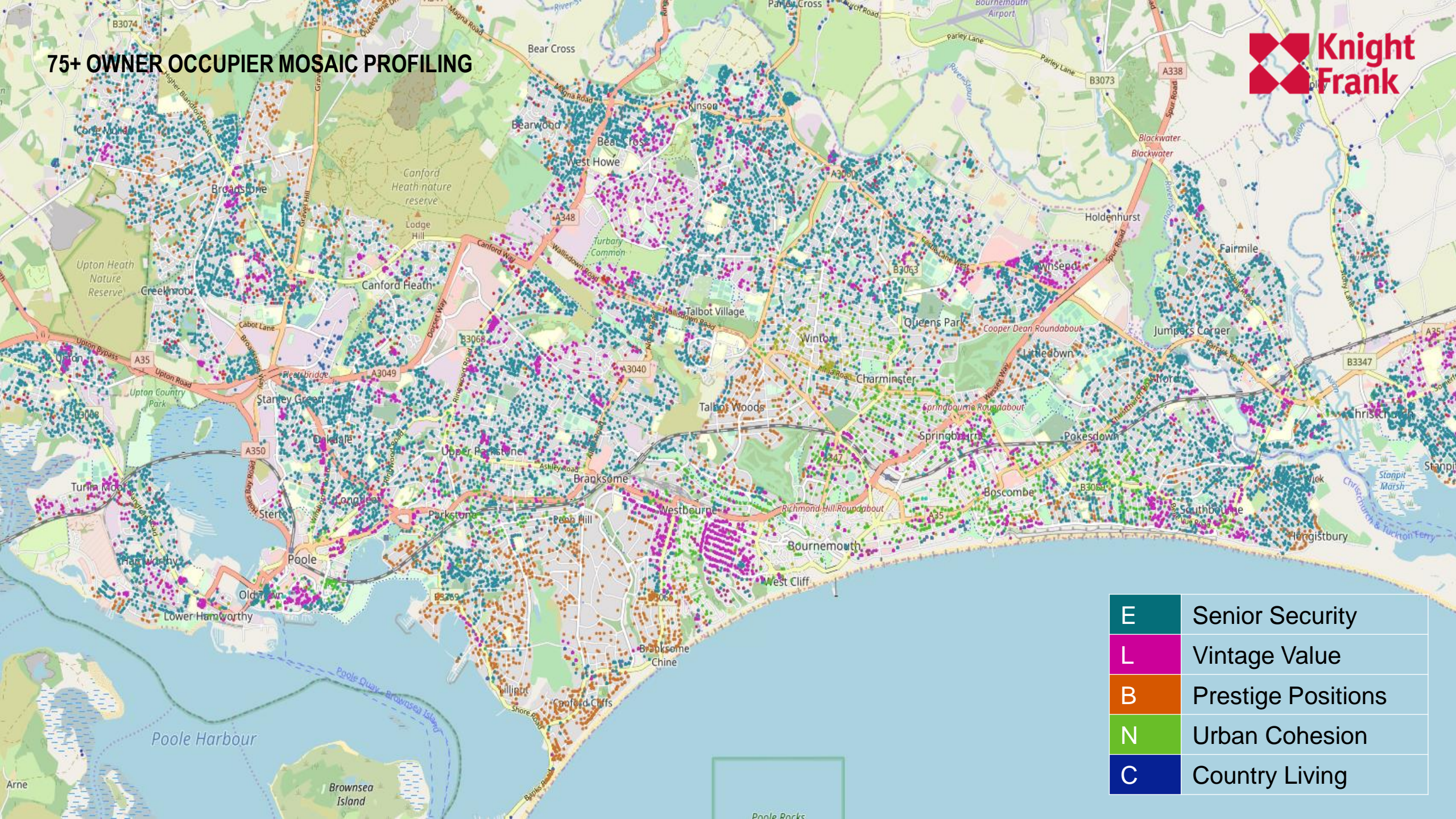
LOOKING AT DATA SPATIALLY ALLOWS US TO SEE WHERE THE OPPORTUNITY FOR SENIORS HOUSING IS  
SENIOR SECURITY 55% - 20,000 HOUSEHOLDS

# 75+ OWNER OCCUPIER MOSAIC PROFILING



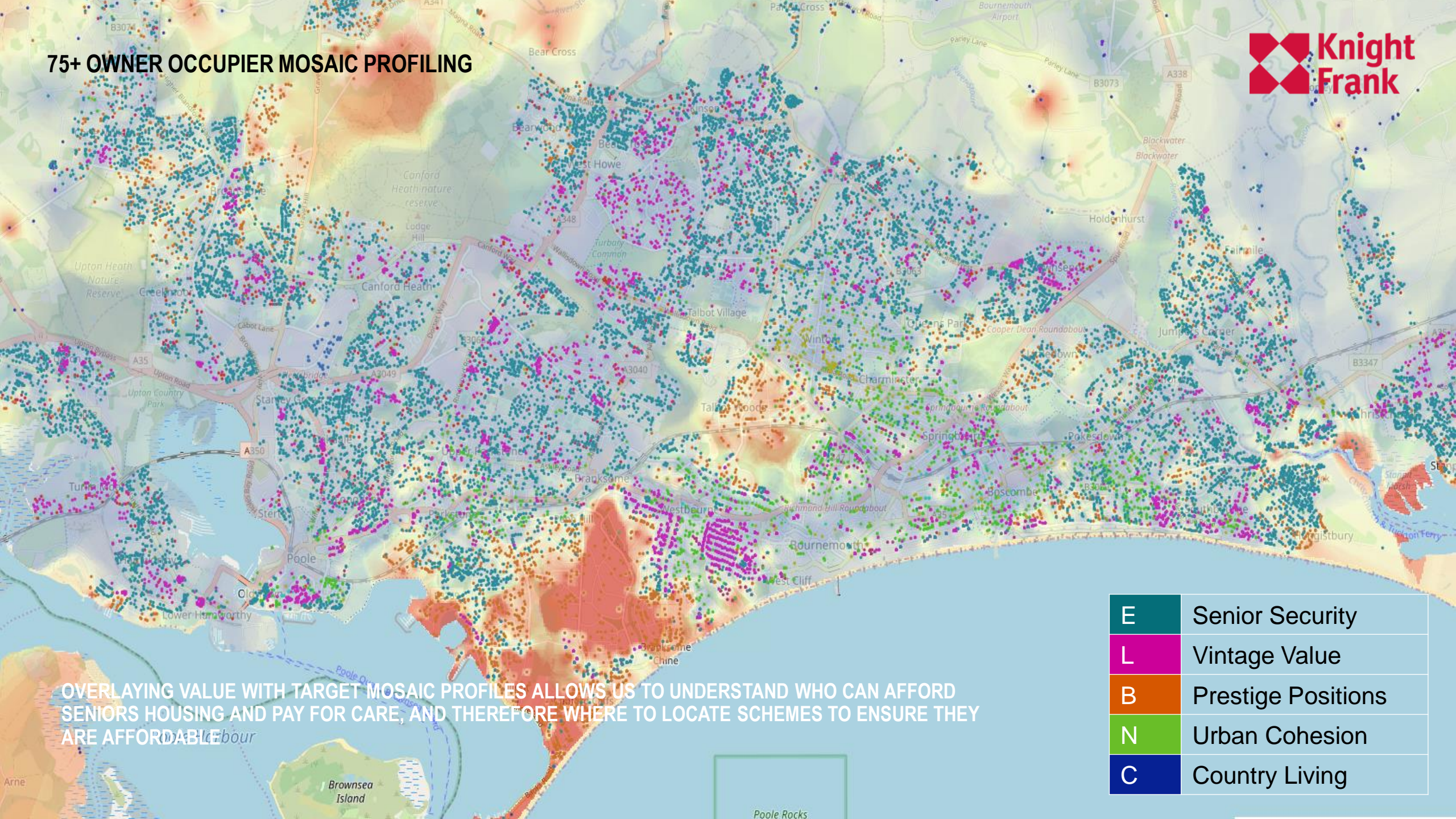
E	Senior Security
L	Vintage Value

# 75+ OWNER OCCUPIER MOSAIC PROFILING



<b>E</b>	Senior Security
<b>L</b>	Vintage Value
<b>B</b>	Prestige Positions
<b>N</b>	Urban Cohesion
<b>C</b>	Country Living

# 75+ OWNER OCCUPIER MOSAIC PROFILING



OVERLAYING VALUE WITH TARGET MOSAIC PROFILES ALLOWS US TO UNDERSTAND WHO CAN AFFORD SENIORS HOUSING AND PAY FOR CARE, AND THEREFORE WHERE TO LOCATE SCHEMES TO ENSURE THEY ARE AFFORDABLE

E	Senior Security
L	Vintage Value
B	Prestige Positions
N	Urban Cohesion
C	Country Living

## ◆ CONCLUSION

- 1) Large forecasted growth in market activity.
- 2) Understanding affordability in relation to housing and care is important.
- 3) Identifying the target market is key.

BY ANALYSING THE DATA WE CAN ADVISE IN DETAIL ON SCHEME PRICING AND COSTS, LOCATE SCHEMES IN THE OPTIMAL LOCATION FOR THE TARGET MARKET, AND ENSURE THAT THEY ARE AFFORDABLE TO THE WIDEST GROUP  
TO SUMMARISE: 1,2,3



 **Knight  
Frank**



# LATER LIVING

designed by PRP



## Market Shaping

Anne-Marie Nicholson  
Senior Partner, PRP

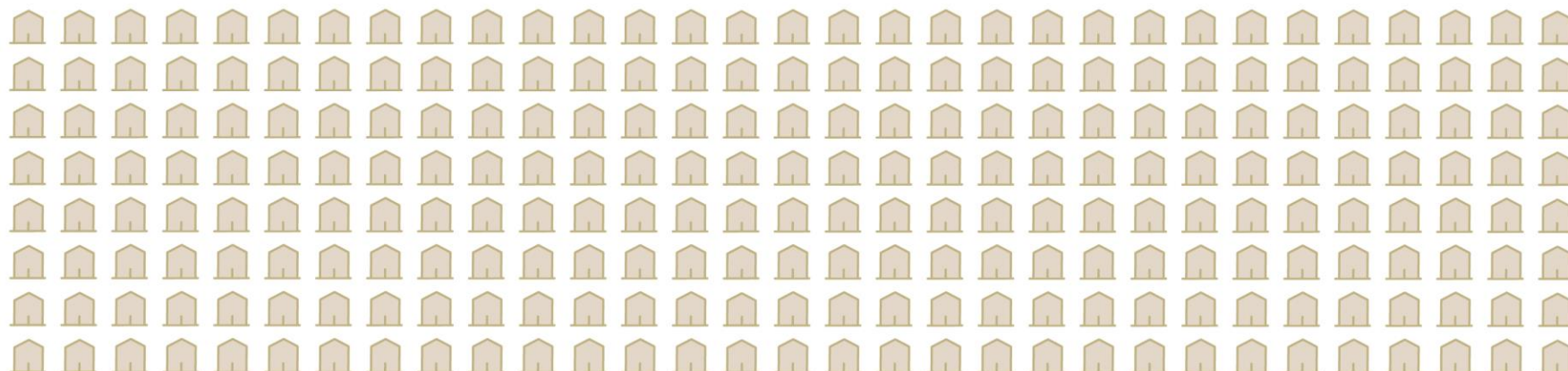
PRP's expertise covers all types of housing, whether private, affordable, housing for older people or specialist housing for the private and public sectors.

Our projects range from small scale infill to large-scale urban regeneration and new settlements throughout the UK.

Later living to date...

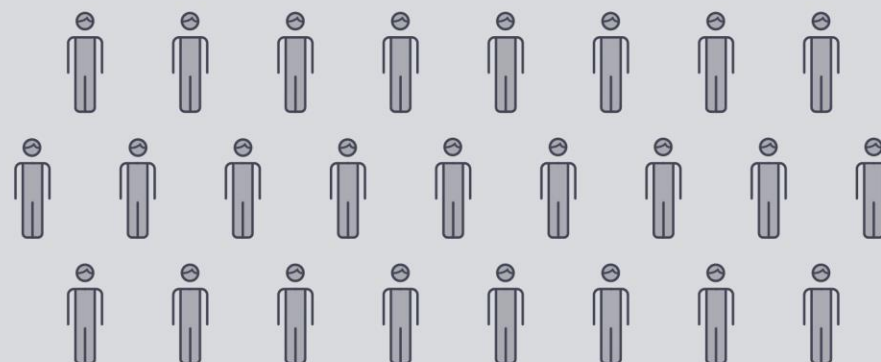
# 10435

UNITS BUILT



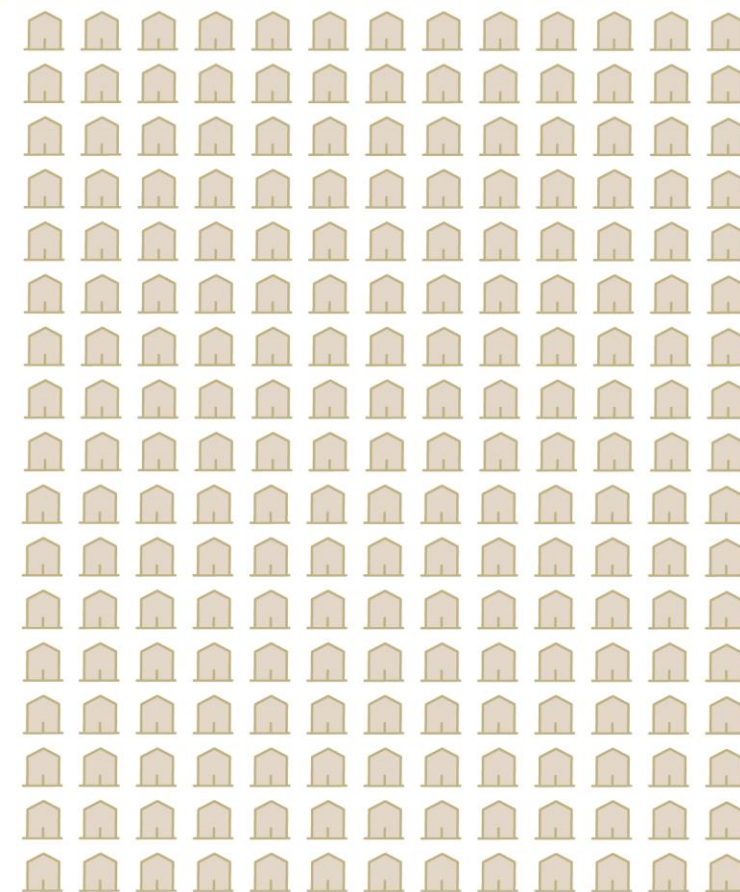
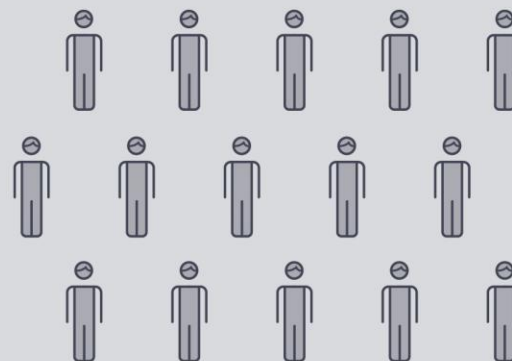
# 40+

LATER LIVING  
DESIGNERS

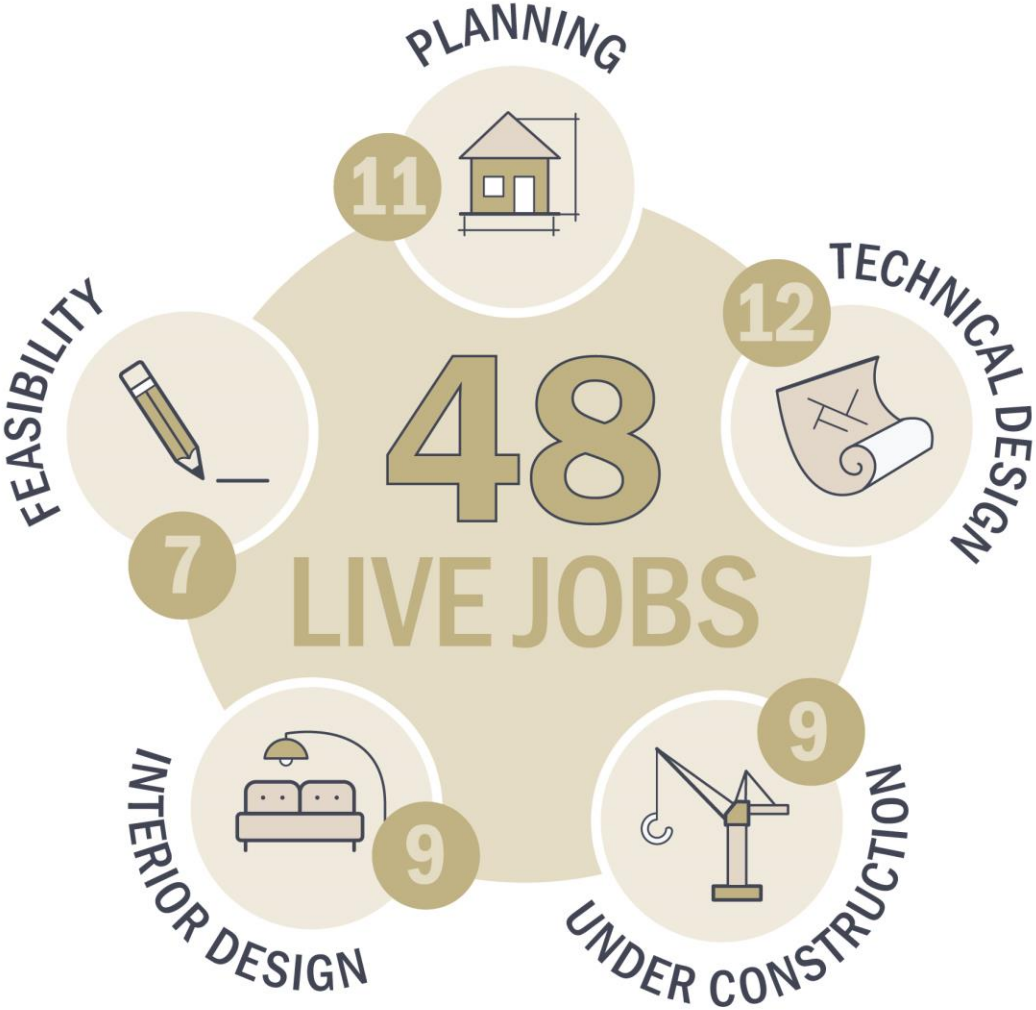


# 20+

YEARS WORKING  
TOGETHER



In the studio now



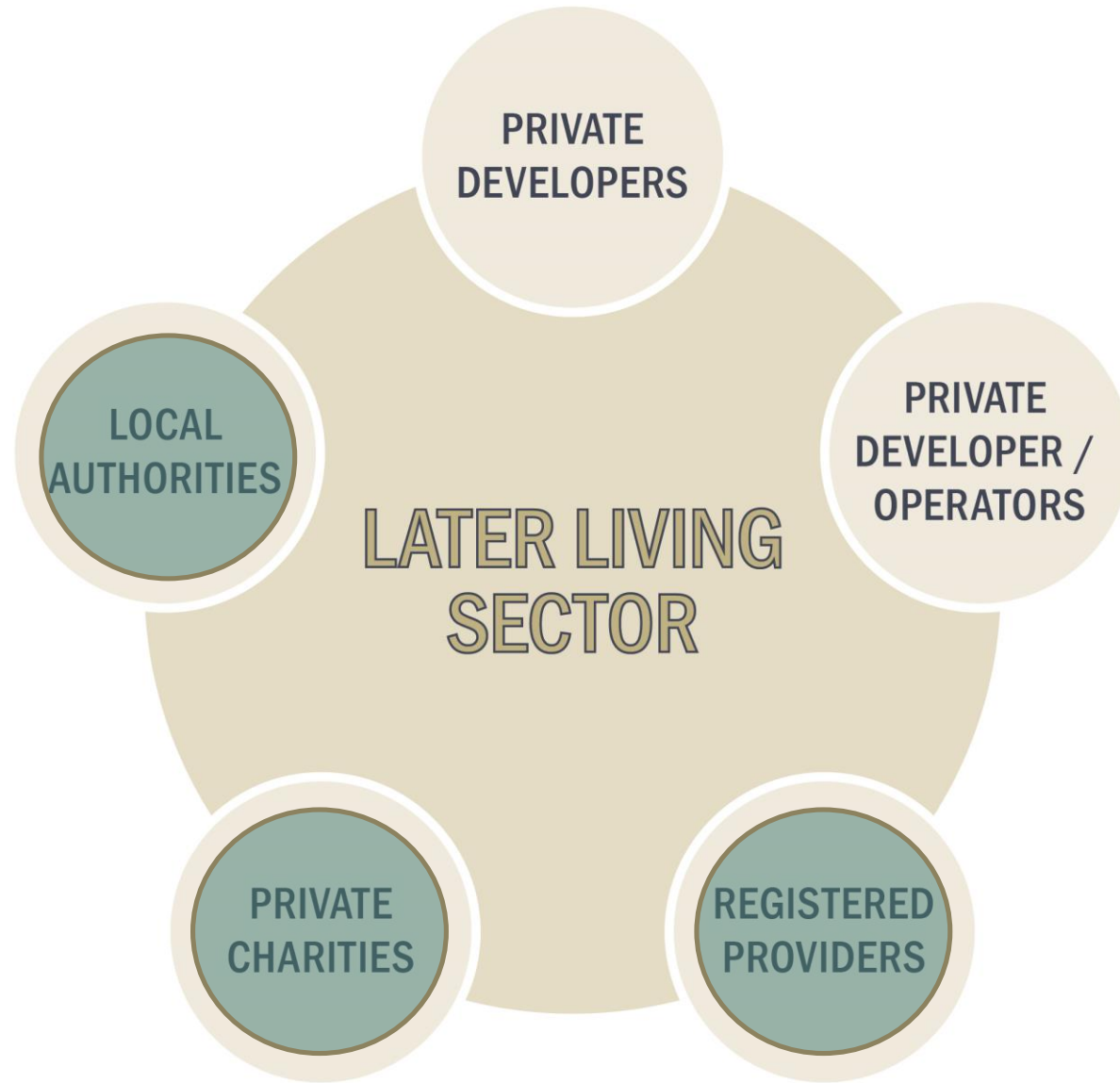
33%

PRP PLANNING TEAM APPOINTED



45%

PRP LANDSCAPE TEAM APPOINTED



There are  
exceptions....

- No care
- Just enhanced lobby









# Aspirational Apartments

...2020



## Wichelstowe, Swindon

Freeman Retirement  
Living

Adjacent to the district centre

2 plots with different outlooks

Tenure - Private for sale



## Wichelstowe, Swindon

180 later iiving units

- 125 dwellings on canalside
- 60 dwellings adjacent to school

Extensive communal facilities  
approx 1,000 sqm





## Clapham Park, Lambeth

Masterplan included 2500 dwellings

133 apartments for later living

Affordable and private tenure

Large penthouse apartments with views over London

Communals include:  
(Approx 800 sqm)

- Concierge
- Health & Well being
- Meeting Room
- Lounge
- Activity
- Guest Suite
- Ancillary
- Roof top lounge





**What is the brand?**

**What is the lifestyle offer?**

## Hobbies & Activities





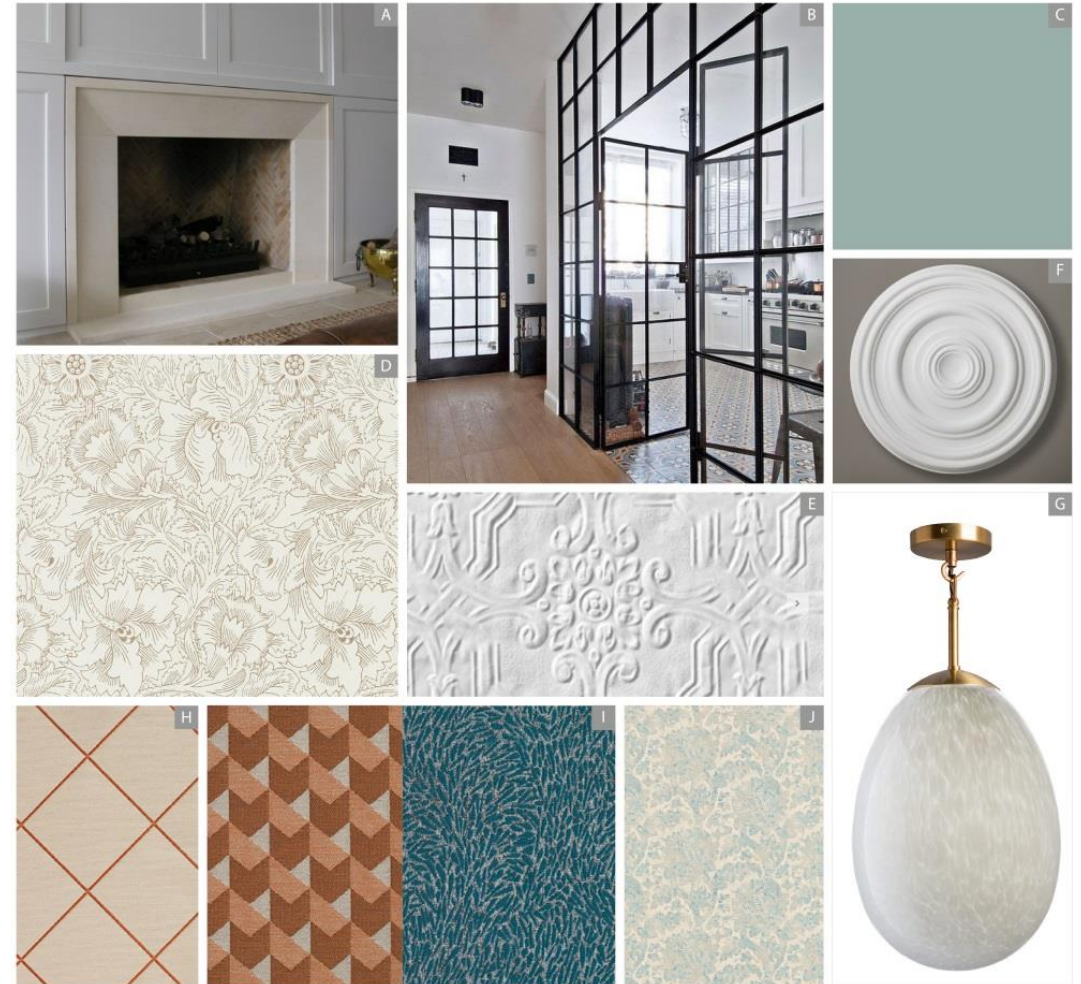
# Working with Interior Designers

## Lounge

- Contemporary
- Comfortable
- Accessible
- 



The lounge is a modern interpretation of arts and crafts style, oak basket weave tiling to the floor and William Morris wallpaper fills the beaded wall panelling. Long bespoke sofas can be used for relaxing but also a place to eat and drink from dining height tables, this acts as a transition to the dining room. A large dark stained oak bookcase lines the wall creating a library with armchairs in contrasting fabric. The lounge has open views of the garden and direct access to the courtyard through french doors. This space flows into the dining room through glazed sliding screens.

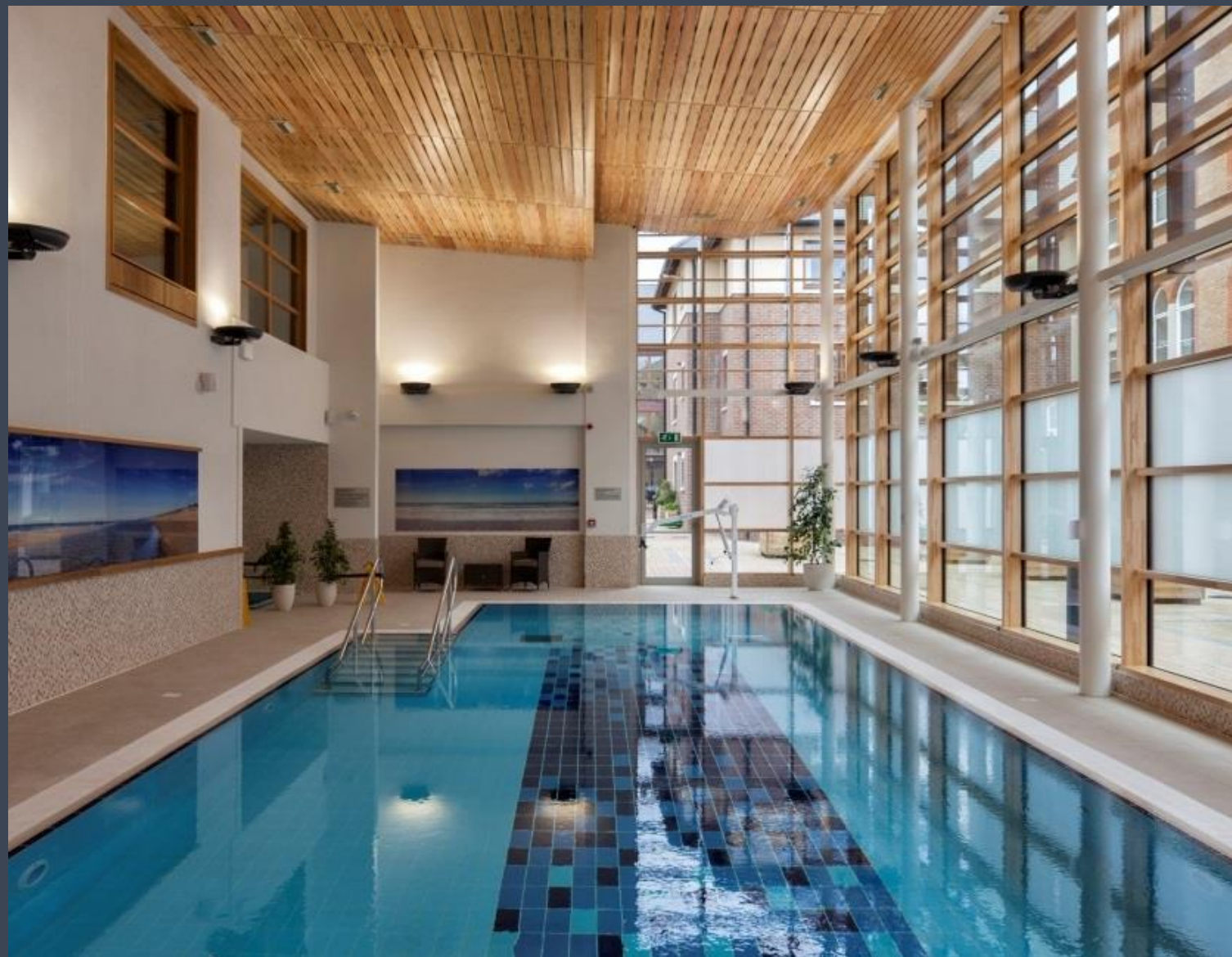


- A. Fireplace
- B. Glazed screen
- C. Wall colour
- D. Wall paper
- E. Ceiling design
- F. Ceiling rose
- G. Pendant
- H. Curtain
- I. Upholstery
- J. Upholstery

## Food and Beverage



## Leisure



Pets – are life changing



# Landscape













**Thank you for  
listening**

**[prp-co.uk](http://prp-co.uk)**



## 'Ageing Well' in Ebbsfleet Garden City Kevin McGeough, Director, Healthy New Town Programme



1<sup>st</sup> New Town in Kent  
1<sup>st</sup> Garden City in UK for 100 years  
15,000 new homes  
Up to 30,000 new jobs



# Lessons from Ebbfleet Healthy New Town Programme

- To shape new towns, neighbourhoods and communities to promote health and wellbeing, prevent illness and keep people independent
- To radically rethink delivery of health and care services in areas free from legacy constraints, supporting learning about new models of integrated care
- To spread learning and good practice to other local areas and other national programmes



## Developing an exemplar approach to health, housing and care in a 21st Century Garden City.

- Learn the positive lessons from historic examples of large scale planned development.
- Avoid the mistakes of the past



## Rediscovering the links between Health, and Housing in new places



Aneurin "Nye" Bevan, Minister for Health with responsibility for housing (1945-51)



Harold McMillan, minister for Housing and Local Government with responsibility for Health (1951-54)

- The Sanitary Condition of the Labouring Population of Great Britain, 1838
- Public Health Act, 1848
- To-morrow: A Peaceful Path to Real Reform, 1898
- Housing Act, 1919 'Homes for Hero's'
- New Towns Act, 1946, 1965, 1981, 2018?
- 'Good health starts with safe housing', [Matt Hancock, SoS Health, Nov 2018](#)
- 'A decent home, a job and friends are more important to good health than the NHS', [Duncan Selbie, CEO, PHE, June 2017](#)
- 'It is estimated that the cost of poor housing to the NHS is £1.4 billion per annum', [BRE, 2015](#)
- 'Poor housing conditions increase the risk of severe ill-health or disability by up to 25% during childhood', [Shelter, 2006](#)
- 'The connection between health and the dwelling of the population is one of the most important that exists', [Florence Nightingale, 1901](#)

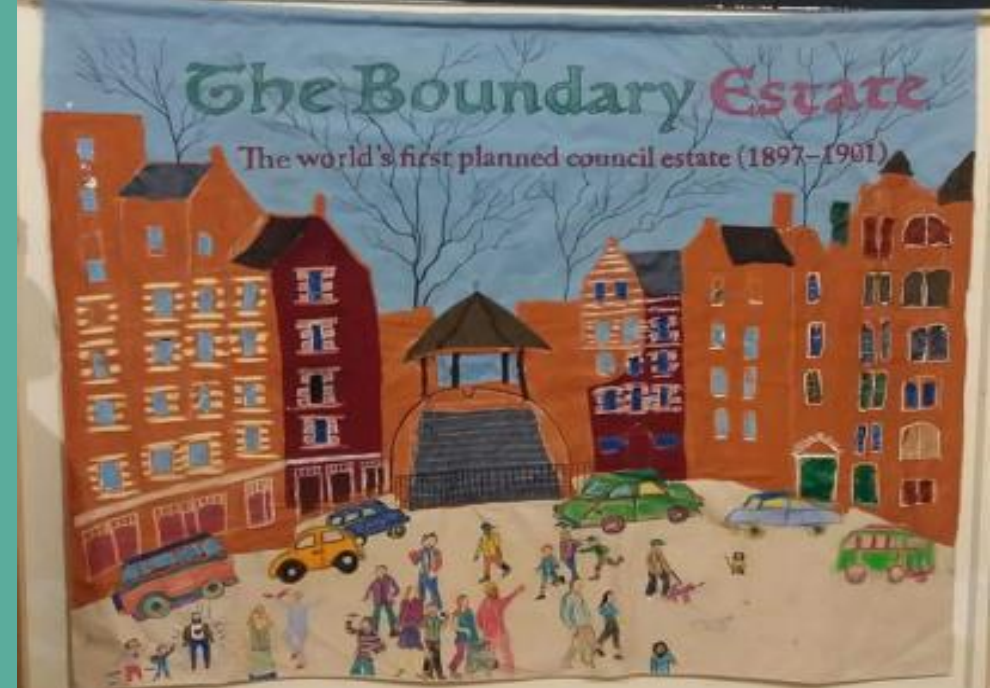
# The Housing Solutions

## Health Issues change;

Typhus, Consumption, Over-crowding, Obesity, Diabetes, Cardio vascular disease, Respiratory disease, Mental health, Over-heating, Ageing, Falls, Loneliness

## What are the commonalities in the solutions?

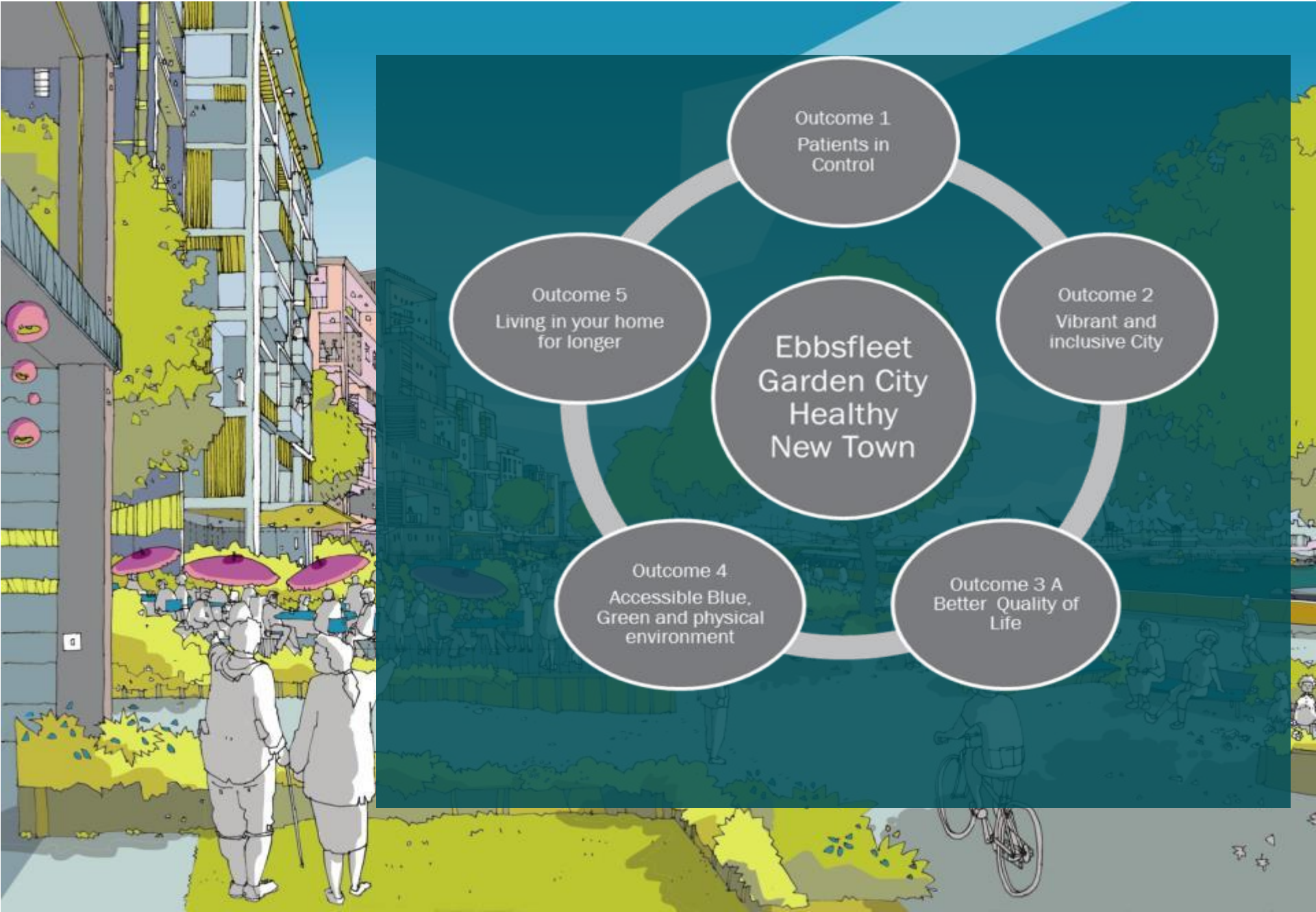
Can we address 21<sup>st</sup> Century health issues through the design of our homes and through healthy place-making?



^Boundary Estate, 1899  
Bourne Estate 1909 & 2017





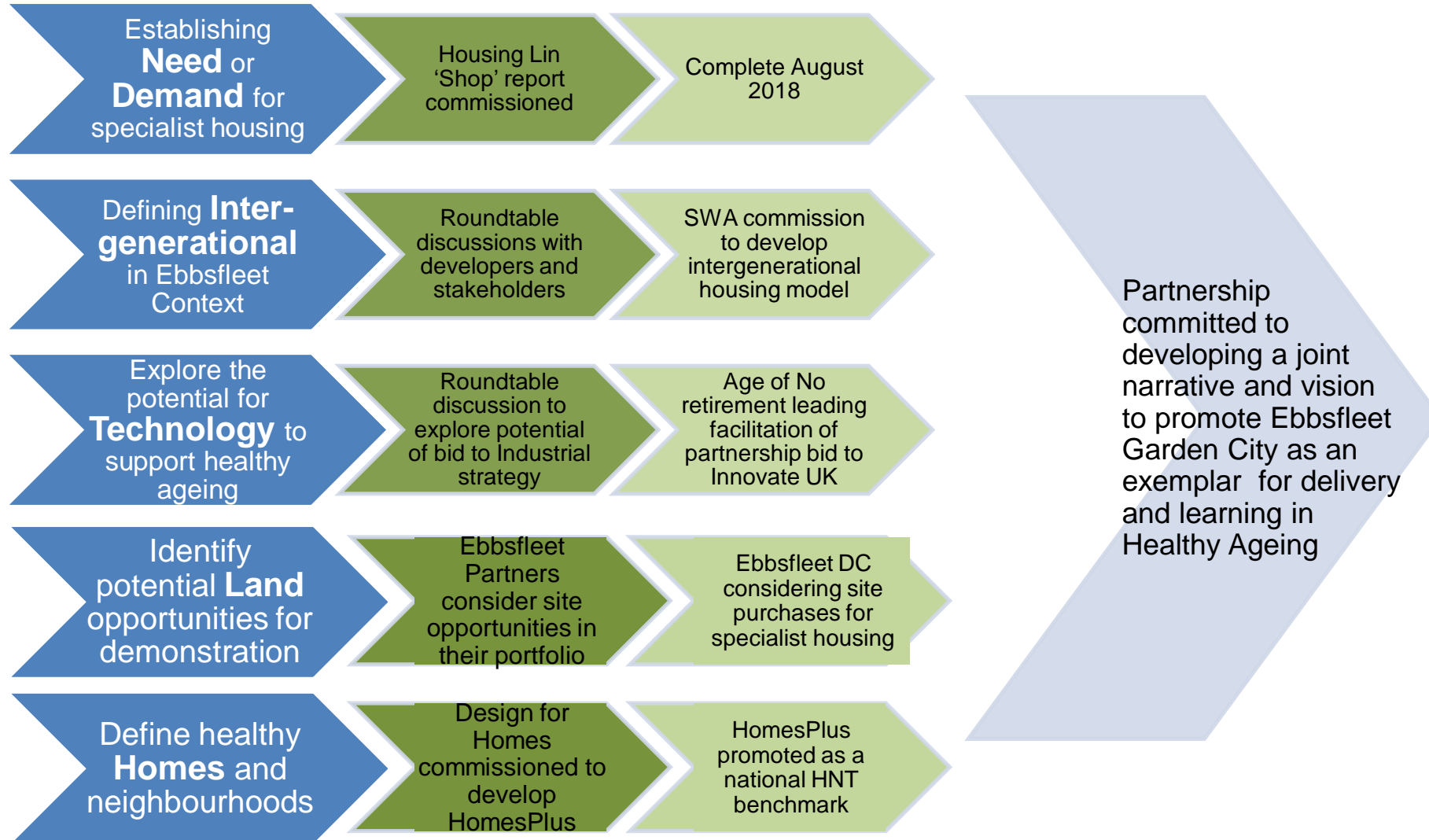


## Toward an 'Ageless Ebbsfleet'

### Joint ambition

- To use the Ebbsfleet Garden City, Healthy New Town opportunity to explore the potential to deliver a new place which is designed, and managed to **meet everyone's needs, now and in the future**, reflecting local needs and aspirations.
- Building on our joint understanding that one housing solution would not suit all – we will work collaboratively to deliver a range of opportunities for an **inter-generational community** that could meet a variety of needs, uses and users in a holistic form.
- To work together to explore the potential of innovation, particularly through the **use of technology** to promote a more active, connected and healthier community.
- To collaborate across the public and private sectors to attract inward investment to Ebbsfleet Garden City which will **increase the pace of specialist housing delivery**.
- To collaborate as a partnership group to **identify appropriate sites** to bring forward intergenerational housing, including using our own or combining sites where possible.

# Summary of Action Plan Progress toward an exemplar for 'Ageing Well in Ebbsfleet'



# HousingLin SHOP modelling

## Need, Opportunities and aspirations for an ageing population

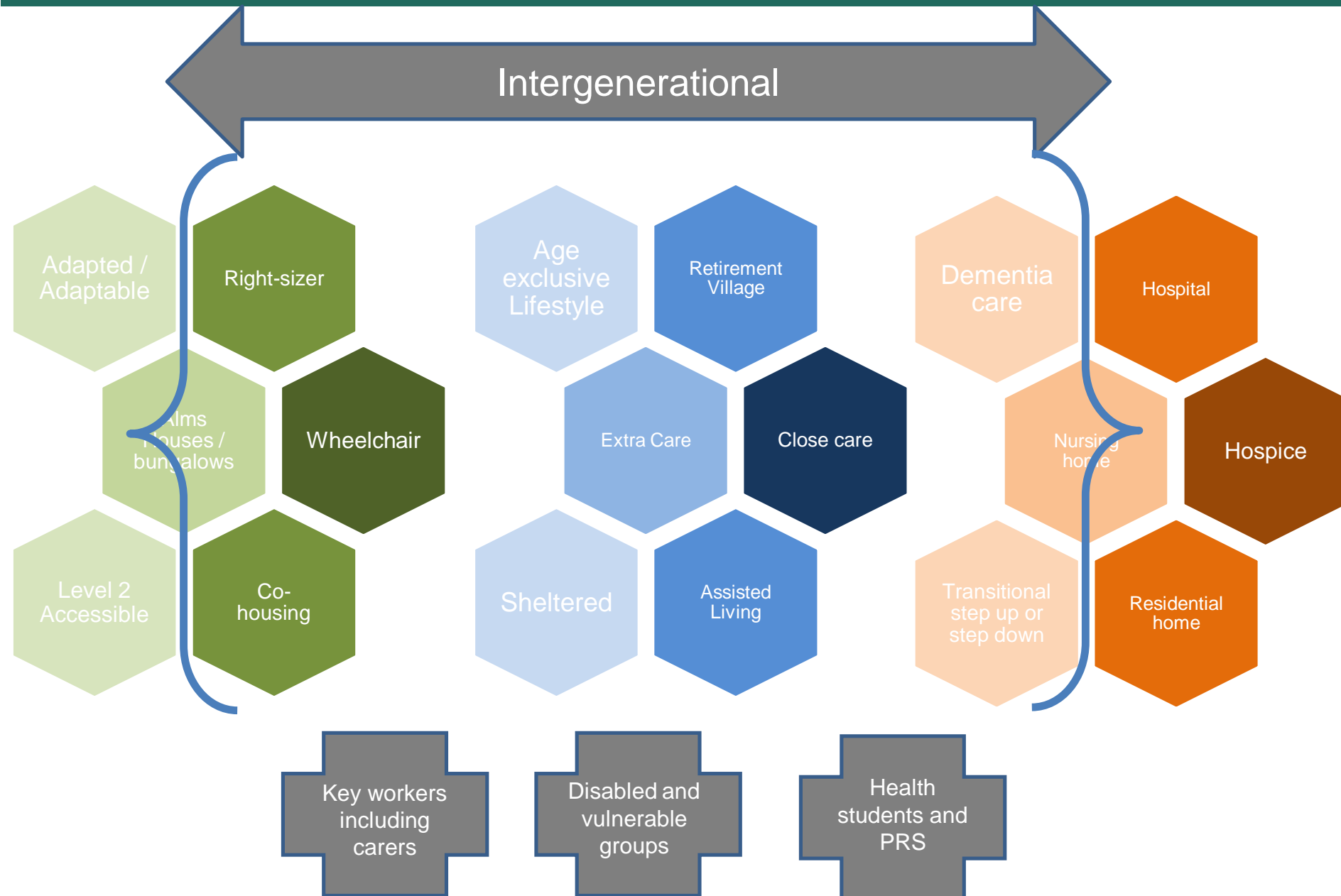
### What will be required to attract older people to move to Ebbsfleet

- Accessible and good quality design of the home and neighbourhood, encouraging flexibility and intergenerational living, with an availability of a mix of housing types and tenures.
- Access to community services and local amenities (particularly local shops, health services, and shared spaces for community activities).
- Neighbourhood design and facilities which encourage cohesiveness and social interaction with good levels of both private and shared / public green space, and good quality public transport.
- High environmental standards and sustainability, alongside low levels of pollution.
- A reasonable level of social and affordable housing, with efforts to discourage a dominance of 'buy to let' investors and, instead, encourage people who want to stay and make Ebbsfleet their home.

Over the period to 2035:

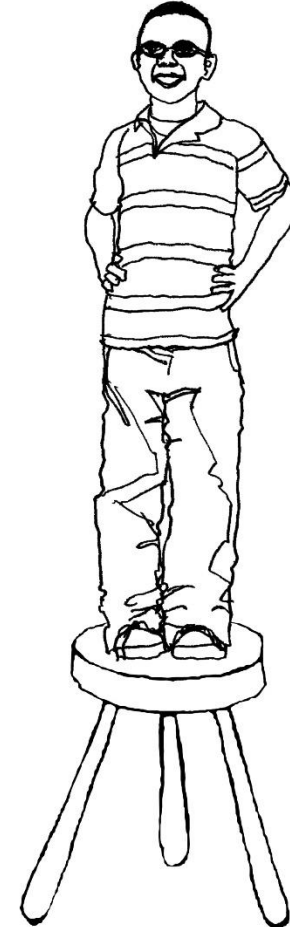
- There is estimated to be significant potential demand from older households aged 65+ for a non-designated older people's housing offer.
- This provides evidence that a high quality, age friendly, HAPPI compliant housing offer, but which is *not* age designated, has the potential to attract older people from across the Dartford and Gravesham area to move to Ebbsfleet, and with the potential to also attract some older people from a wider catchment.

# The VOP working group have suggested an intergenerational housing offer to meet a wide variety of needs and opportunities

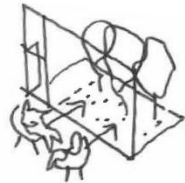


## The three components of successful intergenerational housing

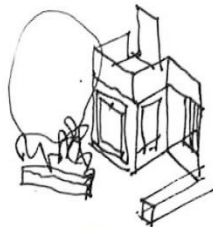
- Design and quality of homes
- Integrated communal facilities
- Long term investment and support



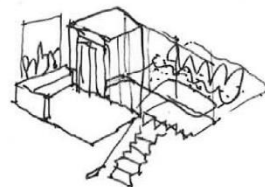
Mobility and access



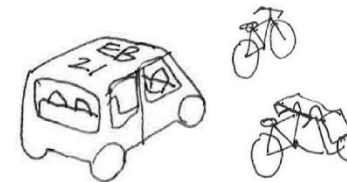
Easy connections and access to the outdoors



Welcoming entrances for chance encounters



Circulation spaces with views of the landscape



Space to accommodate a range of mobility aids

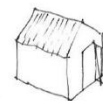
Flexible homes



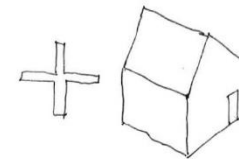
Generous living spaces with room for visitors and friends



Room or space for an overnight stay

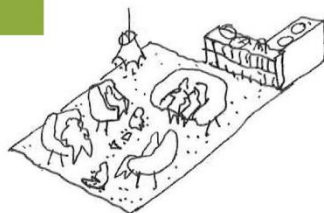


A place to store things, experiment and dream

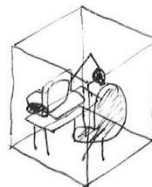


A guest house or rooms. Place for an artist in residence

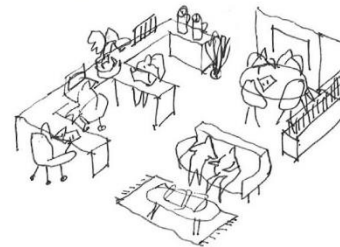
Facilities and resources



A cosy community lounge to relax and entertain



Specialist spaces or rooms for hire (eg a recording booth)

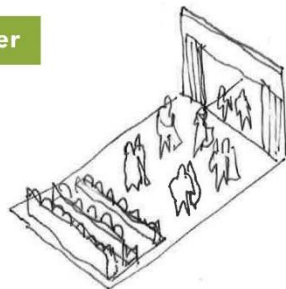


A co-working space, somewhere to share ideas, a library or IT cafe

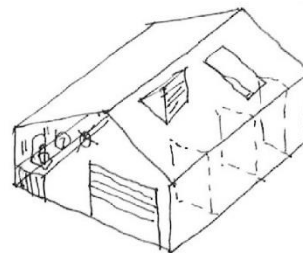


Access to technology and training, in partnership with schools?

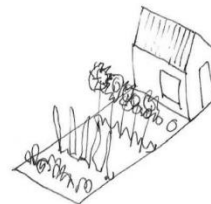
Places to meet and gather



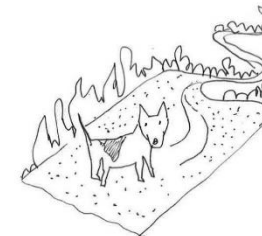
Space for an audience, watching a film, getting married, having a party



A maker space, studios, crafting areas or business starter units for messy things



Allotments, shared gardens and growing spaces. Somewhere to enjoy the fruits of labour



A pet friendly place with a variety of attractive neighbourhood walks and routes

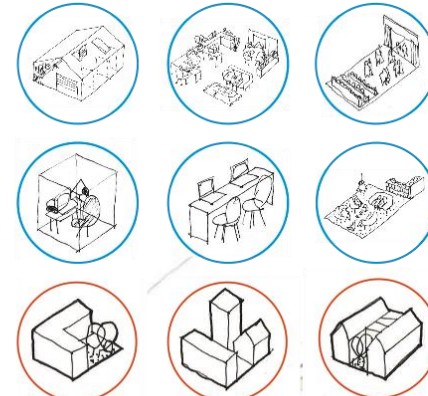
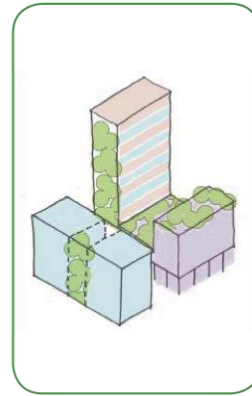
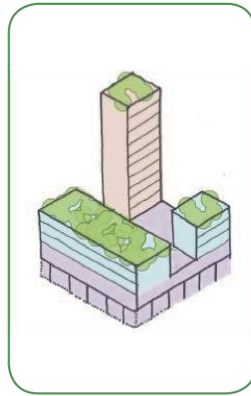
**Scenario 3**

Townscape massing with integral street. 2 distinct blocks, one town houses and maisonettes above and the other, podium level housing in two clusters with access from the street and the podium garden.

Access via shared spaces to cores, focused around an activity space eg. Café, library, co working hub or maker space

Transitional levels of intergenerational living between blocks (eg townhouse with granny flat, two bed home and co-habitation cluster. Could be distinguished between the blocks

Sharing facilities with HWH with additional spaces for each specific cluster.





## WHAT ARE HEALTHY NEW TOWNS?

NHS England established Healthy New Towns to look at how health and wellbeing can be planned and designed into new places. It brings together partners in housebuilding, local government, healthcare and local communities to demonstrate how to create places that offer people improved choices and chances for a healthier life.

The programme published its 10 principles for making that happen, Putting Health into Place. Principle 7 is 'Foster Health in Homes and Buildings'. With more than 90% of lives lived indoors, encouraging design to support better health outcomes lies at the heart of the programme. This can be as simple as managing the stress caused by a lack of functioning storage, or providing daylight to dedicated home working spaces, to features found only in apartments, such as corridors with openable windows for natural light and ventilation.



Alongside its strategy for tackling how the broader development area works to support health, the programme has developed a quality mark that identifies homes with features that support healthier lifestyles. These will be known as HomesPlus.

You can find out more about NHS England's Healthy New Towns here [www.england.nhs.uk/ourwork/innovation/healthy-new-towns](http://www.england.nhs.uk/ourwork/innovation/healthy-new-towns)

You can find out more about HomesPlus here [www.HomesPlus.org.uk](http://www.HomesPlus.org.uk)



## What is HomesPlus?

**WE KNOW WHAT MAKES HOMES HEALTHIER TO LIVE IN. THESE COULD BE THE PLUS POINTS OF YOUR NEW HOME.**

NHS England's Healthy New Towns has a quality mark for new homes that have design and specification features to support healthier and safer lives, Plus Points.

Look out for the "Outstanding" or "Very Good" HomesPlus labels. Their 'Plus Points' will support you in leading a healthy life.

**HOMESPLUS**  
HEALTHIER | SAFER | BETTER



IN PARTNERSHIP WITH  
NHS England Healthy New Towns Programme