Homes for older Londoners
Building healthy homes for a comfortable and independent retirement

November 2013
Housing Committee Members

Darren Johnson (Chair)        Green
Tom Copley (Deputy Chair)    Labour
Andrew Boff                 Conservative
Nicky Gavron                Labour
Stephen Knight              Liberal Democrat
Steve O’Connell             Conservative
Fiona Twycross              Labour

Aims of the review
The Assembly’s Housing Committee agreed to undertake a review into London’s specialist housing provision for older people. The review initially focussed on three main questions:

• Is the supply and type of specialist housing for older people in London meeting current demand and future needs?

• What are the challenges involved in ensuring the supply of specialist housing for older people will meet future needs and offer an attractive housing option?

• How have the Mayor and boroughs performed in helping to plan, fund and deliver appropriate housing options?

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Chair’s foreword

London’s booming population, and the plight of younger people, often dominate our debate about housing. But we don’t often hear that the fastest population growth is among older Londoners aged 85 and above.

Just as young people struggle to find a home they can afford and that suits their needs, so older people can struggle to find an affordable home with a range of support services that will allow them to live as independently as possible.

In the course of this investigation, we have heard about the many health and wellbeing benefits that specialist housing provision can make to a person’s life – from ending your fuel poverty to providing a community in which you can thrive. We have also heard about the wider policy benefits, such as saving the health and social care budgets that would otherwise deal with problems created by poor housing conditions.

Every older person who downsizes into new specialist housing also frees up a home, often family-sized, that younger people can benefit from. There is no need to pit one generation against another.

So we have argued that the Mayor, boroughs and housing providers should do more to provide this housing, and to ensure these wider issues aren’t lost in a narrow housing policy. We have set out a number of recommendations showing how the Mayor can use his various powers and land supply to get more specialist housing built, and suggested changes at the national level that he could join us in lobbying for.

But specialist housing can too easily be reduced to a matter of bricks and mortar. To live independently and with a good quality of life, residents need key services and facilities nearby, such as local shops, doctors, dentists and transport links. These facilities need to either be based in the wider local community, or be open to them, so that residents don’t become isolated and segregated.

Too much emphasis on homes and facilities alone can also ignore the community that has been created by the residents. We saw this when
the committee visited the pioneering Darwin Court scheme in Southwark, and when we heard from community groups who are trying to develop their own housing schemes.

The Mayor and the boroughs shouldn’t forget these people, the value of their communities and the power of their own initiative when given the right support.

Darren Johnson AM
Chair, Housing Committee
Executive summary

The number of older Londoners is set to increase. The number of those aged 85 or above will more than double in less than twenty years. They are also the ones most likely to need specially designed and built housing to allow them to live as independently as possible.

There are tremendous gains to be had from providing older Londoners with the type of homes they need. People living in homes larger than they need often face high heating expenses and the cost to the NHS of a heart attack brought on by a cold home is around £20,000. Older homes are often unsafe and trip and fall hazards increase as people age. Half of people older than 80 fall at least once a year and the cost to the NHS of a fall resulting in a broken leg is more than £25,000. Reducing the likelihood of falls by providing specially designed homes has the potential to produce huge savings.

By downsizing to specialist housing much needed family housing is also made available for other Londoners.

But there are significant challenges to providing the right kind of homes for older people. It is more expensive to build than non-specialist housing and it must also compete with housing for other sectors that are not so demanding in terms of land and communal services.

In London, fewer than 15 per cent of older households appear likely to want to move into specialist housing but the forecast growth in this age group represents a considerable requirement for suitable homes. Projections indicate that London might need an additional 80,000 sheltered housing spaces and 67,000 more care home places by 2041.

Given the proven relationship between health and housing, and the impact on personal and public budgets, the Health and Social Care Act 2012 provides an opportunity to integrate this relationship at a strategic level.

This report recommends that Health and Wellbeing Boards in London should either include local authority housing directors or ensure that its existing membership has suitable housing knowledge and expertise, in order to champion the joint planning and commissioning of housing for older people in London.
The Mayor needs to ensure housing is considered at a strategic level on the London Health Board and that the newly announced London Health Commission considers the role and contribution of specialised housing for older Londoners as part of its review of the resourcing of health and care services in the capital.

Existing rented homes represent 81 per cent of London’s specialist older person housing provision, however much of this provision does not now meet current levels of expectation. Homes with bed sitting rooms, with shared bathing facilities, or above the first floor without a lift are now seen as outdated and can be hard to let to older people.

It is vital that boroughs and other social housing providers ensure that their housing offer is attractive and kept continually under review. Many London boroughs have reviewed their stock of housing to plan renovation and repair programmes. But sometimes, bringing the stock up to the required standard is uneconomic and it must be decommissioned.

In any review of provision, boroughs must ensure that residents of specialist housing are fully involved, and that their rights and preferences are respected while ensuring that genuinely unsuitable accommodation is upgraded or redeveloped.

In October 2012, the Mayor launched his Care and Support Specialised Housing Fund. The £60 million fund encourages the development of new homes (across both the social and market sectors) that provide specialised housing for London’s older people and adults with disabilities. The first funding allocations from the Fund will see 669 purpose-built affordable rented homes on 35 supported housing developments across the capital.

While this is welcome, the Mayor should think beyond 2017/18 when this funding comes to an end. He should ensure his Housing Covenant with older Londoners is reflected in the next version of the housing strategy and develop policies to ensure the supply of homes is adequate to meet projected demand.

Funding for new homes is central to this. Given the positive benefit that specialised homes for older Londoners provides in freeing up larger affordable and private housing, as well as the cost savings generated by residential care preventing reliance on the health service, the Mayor may wish to consider allocating future underspends in existing budgets towards homes for older Londoners.
Retirement housing for sale is the largest potential area of demand. Most older householders are owner-occupiers and looking ahead, the biggest demand is likely to be for low- to mid-value market retirement housing.

However, even in outer London, specialist housing cannot compete with general needs housing for available land. As a result, private schemes cater only for the upper end of the market. There is a “squeezed middle” – the large number of owner-occupiers without significant assets or incomes – that has very few options. The significant barriers to increasing supply of low- to mid-value housing that exist in London means that between 2009 and 2011 only 7 London boroughs showed an increase of more than 10 market units a year.

The planning system often acts as a barrier to providing homes for older people. The Mayor should lobby Government for changes to Planning Use Classes that will remove retirement housing from being treated in the same way as conventional housing in terms of liability for financial contributions. This might involve considering changes that would incentivise low- to mid-value market retirement homes – for example by exempting the communal floor area from a range of planning obligations.

Aside from the barriers posed by difficult construction economics, a range of issues have recently ‘tarnished’ the image of market retirement housing. A variety of fees, charges and restrictions on resale of such housing put a large number of potential purchasers off buying this type of property. Potential buyers must be confident that their investment offers a financially sensible choice and will not cause problems when the home needs to be sold. Commercial developers and managers of market homes for older people must do more to improve the image of their product - it needs a good reputation to attract people into moving to the sector.

Moving home in later life and downsizing is far more common in other countries than in the UK - both the US and Australia have a stronger tradition of retirement communities. Encouraging alternative models of housing provision may help to foster such a tradition here. Alternative models include co-operative housing, co-housing and other forms of mutual ownership.

The Mayor has used his property portfolio recently to support innovative housing models. In July 2012, he agreed the sale of the St Clements Hospital site in Tower Hamlets, with the condition that the freehold for the site was held in trust by a community body. Plans for this Community Land Trust, the first in London, are now progressing.
The Mayor should continue to encourage and support innovative specialist housing models for older people in a similar way, making a commitment to use specific sites in this way from the outset. He should also engage actively with the community housing sector and its partners to co-design policy initiatives and project delivery arrangements.

He needs to consider funding a capacity-building programme for potential providers of innovative schemes as well as establishing whether any Greater London Authority land holdings would be suitable for innovative specialist housing, including the scope for models such as Community Land Trusts.
1. **Introduction**

1.1. Forecasts suggest the number of older Londoners will soon be increasing at more than double the rate of the capital’s population as a whole. While the city’s population is set to reach 9.65 million by 2031 (a rise of 18 per cent), Londoners aged 85 or above will more than double in number from 43,000 to 96,000 (an increase of 123 per cent). These are the people who are most likely to need specially designed and built housing, with a range of support services, configured to allow them to live as independently as possible.

1.2. There are significant challenges to providing the right kind of homes for older people. Housing that is designed and built especially for older people is more expensive to build than non-specialist housing. It must also compete for a limited number of sites with housing for other sectors that are not so demanding in terms of land and services.

1.3. However, there are tremendous gains to be had from trying to provide older Londoners with the type of homes they need. Not only does high quality housing bring significant health and wider social benefits, but it also creates huge financial savings. If enough older people see this as an attractive housing option and decide to move then specialist provision can free up much needed family housing.

1.4. This report aims to identify how to better plan for future needs to provide the specialised housing that London’s baby boom generation will need as they start to retire.
2. The scale of the challenge

The rise of London’s older population

2.1. Amid the recent media headlines reporting London’s record-breaking growth in population, the increase in older Londoners has gone relatively unnoticed. Between now and 2031, the number of Londoners aged over 65 will increase by more than 300,000; an additional 53,000 Londoners will live beyond 85. Those over the age of 90 will see the greatest increase of all, with a threefold increase in their number by 2031.

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Demand for specialist housing for older Londoners

2.2. Older people have a number of different housing choices available to them. These options fall into three groups: mainstream housing\(^1\), residential care\(^2\), and – sitting midway between these two options – specialised housing. This report focuses on this last type of provision.
2.3. Specialised housing for older people provides self-contained homes with access to support and care. It includes four broad categories of provision.

- Sheltered/retirement housing: provides the conditions for independent living which may include a 24-hour alarm system, warden, and programme of activities.

- Very sheltered/assisted living accommodation: provides the conditions for independent living but with managed care and support services that may also include meals and assisted bathing.

- Extra care housing: independent living with managed on-site care and support services - often will include 24-hour staff.

- Close care housing: independent living with on-site care linked to a care home.

2.4. There are many different providers of specialised housing for older people. Developments may be run or owned by councils, housing associations, not-for-profit organisations, charities or private companies. Homes that provide a range of care and support may be rented or bought from the provider.

2.5. Nationally, the vast majority of over-65s (89 per cent) live in ‘mainstream housing’. Only 6 per cent live in specialist retirement housing and 5 per cent live in residential care or nursing care accommodation.³ This is low in comparison with other countries such as the USA or Australia.⁴

2.6. Policy makers generally work on the assumption that, if older people do move into specialist housing, they will remain in the same tenure as they occupy before the move. The 2011 Census⁵ suggests that the 455,000 households in London that contain only people over 65 live in the following tenures.

- Owner occupation: 65 per cent.

- Local authority and housing association: 28 per cent.

- Private rented sector: 6 per cent.⁶

2.7. The scale of the increase in London’s older population means that the number of new, specially designed homes needed is significant and growing.
2.8. In London, less than 15 per cent of older households appear likely to want to move into specialist housing. This is a relatively low proportion of older people; but the forecast growth in this age group represents a considerable requirement for suitable homes. And the average age for moving into this type of accommodation has risen: movers are now likely to be in their 70s and 80s rather than in their 60s.

2.9. Research for the Mayor suggests that London may require 2,000-2,350 new specialist older people’s housing units each year over the period 2011-2021. This figure can be broken down broadly into 1,500 owner-occupied units, 500 shared ownership units and up to 350 new affordable units.

2.10. However, beyond 2021, the demand will increase further. Projections indicate that London might need an additional 80,000 sheltered housing spaces (and 67,000 more care home places) by 2041 - on average more than new 2,600 sheltered spaces and 2,200 care home places per year for 30 years.

### Current provision in London

2.11. Data provided by the Elderly Accommodation Counsel (EAC) shows that the supply of specialist housing for older people varies considerably between boroughs. Supply within some individual boroughs is quite limited: only three have more than 3,000 units in total. Eight boroughs have 2,000 or more units; one third of boroughs have fewer than 1,500 units in total. The majority is for rent; in London, 81 per cent of specialist older person provision is in the social rented/affordable sector.

2.12. Nearly two thirds of the demand from older people will be for specially designed and built owner occupied (market) housing. However, market housing, for which demand is greatest, forms less than 5 per cent of older peoples’ housing in ten boroughs but is well represented in the outer London boroughs of Barnet, Bromley, Harrow and Redbridge, where it accounts for more than one third of retirement homes.
2.13. Commercial developers face significant financial barriers in delivering this type of housing. Housing for older people is more expensive to build and maintain than conventional housing: it must be more accessible, and normally has a range of communal facilities such as shared sitting rooms and leisure facilities. It has to compete with general housing provision that does not have these additional costs and so is more economically viable. And, compounding these challenges, parts of the commercial retirement housing industry still suffer from a poor image, making the sector less attractive than it needs to be.

2.14. Retirement housing receives no special treatment from the planning system. While it carries additional costs, it attracts the same financial obligations as mainstream housing, including payments to Community Infrastructure Levy (CIL) and section 106 obligations.

2.15. Supply and demand is better matched in the affordable rented and social sectors than in the market housing sector. However, much of this stock is relatively old; it includes bedsits or shared bathing facilities that fail to meet modern expectations. The challenges of modernising these homes are compounded for local authorities by dwindling resources to refurbish and improve. In some authorities, as much as 50 per cent of the existing stock of specialist housing is not actually available for older people with support needs.
3. **Specialist housing: the case for Mayoral support**

3.1. Most older Londoners will age in their current home and will need support systems to enable them to do so at reasonable cost. However, an increasing number of older Londoners will require specially built homes. Demand for specialist housing for older people is therefore growing.

3.2. The likelihood of being disabled and receiving care increases with age and this affects the type of housing needed. But there is clear evidence that specially designed housing can help to reduce growing pressures on care and health budgets.

3.3. People living in homes larger than they need often face difficulties in heating and repairing them. These problems are exacerbated if the property is old and inefficient in terms of energy use. Moreover, the BRE Trust calculates the additional cost to the NHS of a heart attack brought on by excess cold to be around £20,000 per individual affected, and the cost of treating severe asthma induced by damp housing conditions to be over £1,000.\\(^17\\)

3.4. Fuel poverty is associated with a significant number of avoidable winter deaths and in London there are nearly 20 per cent more deaths in winter than in the rest of the year. This seasonal difference is higher than anywhere else in the country. In 2011/12 there were 2,800 excess winter deaths[^18] in London (up from 2,100 in 2006/07). Recent data shows that the increase in London occurred exclusively in people aged 85 and over. Furthermore, people aged 85 and over in London had the highest excess winter death index of any age group in any region.\\(^19\\)

3.5. Older homes are often unsafe for older people. Trip and fall hazards increase as people age. People aged 65 and older have the highest risk of falling, with 30 per cent of people older than 65, and 50 per cent of people older than 80 falling at least once a year.\\(^20\\) According to the BRE Trust, the cost to the NHS of a fall on stairs resulting in a broken leg is more than £25,000. Overall, falls are estimated to cost the NHS more than £2.3 billion per year.\\(^21\\) Reducing the likelihood of falls by providing single-level specially designed homes has the potential to produce huge savings.\\(^22\\)
3.6. Other research suggests the shortage of suitable housing options can lead to people having to move unnecessarily to residential care, at a cost to the individual or to public expenditure of around £26,000 a year.23

3.7. Moving to specialised housing can help with all these challenges. And it can bring personal as well as health benefits. Quality of life can be considerably boosted by the opportunities for social contacts and mutual support that specialist housing can provide.24

“The two key benefits for me are the health and wellbeing improvements that people experience when they move into [to specially designed homes] and they are related to lower health costs, fewer overnight stays in hospitals, and when we think that social care is going to eat council budgets completely, actually this is a solution. By supporting [specialist homes for older people] actually it can be a free solution to solving that problem.”25

Downsizing

3.8. Many policy makers recognise the wider socio-economic benefits of ‘downsizing’. By encouraging older people in public housing to ‘downsize’, authorities can use the existing social housing stock more efficiently.26 When older people downsize from private properties, the chain effect makes larger properties available.

3.9. Research by McCarthy and Stone suggests that “for every housing chain created by an older person downsizing into specialist accommodation (and freeing up a family home), a first time buyer enters the housing market six moves later... Each specialist dwelling also effectively houses six people: the older couple downsizing and a traditional family moving into the vacated property. Without measures to free up family-sized housing, chains are blocked and younger people are forced to rent.”27

3.10. Many boroughs offer priority allocations to people downsizing to specialist housing. This policy is part of a drive to free up family accommodation.28 But until there is a range of really attractive housing options for older people, arguments about ‘downsizing’ and making best use of stock are unrealistic.29

Recognition of the issue by the Mayor

3.11. The Mayor recognises the importance of providing the right kind of homes for older people. He has influence on the provision of housing for older people through a number of policy and funding mechanisms.
• London Plan policy and housing design guidance outline the specific needs for older peoples’ housing and specify how new supply can be delivered by the planning system. The London Plan promotes “lifetime neighbourhoods” and “lifetime housing”, which help older people remain in their communities without having to move to specialist housing.

• The Mayor’s housing strategy seeks to “ensure that homes meet the growing needs of older people.” It also seeks to ensure older people become a higher priority for housing in London, by enabling people and social landlords to adapt and maintain their homes to meet their needs. The Mayor wants to increase the options available to older underoccupying social tenants who wish to move to a smaller home.  

3.12. The Committee welcomes the Mayor’s recognition of the need for appropriate housing for older Londoners and the policy measures he has set out to date.
4. Integrating health and housing strategies: planning to increase the supply of specialist housing

4.1. While there are a range of providers of specialist housing options for older people, local authorities still play a key role in planning for and enabling provision.

4.2. Boroughs take a strategic lead in planning and securing specialist housing for older local residents. Close alignment of planning and investment policies, backed up by up-to-date evidence, can put boroughs in a strong position to deliver the specialist housing required to meet forecast demand across the range of housing options.31

4.3. Planning departments in local authorities recognise and take into account the future demographic make-up of their communities. Their Local Development Plans therefore should aim to create the widest choice of housing suitable for older people, and help to develop environments that work for older people.32

4.4. Good housing suitable for older people will only be developed if public, voluntary and private providers cooperate. Best practice advocated by the Housing Learning and Improvement Network (LIN) suggests that public care agencies and the local authorities should work together in partnership with Registered Social Landlords, as well as with the voluntary and private sectors.

4.5. Research by government has proven the relationship between health and housing and the impact on personal and public budgets.33 Effective planning must therefore be followed by joined-up working between health and housing agencies.

4.6. The Health and Social Care Act 2012 provides a new opportunity to integrate this relationship between health and housing at a strategic level.

4.7. The Act establishes Health and Wellbeing Boards (operating from April 2013) as a forum where key leaders from the health and care system work together to improve the health and wellbeing of their local
population. The Boards are intended to have strategic influence over commissioning decisions across health, public health and social care.

4.8. “Board members will collaborate to understand their local community’s needs, agree priorities and encourage commissioners to work in a more joined up way. As a result, patients and the public should experience more joined-up services from the NHS and local councils in the future.”

4.9. The Act specifies that the minimum membership of each health and wellbeing board should be:

- one local elected representative;
- a representative of local Healthwatch organisation;
- a representative of each local clinical commissioning group;
- the local authority director for adult social services;
- the local authority director for children’s services; and
- the director of public health for the local authority.

4.10. Each board, however, is free to expand or extend its membership. Given the relationship between housing and health, it would appear logical for the boards to contain a senior executive responsible for planning and delivering housing services.

**Recommendation 1**
Health and Wellbeing Boards in London should either include local authority housing directors or ensure that its existing membership has suitable housing knowledge and expertise, in order to champion the joint planning and commissioning of housing for older people in London.

The Committee will write to the Chair of each Health and Wellbeing Board in London to recommend this proposal and to establish how the housing needs of older Londoners are being addressed.
4.11. The Mayor has an important role in ensuring that specialised housing can help to improve the health of older Londoners. The Greater London Authority Act 2007 requires the Mayor to identify health inequalities facing London, the priorities for reducing them and the role to be played by key partners in order to deliver improvements in London’s health. The Mayor also has responsibilities for housing and planning, both of which can be co-ordinated to achieve his wider strategic objectives, including the health of Londoners.35

4.12. The London Health Board was established in May 2013 and is chaired by the Mayor. It is intended to provide leadership on health issues of pan-London significance. The Mayor has also set up the London Health Commission. The Commission, led by Lord Darzi, is intended to “gather hard evidence about services in London, to build a compelling case as we fight for resources and work to ensure they are used effectively.”36

4.13. The Mayor needs to ensure that the key role of adequate and appropriate housing for older Londoners features on the agenda of the work of the London Health Board and Health Commission.

**Recommendation 2**
The Mayor, as Chair of the London Health Board, should ensure the Deputy Mayor for Housing, Land and Property has a place on the Board and that the role and contribution of specialised housing for older Londoners is considered as a strategic health issue.

**Recommendation 3**
The Mayor should ensure that the newly announced London Health Commission considers the role and contribution of specialised housing for older Londoners as part of its review of the resourcing of health and care services in the capital.
5. Increasing the supply of social housing for older Londoners

5.1. In London, 81 per cent of specialist older person provision is in the social rented/affordable sector. This provision represents some 48,000 housing units with support and care. The stock of this kind of specialist housing varies considerably between boroughs, and supply within some individual boroughs is limited. Only six boroughs have more than 2,000 units for rent and five boroughs have fewer than 1,000 such homes.

5.2. For London as a whole, there are approximately 65 publicly-funded specialist housing units for each 1,000 of the over 65 population. This number compares favourably with the rest of the country. There is no statutory requirement for any authority to provide a certain level of provision, some organisations estimate that ideally 280 units of retirement housing is needed per 1,000 older people.

Unsuitable housing and limited supply

5.3. Expectations are changing. Certain types of sheltered accommodation in the affordable sector – for example, bed sitting rooms with shared
facilities, or a flat on or above the first floor without a lift – are now seen as outdated and can be hard to let to older people.

5.4. Individual London boroughs have reported that some of their affordable specialist older persons stock does not provide suitable accommodation for elderly people by today’s standards. Sometimes, bringing the stock up to the required standard is uneconomic, and it must be decommissioned.

5.5. Some London boroughs have reviewed their specialist housing stock. Westminster, which has undertaken a specialist stock condition survey, suggests that the proportion of the social rented stock not suitable for today’s standards could be as high as 50 per cent. Research undertaken for the London Plan’s Housing Supplementary Planning Guidance supports this finding. The research indicated that as much as 50 per cent of all sheltered housing was not ‘available’ for older people with support needs as it was either:

- Occupied by people who were in housing need but did not have support needs; a scenario caused by the shortage of smaller social housing units; or

- Unsuitable for older people with support needs as it lacked features such as level access at the threshold, lift access to upper floors or sufficient private space.

5.6. Where boroughs undertake strategic reviews of their housing stock for older people it is vital that residents are involved in the decision-making process. Options that are based on economic assessments and the potential to use sites for different purposes may not always reflect residents’ concerns. Established communities of residents often add considerable value to the community through mutual support and assistance, and are aware of the wider benefits their developments can provide. Residents will often have reasons for wanting to stay in their current accommodation, or with their community, and these may conflict with economic assessments. Boroughs therefore need to fully explore the potential for refurbishment and upgrading facilities, engaging residents with due sensitivity, before deciding whether to demolish and redevelop specialist housing.

5.7. A recent review by Lambeth Council proposed that of the borough’s 24 sheltered housing schemes:

- 15 schemes would be modernised and retained as sheltered housing
• Four schemes would be vacated and sold for general needs housing, creating additional affordable housing units

• Five schemes would be vacated and redeveloped as extra care schemes

5.8. During consultation on the proposals, the residents of one site proposed for demolition campaigned against the proposal for demolition and persuaded the Council to review the original assessment of the scheme. It is now to be upgraded instead – “being considered to be in relatively good state of repair and already including a number of mobility standard properties.” Proper resident engagement and an assessment of all the options should always be undertaken from the outset, and not left to the consultation process.

Borough responses: updating and rationalising older people’s housing

5.9. Recent research for the Mayor has identified the extent to which London boroughs have reviewed their plans for older people’s housing. The review found considerable variation in whether borough housing and planning policies explicitly mention the treatment of specialist housing for older people in their development plan documents. Most boroughs do have up to date housing strategies that explicitly set out the need for older people’s housing.

5.10. Borough strategic plans acknowledge the changing nature of specialist housing for older people and reflect changing expectations. Associated action plans for specialist housing set out what needs to be done to achieve these strategic priorities. For example, following a review of its housing strategy for older people in 2007, the Royal Borough of Greenwich embarked on an ambitious programme:

• Developing a range of Extra Care homes (161 units).

• Decommissioning 7 unsuitable schemes (with high levels of bedsits, shared bathing facilities – that had high refusal rates from potential residents and high void rates) with re-use as accommodation for young people, people with mental health problems and family housing. One site is being used for a new school.

• Bringing 16 sheltered schemes up to modern standards.

• Developing a programme of new ‘senior living’ homes over the next five years.
5.11. The need to achieve savings and more efficiencies in adult care and housing budgets has led other authorities in London to review and remodel their housing services for older people. For example Barking and Dagenham, wants to move away from the traditional sheltered housing model with a resident warden in an effort to achieve more efficiencies\textsuperscript{47}, while other boroughs are remodelling existing housing or, for example Southwark\textsuperscript{48}, moving towards a ‘hub and spoke’ approach to the delivery of care and support to people who are increasingly ‘staying put’ as they grow older.\textsuperscript{49}

5.12. During such reviews, however, it is paramount that boroughs take care that the pursuit of efficiencies does not lead them to neglect the rights and sensitivities of residents settled in existing accommodation.

5.13. It is vital that boroughs and other social housing providers ensure that their housing offer for older people is attractive and kept continually under review. Once new homes are available, further incentives may be needed to encourage people to move in. Most London boroughs already provide such encouragement. The London Borough of Wandsworth, for example, actively encourages downsizing through incentives and offers better quality homes at lower cost for downsizers. Other boroughs offer financial incentives for downsizing or priority for rehousing if bedrooms can be released for overcrowded tenants to move into.

5.14. There are challenges to downsizing in London. These come from the growing competition between older people looking for smaller homes, tenants responding to the spare room subsidy and, in the private sector, first time buyers and young families trying to get onto the housing ladder.
Recommendation 4
Social housing providers must continue to give older people high priority on their registers to encourage downsizing, provide attractive incentives to move, ensure that better quality homes are available and regularly review effectiveness of the policy.

Recommendation 5
Boroughs must ensure that residents of specialist housing are fully involved in any reviews of provision, and that their rights and preferences are respected while ensuring that genuinely unsuitable accommodation is upgraded or redeveloped.

Impact of Mayoral policies to improve the quality of housing for older Londoners
5.15. The Mayor’s London Housing Design Guide\textsuperscript{50} and London Plan\textsuperscript{51} both specify that all new homes should be built to Lifetime Homes standards and at least ten per cent should be wheelchair accessible.

5.16. The Mayor is confident that these policies are having a real impact: “during 2008-11 more than half of new affordable homes were delivered to Lifetime Homes standards and eight per cent were wheelchair accessible.”\textsuperscript{52}

HAPPI and community facilities
5.17. The ‘Housing our Ageing Population Panel for Innovation’ (HAPPI) report\textsuperscript{53} recommended that housing for older people should become an exemplar for mainstream housing, and meet higher design standards for space and quality. “It is important to plan ahead positively, creating demand for better choice through a greater range of housing opportunities.” The report identified ten key design elements for older peoples’ housing to meet modern expectations that include:\textsuperscript{54}

- Space and flexibility
- Balconies and outdoor space
- Adaptability and ‘care-ready’ design
- Shared facilities and ‘hubs’
• Energy efficiency and sustainable design

• Storage for belongings and bicycles

**Case study**

As part of this review the Committee visited Darwin Court owned and run by the Peabody Trust that has been recognised as among the best housing schemes for older people in Europe.

Darwin Court is a pioneering scheme in Southwark providing homes exclusively for people over 50 and facilities for the whole community. Completed in 2003, the development aimed to incorporate the facilities required to meet the changing needs of older people. Darwin Court involved a £2million investment, replacing the original Darwin Court estate built in 1881 near Elephant and Castle.

“As the hub of the community, it promotes the principle of mutual help without the loss of individual independence, enhancing quality of life and changing the way we think about providing for older people in the future.”

Darwin Court contains 76 flats and provides a combination of living space, workspace and shared facilities - including communal centre, social care and health and fitness.

The scheme promotes self-development and social activities, and hopes to be responsive to the changing needs of the residents. Darwin Court aims to form a focus for the surrounding community and help rejuvenate the local area.

5.18. The HAPPI report and its design principles have provided the benchmark for housing schemes for older people. However, the cost of additional space and special design features, along with the community facilities needed, have made economic viability a challenge, even in less financially restricted times. Darwin Court has struggled for ten years to make its swimming pool, café and health facilities break-even; with hard work, and by developing innovative partnerships with other organisations and the wider community, the development is finally approaching economic viability.
5.19. It is unlikely that resources will be available in the future to deliver the provision of attractive high quality communal and social facilities that are an essential feature of modern homes for older people. Providers of leisure, social care and housing support services therefore need to start to work together to plan for demand, pool resources and co-ordinate delivery to make continued high-quality facilities available in local areas.

5.20. New models of delivery would seem to be much needed if the challenges of delivering housing for older people in London are to be overcome. There is much good practice in terms of joint planning and partnership working between the public and private sector on which to draw.

5.21. In some cases planners are wary of schemes that do not contribute to the provision of new affordable family homes – often the priority for boroughs. It is important that planners recognise how individual schemes can fit into an overall strategic approach to increasing the supply of affordable housing. Older people’s housing that represents the entire affordable element in one development can free up space for overcrowded households as well as providing sites for the development of new affordable family homes elsewhere.

**Case study – Affordable Senior Living**

Hampton House is situated at 20-21 Albert Embankment, on the south bank of the Thames. It is part of the Vauxhall Nine Elms Battersea Opportunity Area.

The site had planning permission dating from 2008 for 3 buildings, between 13 and 27 storeys containing 242 residential units (165 private units and 77 affordable units).

After the St James Group acquired the site in February 2012 it revised the scheme, improving it from the extant permission. The St James Group felt that the requirement for affordable family homes was inappropriate for the site’s location (bounded by a railway to the east and main road to the west) and the proposed height of the development. It was estimated that family housing would result in around 100 children living in an inappropriate location.

Instead the St James Group saw the opportunity to provide high quality homes for ‘senior living’ that would be attractive to older people. The site is highly accessible by foot and public transport with an excellent range of local amenities in the area.
The revised scheme proposed 85 affordable senior living apartments (33.5 per cent) consisting of a mix of social rent and shared ownership tenures in one and two bedroom apartments, the majority of which have their own balconies.

The affordable senior living apartments are located in its own building – one of three towers on the site. The development is designed to HAPPI principles and in line with the Mayor’s Lifetime Homes Standard, and incorporates a communal external landscaped area at first floor and a communal garden at roof level, as well as a community lounge, hobby room, kitchen and café.

In conjunction with Lambeth Council’s Adult Services, Housing and Planning departments the St James Group established that there was a need for new high-quality older people’s housing in the borough. In Lambeth the over 65 population is expected to increase by 42 per cent in the next 20 years.

Lambeth’s Older Peoples Housing Strategy, as with many borough strategies, recognises that its stock of older peoples housing needed improvement and upgrading. Some facilities would need to close and be sold for general needs housing. The Hampton House development provided an opportunity to expand the high-quality housing option and at the same time provide affordable family homes in more appropriate locations on redeveloped former older peoples housing sites.

Other benefits of the scheme include:

• Freeing up under-occupied family housing

• Providing an attractive housing option for older people

• Contributing to a genuinely mixed and balanced community

• Creating a community that provides support, enhances quality of life and prevents social exclusion

One Housing Group has been selected to manage the senior living apartments that will provide various levels of care as well as allowing independent living. The development is planned for completion by early 2017.
Expanding supply: Mayor’s Care and Support Specialised Housing Fund

5.22. In October 2012, the Mayor launched his Care and Support Specialised Housing Fund. The fund, totalling up to £60 million, encourages the development of new homes (across both the social and market sectors) that provide specialised housing for London’s older people and adults with disabilities.

5.23. The Mayor has highlighted the benefits of this new care and support programme. It will, he said, “help to transform the lives of older and disabled Londoners who, by moving to well-designed, accessible homes, with an appropriate level of care, will have renewed independence and dignity. It will free up family-sized housing, which will help tackle overcrowding and provide homes for London’s workforce. It will help reduce social care and health costs.”

5.24. The Mayor split his funding into two separate bidding rounds:

- Phase one of the fund looks to ‘registered providers’ of affordable (social) rented housing to bring forward bids for new supported homes that cannot be delivered without the benefit of grant funding.

- In phase two, the Mayor has recognised that delivering private market housing for older people has different challenges and funding needs to the affordable housing market. Phase two is aimed at stimulating supply of private market housing for older people.

5.25. On 24 July 2013, the Mayor announced the first funding allocations from the Specialised Housing Fund. The allocations of £30 million will see 669 purpose-built affordable rented homes on 35 supported housing developments across the capital.56

5.26. The funding and the additions to supply it will bring are welcome. However, as the Mayor notes, there will be an annual demand for 350 new affordable units per year. The Mayor and other providers must continue to work to add to the rented stock needed by London well into the next ten years.57

5.27. The Mayor’s current funding package for supported housing for older people ends in 2017/18. He needs to start working on plans to stimulate supply in London and use this work to ensure the funding is in place in future budgets to meet the projected need for housing London’s older population.
Recommendation 6
The Mayor should start work now on identifying how new supply of both affordable and market homes for older people can be stimulated after his current Care and Support Specialised Housing Fund ends in 2017/18. The Mayor should ensure his Housing Covenant with older Londoners is reflected in the next version of the housing strategy and develop policies to ensure the supply of homes is adequate to meet projected demand.

5.28. The Mayor has considerable flexibility in transferring funds between his housing budgets. In February 2013 the Mayor decided to move £90 million from underspends in various affordable housing budgets to the Mayor’s Housing Covenant – homes for working Londoners programme.58 We have noted that this may result in money intended for households on incomes averaging less than £13,000 into programmes for households with incomes of up to £74,000.59 There are indications that further £20 million is being identified for transfer to the Housing Covenant.60 In future, the Mayor may wish to consider housing for older Londoners as one of the priorities for underspends in existing budgets, while ensuring that money taken from a programme intended for a particular bracket of household incomes is spent on housing for older Londoners in that same income bracket.

Recommendation 7
Given the positive benefit that specialised homes for older Londoners provide in freeing up larger affordable and private housing, as well as the cost savings generated by residential care preventing future reliance on the health service, the Mayor may wish to consider allocating future underspends in existing budgets towards homes for older Londoners in the same income bracket.
6. Increasing the supply of specialist market housing for older Londoners

6.1. Retirement housing for sale is the largest potential area of demand for older Londoners. Most older householders are owner-occupiers; looking ahead, their biggest housing demand is likely to be for low- to mid-value market retirement housing. Research for the Mayor suggests that 85 per cent of future demand will be for homes to buy or for shared ownership housing.

6.2. A recent report for one provider of privately-owned specialist housing suggests that build rates need to quadruple to keep up with potential demand.

6.3. There are, however, significant barriers to increasing supply of low- to mid-value housing.

6.4. In comparison with conventional housing, retirement housing has additional land requirements and build costs for communal facilities: up to 40 per cent of the space is used for communal provision. It has higher costs and complications for additional design features, such as those recommended in the HAPPI report. There are special requirements for marketing programmes and also on-going management and maintenance requirements. Developments cannot be phased; they must be completed before residents can move in. The sales process is longer because older residents do not tend to buy ‘off plan’.

6.5. McCarthy and Stone is the largest developer of privately-owned retirement property in the UK. A representative told the Committee: “It costs more to build on the same amount of floor space, because of the issue of level access, having lifts, having more landscaping and these areas, but also we need to build out our schemes in their entirety before we make any sales... Our customers tend not to buy off plan. Another house builder will build ten homes and then do another ten once those have sold. We have an outlay of £5 million to £6 million to build a scheme before we get anything back in return.”

6.6. The sector’s higher development costs make competition for sites with developers of conventional ‘mainstream’ housing extremely challenging. In addition, the planning system offers no favours to this sector. Specialist housing belongs to the same Planning Use Class as conventional
housing. Consequently, while specialist housing for sale carries additional
costs, it attracts the same financial obligations as mainstream housing,
including payments to CIL and section 106 obligations.

6.7. McCarthy and Stone explain this is the reason that they can “build on the
outskirts of London but we cannot come within that south circular/north
circular area.”

6.8. Between 2009 and 2011 only 7 London boroughs\(^{62}\) showed an increase of
more than 10 market units a year.

6.9. Research for the Mayor suggests that, even in outer London, specialist
housing cannot compete with general needs housing for available land.
As a result, private schemes cater only for the upper end of the market.
There is a “squeezed middle” – the large number of owner-occupiers
without significant assets or incomes – that has very few options.

6.10. The graph below demonstrates the lack of provision across much of
central and inner London.

![Graph](source: Elderly Accommodation Counsel, February 2012)

6.11. Measures need to be taken to make the development of low- to mid-
value retirement homes more economically viable. One way is to reform
the planning system.
Recommendation 8
The Mayor should lobby Government for changes to Planning Use Classes that will remove retirement housing from being treated in the same way as conventional housing in terms of liability for CIL and section 106. This might involve considering changes that would incentivise low- to mid-value market retirement homes – for example by exempting the communal floor area from a range of planning obligations.

6.12. A second way is to consider providing financial incentives to the buyers of private retirement housing. Such incentives might overcome some of the additional costs of housing in the sector.

6.13. The London Finance Commission was established by the Mayor after his election in 2012 to help improve the tax and public spending arrangements for London in order to promote jobs and growth. The Commission concluded that relaxing restrictions on borrowing for capital investment and simultaneously devolving the full suite of property tax revenue streams would give London greater autonomy to invest in its capital requirements.

6.14. Should revenue from property taxes in London be devolved to the Mayor in the future, as recommended by the Commission, the Mayor should consider how the reduction or exemption of stamp duty for buyers of specialist retirement properties might be used to encourage more people to move into the sector.

Improving the image of the retirement housing industry
6.15. Aside from the barriers posed by difficult construction economics, a range of issues have recently “tarnished the image” of market retirement housing.

- Exit fees are often charged by some retirement housing companies when the leaseholder leaves or dies: typical examples are 10 per cent of sale price.

- Properties can have a limited market value on resale because of age limit restrictions or other conditions pertaining to sales.

- In many schemes there are high service charges (compared with similar non-retirement properties) – and after the death of the resident these still have to be paid until the property is sold.
6.16. "Any of these factors can affect the attitude of older people and their families, who will inherit to buying new or re-sale leasehold retirement properties rather than staying put."64

6.17. Potential buyers must be confident that investment in market retirement housing offers a financially sensible choice and will not cause problems when the home needs to be sold. However, the restrictions placed on resale seem to have an impact on the occupancy of such homes. The London Borough of Sutton suggests that "5-6 per cent of empty properties in the borough are private retirement flats and a higher proportion have been empty for over two years.65 This is often due to restrictions on sale. Owners or executors have the added complication that they have to continue to pay extensive service charges on empty flats and are often facing restrictions on renting whilst waiting for the property to be sold."66

6.18. There are suggestions67 that the sector is beginning to address these factors. A number of providers, such as McCarthy and Stone68 and Churchill Retirement Living69, have abolished exit and transfer fees and taken the associated management and care services back in house to reduce costs to the residents.70 But parts of the sector still have a poor image, just at the time it needs a good reputation to attract people into moving to the sector. This situation needs to change.

Increasing supply through innovative forms of housing provision

6.19. Moving home in later life and downsizing is far more common in other countries than in the UK. Both the US and Australia have a stronger tradition of retirement communities. Only around 1 per cent of the UK’s population of over 60 year olds live in dedicated retirement communities. This compares with 17 per cent in the USA and 13 per cent in Australia and New Zealand.71

6.20. The challenges faced by the conventional construction market in delivering sufficient levels of retirement housing has led to a focus on other models of provision. These include co-operative housing, co-housing and other forms of mutual ownership.

6.21. Cohousing is a form of group living that clusters individual homes around a ‘common house’, or a shared space and amenities. Run and controlled entirely by members of the group working together, it is based on mutual support, self-governance and active participation. Senior cohousing can be seen as an investment by older people themselves in social capital and mutual support. It offers the possibility to downsize from family-sized
housing to an attractive, age-proofed environment, and offers an additional option for the informal care and housing needs of people approaching old age.\textsuperscript{72}

6.22. While there are few examples of cohousing in the UK, the model has a history in Germany, Denmark and the Netherlands dating back to the 1970s, and has been growing in the USA since the mid-1990s.

6.23. Mutual retirement housing is normally based on a modified form of commonhold or mutual home ownership. With commonhold, residents own their own flat but jointly own the common parts and the land on which the building stands. They form a commonhold association, which is a mutual organisation managing the property. Commonhold is most suitable for those retirees who are able to purchase their interest in full from the outset.

6.24. With mutual home ownership, the retirement housing is built on land owned by a community land trust. The mutual home ownership model of retirement housing is particularly suitable for retirees who have substantial assets but not enough for outright purchase. It is also suitable for wealthier retirees who wish to use some of their capital as equity release.\textsuperscript{73}

6.25. The Mayor has a role in promoting such alternative forms of provision. He should work to identify and overcome the barriers to providing these forms of ownership. As well as diversifying the sector’s offer and making it attractive to a wider spectrum of buyers, this work would complement the strategic objectives across a number of his strategies.

6.26. The Mayor could adapt an approach recently taken to bringing empty homes back into use. The Mayor, the Government and the Homes and Communities Agency have ring-fenced £30 million of the empty homes funding for the Empty Homes Community Grants Programme, administered by Tribal Education.\textsuperscript{74} In parallel, the Tudor Trust have funded the charitable trust HACT and Self-Help Housing.org to run a capacity-building programme, providing advice and support to enable community groups to make use of the funding.\textsuperscript{75} Though the cohousing community and mutual retirement housing, for example, appear less well developed than the self-help housing communities, a similar capacity-building approach may work well with the provision of innovative specialist housing sectors of this kind.
6.27. The Greater London Authority (GLA) could also learn from its experiences with the Community Right to Build Seedcorn and the Custom Build programme. Where the GLA worked closely with the Mutual Housing Group and the National Self Build Association, it was able to design and communicate the programmes to the right audiences and in the right way.

6.28. The second phase of the Mayor’s Care and Supported Housing Fund aims to address the different needs of privately provided housing and is seeking bids for innovative schemes to enable such provision. The Mayor has recognised that the private market might require some kind of support to demonstrate their contribution.

6.29. The Mayor must take advantage of the potential of market housing to meet projected need and promote it by funding pilot schemes. The London Borough of Sutton, for example, believes the Mayor should identify additional funding and allow greater flexibility in phase 2 to allow the conversion of existing social rented property, but also encourage the introduction of mixed tenure provision.

6.30. The Committee expects the Mayor to support this form of housing provision in Phase 2 of his Care and Supported Housing Fund. The Committee would wish to see the Mayor make progress on this area if innovation in the sector is to be encouraged.

Recommendation 9
The Mayor should engage actively with the community housing sector and its partners to co-design policy initiatives and project delivery arrangements. He should also consider funding a capacity-building programme for potential providers of innovative schemes.

GLA land holdings
6.31. The GLA and its functional bodies is now one of the largest public sector landowners in London. The Mayor has committed to implementing an agreed strategy for all property by 2016. The current version of the GLA Property Asset Strategy (October 2013) as yet makes no mention of using it to support innovative housing models.

6.32. However, the Mayor has used his land bank recently to support innovative housing models. In July 2012, he agreed the sale of the St Clements Hospital site in Tower Hamlets, with the condition that the
freehold for the site was held in trust by a community body. Plans for this Community Land Trust, the first in London, are now progressing.

6.33. He has also suggested that a Community Land Trust could be set up in the Chobham Manor development on the Olympic Park. “A Community Land Trust could be part of the affordable housing offer, giving a non-profit community-based organisation the opportunity to provide permanently affordable homes for long-term community benefit.”

6.34. The Mayor should continue to encourage and support innovative specialist housing models for older people in a similar way, making a commitment to use a specific site in this way from the outset.

6.35. This report contains a number of models of good practice in terms of joint planning, commissioning and delivery between partner organisations across the public, private and third sector. The Mayor needs to use the experience of such schemes to encourage innovative delivery of housing for older people in areas of housing potential such as future development phases in the Olympic Park.

**Recommendation 10**
The Mayor should review his Property Asset Strategy to establish whether any GLA land holdings would be suitable for innovative specialist housing, including the scope for models such as Community Land Trusts.
Appendix 1 Recommendations

**Recommendation 1**
Health and Wellbeing Boards in London should either include local authority housing directors or ensure that its existing membership has suitable housing knowledge and expertise, in order to champion the joint planning and commissioning of housing for older people in London. The Committee will write to the Chair of each Health and Wellbeing Board in London to recommend this proposal and to establish how the housing needs of older Londoners are being addressed.

**Recommendation 2**
The Mayor, as Chair of the London Health Board, should ensure the Deputy Mayor for Housing, Land and Property has a place on the Board and that the role and contribution of specialised housing for older Londoners is considered as a strategic health issue.

**Recommendation 3**
The Mayor should ensure that the newly announced London Health Commission considers the role and contribution of specialised housing for older Londoners as part of its review of the resourcing of health and care services in the capital.

**Recommendation 4**
Social housing providers must continue to give older people high priority on their registers to encourage downsizing, provide attractive incentives to move, ensure that better quality homes are available and regularly review effectiveness of the policy.

**Recommendation 5**
Boroughs must ensure that residents of specialist housing are fully involved in any reviews of provision, and that their rights and preferences are respected while ensuring that genuinely unsuitable accommodation is upgraded or redeveloped.

**Recommendation 6**
The Mayor should start work now on identifying how new supply of both affordable and market homes for older people can be stimulated after his current Care and Support Specialised Housing Fund ends in 2017/18. The Mayor should ensure his Housing Covenant with older Londoners is reflected in the next version of the housing strategy and develop policies to ensure the supply of homes is adequate to meet projected demand.
Recommendation 7
Given the positive benefit that specialised homes for older Londoners provide in freeing up larger affordable and private housing, as well as the cost savings generated by residential care preventing future reliance on the health service, the Mayor may wish to consider allocating future underspends in existing budgets towards homes for older Londoners in the same income bracket.

Recommendation 8
The Mayor should lobby Government for changes to Planning Use Classes that will remove retirement housing from being treated in the same way as conventional housing in terms of liability for CIL and section 106. This might involve considering changes that would incentivise low- to mid-value market retirement homes – for example by exempting the communal floor area from a range of planning obligations.

Recommendation 9
The Mayor should engage actively with the community housing sector and its partners to co-design policy initiatives and project delivery arrangements. He should also consider funding a capacity-building programme for potential providers of innovative schemes.

Recommendation 10
The Mayor should review his Property Asset Strategy to establish whether any GLA land holdings would be suitable for innovative specialist housing, including the scope for models such as Community Land Trusts.
Contributors to the review

Written submissions

• Abbeyfield
• Age UK London
• Brockley Tenants' Co-operative Ltd
• Catalyst Housing
• Central and Cecil Housing Trust
• Chislehurst & Sidcup Housing Association
• Housing Learning and Improvement Network
• International Longevity Centre UK
• London Borough of Sutton
• London Borough of Wandsworth
• National Housing Federation
• Royal Borough of Greenwich
• The Co-operative Development Society

Darwin Court, Peabody Trust - Committee visit 4 July 2013

• Iain Shaw, Peabody Head of Older Persons Services
• Julia Rose-Weir, Darwin Court Centres Manager
• Donald Carter, Darwin Court Housing Manager

Housing Committee, 10 July 2013

• Gill Ackrill, Head of Strategy and Partnerships, Royal Borough of Greenwich
• Margaret Edwards, London Lead, Housing Learning and Improvement Network
• Nick Taylor, Head of North West London, Housing and Land Directorate, GLA
• Paul Teverson, Head of Public Affairs, McCarthy and Stone
• Barrie Thompson, co-operative housing resident
Endnotes

1 This type of home covers “general needs housing”, Lifetime Homes that incorporate specific criteria that ensure a flexible and adaptable home that can meet the changing needs of most people, Adapted homes which has been adapted to meet the needs of its residents, Wheelchair accessible homes that meet the criteria set out in the Wheelchair Housing Design Guide to enable a wheelchair user to live independently.

2 Residential care provides institutional accommodation, care services and facilities and includes residential homes, nursing homes and specialised care homes for people with specific needs - e.g. dementia.

3 Residential Research: 2010 Retirement Housing Report, Knight Frank LLP, 2010

4 Only around 1 per cent of the UK’s population of over 60 year olds live in dedicated retirement communities. This compares with 17 per cent in the USA and 13 per cent in Australia and New Zealand.

5 Table DC4101EW - Tenure by household composition, 2011 Census, Office for National Statistics


7 The role of the planning system in delivering housing choices for older Londoners, Mayor of London December 2012

8 Ibid

9 This requirement needs to be contrasted with the growth in the over 65’s population of more than 110,000 over the same period.

10 Assuming the current proportion of older people moving into specialist housing remains the same in the future.


12 Barnet, Bromley and Croydon

13 Bexley, Enfield, Haringey, Havering, Lambeth, Redbridge, Wandsworth and Westminster

14 The role of the planning system in delivering housing choices for older Londoners, Mayor of London December 2012

15 Camden, City of London, Hackney, Hammersmith, Haringey, Islington, Lambeth, Newham, Southwark and Wandsworth

16 For example City of Westminster, written submission


18 Excess winter deaths are the ratio of extra deaths from all causes that occur in the winter months compared to the average of the number of non-winter deaths.

19 Falls: Assessment and prevention of falls in older people, National Institute for Health and Care Excellence, June 2013

20 College of Optometrists/British Geriatrics Society, 2011

21 These savings need to be compared with the £4.5bn Affordable Homes Programme budget for England 2011-15

22 Downsizing for older people into Specialist Accommodation, Janet Sutherland, 2011

23 Barrie Thompson, representative of co-operative housing for older people, Housing Committee 10 July 2013

24 Nick Taylor, Housing and Land Directorate, GLA, Housing Committee 10 July 2013

25 Shelter also highlights an inter-generational aspect – younger households have taken on large debts to get onto the housing ladder and many remain in the private rented sector - while many older households have benefitted from the house price boom in the last 30 years and hold substantial housing assets. Some £1 trillion of unmortgaged property is held by the over 60s

26 http://www.guardian.co.uk/housing-network/2012/jan/11/retirement-home-shortage-housing-market

27 Royal Borough of Greenwich written submission

28 Housing LIN written submission

29 The Mayor has also taken responsibility for the Seaside & Country Homes scheme, which gives older people who want to make a new life outside the capital the opportunity to do so.

30 LB Wandsworth written submission


32 CLG (2009) Research into the financial benefits of the Supporting People programme

33 http://healthandcare.dh.gov.uk/hwb-guide/

34 The Mayor’s role in funding specialist homes for older people and defining minimum housing standards through planning policy is discussed later in this report

35 http://www.london.gov.uk/media/mayor-press-releases/2013/09/independent-commission-to-be-set-up-to-investigate-health-and

36 There are 56 units per 1,000 older people in England, 45 in Scotland, 44 in Wales, and 31 in Northern Ireland.

37 For example, International Longevity Centre UK written submission

38 City of Westminster written submission

39 Housing LIN written submission

40 Age UK written submission

44 Lambeth Council Cabinet, 4 November 2013 para 2.5

45 http://www.london.gov.uk/sites/default/files/Housing%20choices%20for%20older%20Londoners%20Appendices.pdf

46 Royal Borough of Greenwich written submission


49 http://www.london.gov.uk/sites/default/files/Housing%20choices%20for%20older%20Londoners%20Appendices.pdf


51 Policies 3.8 and 7.1 of the London Plan
http://www.london.gov.uk/priorities/planning/london-plan

52 The Mayor’s Care and Support Specialised Housing Fund

53 Commissioned by the HCA to tackle the following question: What further reform is needed to ensure that new build specialised housing meets the needs and aspirations of the older people of the future?

54 http://www.homesandcommunities.co.uk/sites/default/files/happi_executive_summary.pdf


56 List of providers and schemes that were allocated funding under phase one:
http://www.london.gov.uk/priorities/housing-land/increasing-housing-supply/the-mayor-s-care-and-support-specialised-housing-fund#sthash.9KzzaGpw.dpuf

57 A second phase of the scheme recognised that the private market has different drivers and funding needs to the affordable housing market and the Mayor sought expressions of interest from the private sector with innovative proposals for expanding this type of new supply (deadline closed 15 March 2013 and successful bidders are yet to be announced).

58 Mayoral Decisions MD1145 and MD1174
http://www.london.gov.uk/sites/default/files/MD1145%20Housing%20Covenant%20allocations%20PDF.pdf
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Chinese
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Vietnamese
Nếu ông (họ) muốn đọc văn bản này theo cách phát sáng tiếng Việt, xin vui lòng liên hệ với chúng tôi bằng điện thoại, thư hoặc thư điện tử chi tiết ở trên.

Greek
Εάν χρειάζεστε περιγραφή αυτού του κειμένου στην ελληνική, παρακαλείστε να επικοινωνήσετε μαζί μας στην ανωτέρω αδιακόπτου ή στην αρχιτεκτονική διεύθυνση.

Turkish
Bu belgenin kendi çeviriği çevirişi bir özetini okumanız isteniş, lütfen yukarıdaki telefon numarasını kullanın, veya posta ya da e-posta adresi ile bu konu hakkında bilgi edinebilirsiniz.

Punjabi

Hindi

Bengali

Urdu

Chinese

Hindi

Bengali

Urdu

Turkish

Punjabi

46