



Proof of Evidence of Matthew Shellum BA(Hons) DIPTP MRTPI
Land to rear of 156-172 South Street, Bridport, DT6 3NP

**CHURCHILL LIVING
CHURCHILL HOUSE
PARKSIDE
RINGWOOD
BH24 3SG**

December 2025

TOWN & COUNTRY PLANNING ACT 1990

APPEAL BY CHURCHILL LIVING LTD AGAINST DORSET COUNCIL'S REFUSAL OF AN APPLICATION FOR REDEVELOPMENT FOR ERECTION OF RETIREMENT LIVING ACCOMMODATION COMPRISING 48 APARTMENTS, 25 COTTAGES, COMMUNAL FACILITIES, ACCESS, CAR PARKING AND LANDSCAPING TO CREATE AN INTEGRATED RETIREMENT COMMUNITY.

SITE AT: LAND TO REAR OF 156-172 SOUTH STREET, BRIDPORT, DT6 3NP

LPA REF: P/FUL/2024/04613

PLANNING INSPECTORATE REF: APP/D1265/W/25/3372602

PLANNING INQUIRY DATE: 13th January 2026

Contents

1.0	Professional Qualifications and Experience	4
2.0	Introduction	5
3.0	Appeal Site & Planning Process	6
4.0	Development Plan Policy	8
5.0	Consideration of the Main Issues	20
6.0	Third Party Representations	42
7.0	Planning Balance	44
8.0	Conclusion	46

APPENDICES

Appendix 1 – Letters to landowners of LA/SYMO/008 (November 2025).

Appendix 2 – 'Silver Saviours of the High Street', Homes for Later Living, (2021)

Appendix 3 – 'Healthier and Happier', Homes for Later Living, (2019)

Appendix 4 - Housing Markets and Independence in Old Age: Expanding the Opportunities", University of Reading

Appendix 5 - Article from The Planner, 11th April 2023

1.0 Professional Qualifications and Experience

- 1.1 I am Matthew Shellum BA hons DIPTP MRTPI, Head of Appeals at Planning Issues Ltd. where I have held the post for 6 years. I hold a degree (Bachelor of Arts with Honours) in Geography and Planning Studies and a post graduate diploma in Town Planning both from Oxford Brookes University. I am a member of the Royal Town Planning Institute and have been so for 18 years.
- 1.2 I previously held the post of Principle Planning Associate for The Planning Bureau Ltd. where I was employed since 2001. The Planning Bureau's primary client was McCarthy & Stone Retirement Lifestyles Ltd. who also specialise in the provision of older persons accommodation. I have over 20 years planning experience working with the retirement housing sector. I have obtained in the region of 200 planning consents for retirement housing schemes around the country via local permissions and planning appeals during that time.
- 1.3 Prior to 2001 I held posts with local planning authorities in Hampshire and Wiltshire.
- 1.4 Planning Issues Ltd. provide planning advice to the Appellant on all its development proposals nationwide and have been involved with this appeal site since January 2024 and acted as agent on behalf of the Appellant in submitting and pursuing the planning application that is now subject to this appeal. In the course of my role I would be reviewing circa 50 sites a year for the Appellant at various stages of land acquisition, pre-application planning submission, planning application and planning appeals.
- 1.5 This proof of evidence relates to an appeal made under Section 78 of the Town and Country Planning Act 1990 against Dorset Council's refusal of an application for the demolition of the existing buildings and redevelopment to form 48 no. Retirement Living apartments and 25 Retirement Living cottages with associated communal facilities, vehicular access, car parking and landscaping and provision of a new multi-use games area and children's play area to the southwest of the former youth centre.
- 1.6 The evidence which I have prepared and provide for this appeal reference APP/D1265/W/25/3372602 in this proof of evidence is true and has been prepared and is given in accordance with the guidance of my professional institution and I confirm that the opinions expressed are my true and professional opinion.

2.0 Introduction

- 2.1 The proof of evidence considers the following aspects of the case, and is set out as follows:
- (i) A brief description of the Appeal proposal, site history and planning process;
 - (ii) Relevant Development Plan Policy and Material Planning Considerations;
 - (iii) Consideration of the Council's Reasons for Refusal and Statement of Case;
 - (iv) Issues raised by third parties;
 - (v) The factors that weigh in favour of Planning Permission; and
 - (vi) Planning Balance and Conclusion.
- 2.2 This proof is accompanied by a short summary setting out the appeal proposal's compliance with the development plan and the material planning benefits of the proposed scheme that weigh in favour of the proposed development.
- 2.3 A Planning Statement (CD1.20), Design and Access Statement (CD1.22), and an Affordable Housing Viability Statement (CD1.21) were submitted with the application. To avoid duplication of evidence, reference will be made to these documents where appropriate.
- 2.4 My proof specifically considers matters of planning policy, application of the sequential test relating to flood risk, housing balance and the scheme's compliance with the development plan, planning balance including the material planning benefits of specialist accommodation for older people, and where relevant my experience of working with the retirement housing sector. In respect to the provision of affordable housing I rely upon the evidence of Mr. Damien Lynch of Planning Issues which I have regard to in my planning evidence and planning balance.

3.0 Appeal Site & Planning Process

Appeal Site

- 3.1 The site is located in Bridport to the south of the town centre. The site is an irregular plot of land of circa 1.05 hectares. The site is in use as a building supplier merchant and considered to be in a sui generis use. The site contains existing buildings which currently provide storage for building materials and accommodation for ancillary office and staff facilities. The site provides open storage for aggregates and various stone and building materials.
- 3.2 The site is bounded by South Street to the east of the site, with Dr Roberts Close and a number of residential properties to the north. The River Brit is present along the western and southern site boundaries, with a tributary, the River Asker, immediately to the southeast. Beyond the River Asker, a brewery is situated approximately 25m south of the site. The site contains a flood wall on the southern and western boundary.
- 3.3 The site is well located within an easy walking distance of shopping and other social facilities, with Bridport town centre being approximately 600m away, where there are local bus and coach connections to nearby towns and villages, and to the nearby city of Dorchester, whose centre is around 15 miles to the east.

Planning Process

- 3.4 The planning application subject of this appeal was submitted on the 9th August 2024 and was validated by the authority on the 27th September 2024. A full list of plans and documents submitted with the application are set out in the Appellant's Statement of Case (CD4.4) at paragraphs 3.2 and 3.3.
- 3.5 The application was refused by the Council on the 21st March 2025 for 4 cited reasons which are set out at paragraph 3.5 of the Appellant's Statement of Case (CD4.4).
- 3.6 Following additional information in the form of a revised site layout plan (10128BP-PA01 Rev E)(CD2.2) the Council and its officers considered the information and as set out in the Council's Statement of Case (CD4.5) have confirmed that subject to conditions there is no objection to the plan and the Council are no longer pursuing reason for refusal 1.
- 3.7 Similarly, in respect to the second reason for refusal on protected species the Appellant provided the Council with an updated Reptile Report and Mitigation Strategy (CD2.3) with details of secured translocation site for reptiles. The Council and the County ecologist have considered the report and translocation site and subject to conditions

have no objection. The Council's Statement of Case (CD4.5) confirms that they are no longer pursuing the second reason for refusal.

3.8 In light of the above and following the case management conference it is considered that the main issues for this appeal as set out in the Inspector's case management conference note (CD4.6) are as follows;

- (i) **Whether the proposal would make appropriate provision for affordable housing;**
- (ii) **Whether the proposal would contribute to the achievement of a balanced community;**
- (iii) **The effect of the proposal on flood risk; and**
- (iv) **The nature and extent of any economic, social and environmental benefits.**

3.9 The parties have continued to discuss the outstanding issues and reached an expedient agreement on the provision of a financial contribution of £500,000 towards affordable housing. The Council have informed through correspondence of the 4th December that in light of the affordable housing sum and the application of Paragraph 11(d)(ii) of the NPPF that in their view that the adverse impacts of granting permission would not significantly and demonstrably outweigh the benefits of the proposed scheme and the Council are no longer opposing the grant of permission.

3.10 The Appellant's evidence sets out its position that the scheme complies with the development plan as a whole and there is no adverse harm. Even in the event of any identified adverse harm, the Appellant agrees with the Council that any adverse harms would not significantly and demonstrably outweigh the benefits of the proposed scheme.

4.0 Development Plan Policy

- 4.1 Section 38(6) of the Planning and Compulsory Purchase Act 2004 requires applications for planning permission to be determined in accordance with the development plan unless material considerations indicate otherwise. The development plan for the area consists of the West Dorset, Weymouth and Portland Local Plan (2015) (CD3.1) and the Bridport Neighbourhood Plan (2019) (CD3.2).
- 4.2 The NPPF¹ advises that policies in local plans should be reviewed to assess whether they need updating at least once every five years, and no later than five years from the date of the plan adoption and should take into account changing circumstances affecting the area, or any relevant changes in national policy. It continues that relevant strategic policies will need updating at least once every 5 years if their applicable local housing need figure has changed significantly. The purpose of the review is to ensure that policies remain relevant and effectively address the needs of the local community². It is acknowledged that policies will age at different rates according to local circumstances and that a plan does not become out of date automatically after 5 years³.
- 4.3 Para 64 of the PPG on Plan Making advises;

'Due weight should be given to relevant policies in existing plans according to their consistency with the National Planning Policy Framework. It will be up to the decision-maker to decide the weight to give to the policies.'

West Dorset, Weymouth and Portland Local Plan (2015)

- 4.4 Paragraph 1.3.1 setting out the strategic objectives of the local plan includes within its supporting table the objective to meet local housing needs for all as far as is possible. The strategic approach on environment and climate change includes directing development away from areas where there is likely to be significant risk to human health or the wider environment through issues such as flooding. In respect to housing it seeks a continued supply to meet changing demographic needs of the area.

¹ [1] Para 34, NPPF

² [1] NPPG reference ID:61-062-20190315

³ [1] NPPG reference ID:61-064-20190315

- 4.5 **Policy INT1** sets out the presumption in favour of sustainable development. Where there are no relevant policies or where relevant policies are out of date at the time of making the decision, as they are here, the decision-maker will take into account the extent to which the proposal positively contributes to the strategic objectives of the local plan, whether any specific policies of the NPPF indicate that development should be restricted; and whether the adverse impacts of granting permission could significantly outweigh the benefits.
- 4.6 **Policy ENV2** and specifically criteria (iv) is referenced in the second reason for refusal relating to impact on reptiles. Criteria (iv) advises where significant harm to nature conservation interests cannot be avoided, it should be mitigated.
- 4.7 **Policy ENV5** is referenced in the fourth reason for refusal relating to flood risk. Criteria (i) of the policy seeks to steer development towards the areas of lowest risk and avoid inappropriate development in higher flood risk zones. Criteria (ii) sets out that for development proposals in an area with a risk of medium or higher risk of flooding the Council will need to be satisfied that there are no reasonably available alternative sites with a lower risk of flooding. Criteria (iii) advises in the case of major development on unallocated sites the wider sustainability benefits should not remove the need to consider flood risk management. Criteria (iv) states that development will not be permitted where it would adversely affect a flood defence scheme and its future maintenance.
- 4.8 Given the current and historic use of the site **Policy ENV9** on pollution and contaminated land is relevant to the appeal proposal. The policy will not permit development which would result in an unacceptable risk of pollution to ground water and where it cannot be demonstrated that there is no unacceptable risk to future occupiers of the development.
- 4.9 **Policy ENV10** requires all development proposals to positively contribute to the maintenance and enhancement of local identity and distinctiveness. Criteria (iii) to the policy requires sufficient hard and soft landscaping to integrate with the character of the site and surrounding area.
- 4.10 **Policy ENV11** is not referenced as being breach in the first reason for refusal but requires streets and spaces within new developments to be well-defined, safe and pleasant to use; clear and simple for people to find their way around; design of routes reflects likely levels of use; and provision made for refuse and recycling and mobility scooter storage.

- 4.11 **Policy ENV12** is referenced in the first reason for refusal and relates to the design and positioning of buildings. The policy and its criteria does not seem to relate to the Council's reason for refusal and concerns relating to safe and accessible pedestrian environment. Policy ENV11 referenced above seems to better fit the Council's concerns.
- 4.12 **Policy ENV15** on the efficient and appropriate use of land remains consistent with more recent national planning policy which requires development proposals to optimise the potential of the site and make efficient use of land subject to local character.
- 4.13 **Policy ENV16** requires development proposals to be designed to minimise their impact on the amenity of existing and future residents within the development and in the vicinity of the development. The policy would permit development that does not have a significant adverse effect on the living conditions through loss of privacy, overshadowing, overbearing, noise, and pollution or vibration. The policy also references the need for lighting schemes to be designed to minimise potential pollution from light spillage.
- 4.14 **Policy SUS1** set out the plan's requirement for housing and employment land supply. The policy is considered to be out of date given the age of the Local Plan and the more recent Government standard methodology for housing numbers in the authority area which identifies a higher level of housing need.
- 4.15 **Policy SUS2** sets out the settlement hierarchy of the former West Dorset district with development focussed on the larger more sustainable settlements. Bridport is identified in the second tier of market and coastal towns behind Dorchester and Weymouth. Criteria (ii) to the policy is permissive of development within defined settlement boundaries. The weight to be attached to this part of the policy is lessened given the Council's absence of a 5 year housing land supply. However, the appeal site is clearly within the defined built-up area of Bridport and complies with this policy.
- 4.16 **Policy HOU1** is referenced in the third reason for refusal and relates to the provision of affordable housing and advises that the Council's target level of affordable housing in West Dorset is 35%. Criteria (iii) of the policy allows for the consideration of a lower level of affordable housing having regard to the assessment of development viability of the scheme. The Council will accept a lower level of affordable housing provision if there are good reasons to bring forward the development and the assessment shows that it is not economically viable to provide the 35% provision.

- 4.17 **Policy HOU3** was referenced in the third reason for refusal in respect to the provision of affordable housing. The policy relates to the provision of a range of housing mix, type and affordability for new residential developments having regard to likely demand in the changing demographics in that locality. Supporting paragraph 5.4.1 acknowledges that there is a trend towards smaller households requiring a continuing market for apartments.
- 4.18 **Policy COM7** on the transport network is referenced in the first reason for refusal. Criteria (iv) advises that development will not be permitted unless it can be demonstrated that it would not have a severe detrimental effect on road safety, or measures can be introduced to reasonably mitigate potentially dangerous conditions. The policy needs to be read in conjunction with more recent national planning policy specifically Paragraph 116 of the NPPF.
- 4.19 **Policy COM9** advises that parking provision should be assessed against the methodology set out in the Bournemouth, Poole & Dorset Residential Car Parking Study or later documents and having regard to a number of factors including the size, type and location of new dwellings.

The Bridport Area Neighbourhood Plan 2020-2036 (2020)

- 4.20 The Bridport Area Neighbourhood Plan was made in May 2020. It is currently the subject of a light review by the Town Council. Given the age of the plan it needs to be read in conjunction with more recent national planning policy contained within the NPPF (2024) and the PPG.
- 4.21 The objectives of the neighbourhood plan on Page 22 include to maximise the provision of housing that is genuinely affordable and to support a socially balanced community through measures to encourage younger people to live in the town and enable older people to downsize.
- 4.22 **Policy CC2** seeks new development to meet high levels of energy efficiency and where achievable exceed the target emission rate of Building Regulations Part L 2013 for new dwellings. **Policy CC3** is an aspirational policy seeking new development proposals to secure at least 10% of its energy from renewable or low carbon sources.
- 4.23 **Policy AM1** is referenced in the first reason for refusal and promotes active travel modes. Criteria (a) of the policy seeks priority is given to pedestrian movement and criteria (c) to enabling safe and convenient access for all people including the disabled. **Policy AM2** is also referenced in the first reason for refusal and relates to managing

vehicular traffic. Criteria (a) seeks provision of convenient and safe access onto adjacent roads and this should not adversely affect existing pedestrian movement.

4.24 **Policy H1** is the Plan's affordable housing policy which defers to the West Dorset Local Plan policy HOU1. It does advise on a local level that the mix of affordable housing will be guided by the latest Bridport Area Housing Needs Assessment.

4.25 Under the titled of Towards a Balanced Community on page 23 the Neighbourhood Plan advises;

'The strongest need is for smaller, 1-and 2-bedroom properties. Provision of more of these will enable younger residents to remain in the neighbourhood area, provide suitably-sized homes for the large number of residents without dependents, and also make it easier for older people to downsize should they wish.'

4.26 **Policy H4** is referenced in the third reason for refusal relating to housing mix & balanced community. The policy requires major housing applications to contain a mix of housing types and sizes to meet a range of housing needs guided by the latest Bridport Housing Needs Assessment, and any subsequent changes to trends in household composition identified by the local planning authority.

4.27 **Policy H5** is a supportive policy intended to promote the delivery of Retirement Living development. The policy requires new retirement living development to be located within the defined development boundary; be of an appropriate scale to its setting; be located so as to afford reasonably level and easy access to shopping and facilities by foot or use of mobility scooter and demonstrate a proven need for the development.

4.28 **Policy H6** sets out requirements for housing applications and is referenced in the third reason for refusal. None of the three parts of the policy seem appropriate to the appeal proposal. Part 1 relates to outline applications which this appeal proposal is not. Part 2 relates to phased development which the proposed scheme is not and part 3 relates to reserved matters applications which the proposed appeal scheme is not.

4.29 **Policy L2** is referenced in the second reason for refusal relating to biodiversity. The policy requires development proposals to demonstrate a net gain in biodiversity and if significant harm to biodiversity resulting from development cannot be avoided, adequately mitigated or compensated for then planning permission will not be supported.

4.30 **Policy D1** seeks development proposals to harmonise with the existing landform, features that are locally significant or important and the existing pedestrian and

motorised vehicle network. **Policy D3** requires new development proposals to include walkable and accessible neighbourhoods suitable for people of all abilities ensuring access to facilities for all users including mobility scooters.

- 4.31 **Policy D5** encourages the efficient use of land. Criteria (b) supports the development of brownfield sites for housing provided that the land is not of high environmental value. The policy needs to be read in conjunction with more recent national planning policy. The policy is broadly aligned with the NPPF but it is noted that Paragraph 125(c) advises that substantial weight should be given to the value of using brownfield land within settlements for homes, proposals for which should be approved unless substantial harm would be caused. It also supports appropriate opportunities to remediate contaminated land.
- 4.32 **Policy D6** requires new residential development to create a sense of place through enclosure, building lines and height to street width ratio, use of street trees and parking provision that does not dominate the street scene. **Policy D7** seeks new development to have the main access to a building to the front facing the street or communal courtyard and for new doors and windows to face on to the street for surveillance. **Policy D8** requires proposals to demonstrate a high quality of architecture and seeks to maintain and enhance local character. **Policy D9** is an aspirational policy to encourage new buildings to employ modern technologies and methods of construction to reduce construction costs. **Policy D11** encourages new developments to assess their proposals against 'Building for Life' objectives. This exercise was carried out and forms part of the design and access statement. **Policy D12** is an aspirational policy which encourages proposals for older persons accommodation to demonstrate how they have applied the HAPPI principles.

Summary on Development Plan

- 4.33 Following the Council's Statement of Case and confirmation that the first two reasons for refusal have been addressed, the appeal proposal is alleged to breach 3 policies of the Local Plan (HOUS1, HOUS3 & ENV5) and 3 policies of the Neighbourhood Plan (H1, H4 & H6).

National Planning Policy Framework (2024)

- 4.34 The Planning Statement (CD1.20) submitted with the application provides an overview of national planning policy. However, given the timing of the application submission this predated the December 2024 version of the NPPF. For ease of reference, I will

briefly focus on national planning policy in respect of the outstanding issues for determination at this appeal where it is not contained in other appeal documents, as well as national planning policy in respect of material planning considerations when assessing the planning balance of the proposed scheme.

4.35 In relation to this Appeal, the following sections of the NPPF are particularly material:

- **Para 7** – *“The purpose of the planning system is to contribute to the achievement of sustainable development.”* This statement puts sustainability at the heart of planning and is the thread that runs through the NPPF.
- **Para 8** – sets out the component parts that constitute ‘sustainable development’, namely economic, social and environmental.
- **Para 11** – ‘Plans and decisions should apply a presumption in favour of sustainable development.’ For decision making this means approving development proposals that accord with up-to-date development plans without delay.
- **Para 12** – The presumption in favour of sustainable development does not change the statutory status of the development plan as the starting point for decision making. Where a planning application conflicts with an up-to-date development plan permission should not normally be granted.
- **Para 61** – sets out the planning objective ‘To support the Government’s objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay. The overall aim should be to meet an area’s identified housing need, including with an appropriate mix of housing types for the local community’. This is a recognition of the level of need for new housing across the country against the recent dwindling trend of housing supply.
- **Para 63** – The December 2023 iteration of the NPPF changed paragraph 63 which now states that ‘Within this context of establishing need, the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. These groups should include (but are not limited to) those who require affordable housing; families with children; older people (including those who require retirement housing, housing-with-care and care homes).etc. The paragraph now requires local planning authorities to establish their need for retirement housing and reflect that in planning policies.

- **Para 90** – advises that planning policies and decisions should support the role that town centres play at the heart of local communities. Par 90(f) recognises that residential development often plays an important role in ensuring the vitality of centres and encourage residential development on appropriate sites.
- **Para 104** – advises that existing playing fields should not be built on unless: an assessment has been undertaken which shows a surplus to requirements, or the loss resulting from the proposed development would be replaced by equivalent or better provision in terms of quantity and quality in a suitable location, or the development is for alternative sports and recreational provision, the benefits of which clearly outweigh the loss of the current or former use.
- **Para 116** – states that development should only be prevented or refused on highway grounds if there would be an unacceptable impact on highway safety, or the residual cumulative impacts on the road network, following mitigation, would be severe.
- **Para 117** – gives priority first to pedestrian and cycle movements within schemes and with neighbouring areas. It also requires development proposals to address the needs of people with disability and reduced mobility to all modes of transport and create safe and secure environments which minimise the scope for conflict between pedestrians and vehicles.
- **Para 124** – advises that planning policies and decisions should promote an effective use of land in meeting the need for homes and other uses, while safeguarding and improving the environment and ensuring safe and healthy living conditions. The recent revision of the NPPF advises that policies should set out a clear strategy for making as much use as possible of brownfield land.
- **Para 125(c)** – gives substantial weight to the value of reusing suitable brownfield land within settlements for homes. Proposals on brownfield land should be approved unless substantial harm would be caused.
- **Para 129** – advises that planning decisions should support development that makes efficient use of land, taking into account (amongst other things) the identified need for different types of housing and other forms of development, and the availability of land suitable for accommodating it; and the desirability of maintaining an area's prevailing character and setting, or of promoting regeneration and change.
- **Para 130** - states that where there is an existing shortage of land to meet identified housing needs, as it is here, it is especially important that planning policies and decisions avoid homes being built at low densities and ensure that developments make optimal use of the potential of each site.

- **Para 131** - The creation of high quality, beautiful and sustainable buildings and places is fundamental to what the planning and development process should achieve. Good design is a key aspect of sustainable development, creating better places to live and work while making development acceptable to communities.
- **Para 135** – seeks to ensure that developments:
 - a) Function well and add to the quality of the area over their lifetime;
 - b) are visually attractive due to good architecture, layout and landscaping;
 - c) are sympathetic to local character and history including the built environment and landscaping, while not preventing or discouraging appropriate innovation or change including increased densities;
 - d) Establish or maintain a strong sense of place to create attractive, distinguished places;
 - e) Optimise the potential of the site to accommodate and sustain an appropriate amount and mix of development;
 - f) Create places that are safe, inclusive and accessible, promoting health and wellbeing, with a high standard of amenity and where crime does not undermine the quality of life.
- **Para 173** – requires a sequential test to be carried out for development proposals on land known to be at risk now or in the future from any form of flooding.
- **Para 174** – Advises that the purpose of the sequential test is to steer new development to areas with the lowest risk of flooding and development proposals should not be permitted if there are reasonably available sites appropriate for the proposed development in areas with a lower risk of flooding.
- **Para 177** – Having applied the sequential test and having found that it is not possible for development to be located in areas with a lower risk of flooding, the exception test may have to be applied.
- **Para 178** – states that to pass the exception test it should be demonstrated that the development would provide wider sustainability benefits to the community that outweigh the flood risk, and be safe for the lifetime of the development taking account for the vulnerability of its users, without increasing flood risk elsewhere, and, where possible, will reduce flood risk overall.
- **Para 179** – advises that both parts of the exception test need to be passed.

- **Para 181** – advises that development should only be allowed in areas at risk from flooding, where in light of a flood risk assessment it can be demonstrated that the development is appropriately flood resistant, incorporates SUDs, manage residual risk and can provide safe access and escape routes as part of an agreed emergency plan.
- **Para 193** – advises that planning permission should be refused if significant harm to biodiversity cannot be avoided, mitigated or as a last resort compensated for.

National Planning Policy Guidance

4.36 The National Planning Policy Guidance (NPPG) was published “online” in March 2014, and has been subject to subsequent revisions. It is considered that the following sections are of particular relevance to this appeal:

- Housing for Older and Disabled People
- Town Centres and Retail
- Effective Use of Land
- Flood Risk and Coastal Change
- Viability

Mr. Lynch considers the ‘viability’ section of the NPPG within his proof of evidence.

Housing for Older and Disabled People

4.37 With respect to the section on ‘Housing for Older and Disabled People’, it was introduced into the PPG as a separate section in July 2019. I consider it to be significant that the Government has deemed it necessary, given the extent of need for these forms of accommodation, to have a dedicated section providing advice for plan makers and decision takers to secure delivery of these specialist forms of accommodation. Whilst the whole section is relevant to the appeal proposal, Paragraph 001 Ref ID: 63-001-20190626 identifying the scale of need is worth reiterating:

*‘The need to provide housing older people is **critical**. People are living longer lives and the proportion of older people in the population is increasing. In mid-2016 there were 1.6million people aged 85 and over; by mid-2041 this is projected to double to 3.2 million. Offering older people a better choice of accommodation to suit their changing needs can help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and health systems. Therefore, an understanding of how the ageing population affects housing needs is something to be considered from the early stages of plan-making through to decision-taking.’ (my emphasis).*

- 4.38 Paragraph 003 Ref ID: 63-003-20190626 advises that for plan-making purposes 'strategic policy making authorities will need to determine the needs of people who will be approaching or reaching retirement over the plan period, as well as the existing population of older people.'
- 4.39 Paragraph 013 Ref ID: 63-013-20190626 states that it is up to the plan-making body whether to allocate sites for specialist housing for older people and this might be appropriate where there is an identified unmet need for specialist housing. The paragraph identifies the location of housing as a key consideration for older people, factors to consider include the proximity of sites to good public transport, local amenities, health services and town centres.
- 4.40 Paragraph 016 Ref ID: 63-016-20190626 states 'where there is an identified unmet need for specialist housing, local authorities should take a positive approach to schemes that propose to address this need.'

Town Centres and Retail

- 4.41 The PPG actively encourages the provision of specialist accommodation for older persons in town centre locations. Paragraph 001 Ref ID: 2b-001-20190722 under Town Centres and Retail states;

'Residential development in particular can play an important role in ensuring the vitality of town centres, giving communities easier access to a range of services. Given their close proximity to transport networks and local shops and services, local authorities may wish to consider locating specialist housing for different groups including older people within town centres or edge of centre locations.'

Effective Use of Land

- 4.42 The PPG provides further guidance on ensuring that land is used effectively. An additional paragraph was introduced in February 2025 on how to apply Paragraph 125(c) following its amendment in the December 2024 version of the NPPF. It advises that decision-makers need to take account of Paragraph 125(c) alongside other policies within the Framework taken as a whole and articulate how this has been applied alongside other policies.
- 4.43 Paragraph 004 Ref ID: 66-004-20190722 advises that environmental and infrastructure assessments can assist in determining appropriate densities for a particular area.

Flood Risk and Coastal Change

- 4.44 The PPG provides guidance on Flood Risk and Coastal Change and was amended on the 17th September 2025 which is after the Council's decision to refuse the application on flood risk grounds. The changes to this section of the PPG were centred around the approach and application of the sequential test and is material consideration. The submitted agreed Topic Paper on Flood Risk references in more detail the relevant sections of the PPG to this appeal.

Conclusions on National Planning Policy and Guidance

- 4.45 I consider that the underlying objectives of national planning policy is to boost housing delivery on sustainably located brownfield sites. Such sites should be used efficiently and to meet a range of housing needs including affordable housing and specialist housing for older people that is identified as being critical to deliver. It is my evidence that the appeal scheme meets all these national planning policy objectives.

5.0 Consideration of the Main Issues

5.1 Section 38(6) of the Planning & Compulsory Purchase Act 2004 provides that the appeal application must be determined in accordance with the development plan unless material planning considerations indicate otherwise. The Appellant's position is that the proposed development accords with the development plan when considered as a whole and all material planning considerations weigh in favour of the application.

5.2 Following the Case Management Conference and further discussions between the parties as set out in the Statement of Common Ground it is considered that the main issues in this case are as set out in Paragraph 3.8 of this proof. I will address each issue in turn and defer to the evidence of Mr. Lynch where relevant in respect to the first issue.

(i) Whether the proposal would make appropriate provision for affordable housing

5.3 In respect to affordable housing provision the third reason for refusal makes reference to Policy HOUS1 of the Local Plan and Policy H1 of the Neighbourhood Plan which are the respective affordable housing policies from the development plan. Policy HOUS1 (iii) of the Local Plan advises that it expects that levels of affordable housing provision below the minimum target amount will require the applicant to provide an assessment of viability and demonstrate that it is not economically viable to provide the minimal level sought by the policy. Policy H1 of the Neighbourhood Plan defers to the development plan policy HOUS1.

5.4 The Appellant submitted a viability assessment (CD1.21) with the application in August 2024. This assessment was updated in October 2025 (CD2.5) to allow for the passage of time and changes in terms of the inputs to the assessment. That assessment forms the basis of discussions between the parties at this appeal. I defer to the viability statement of common ground (CD4.3) and addendum and the evidence of Mr. Lynch. I concur with Mr. Lynch's evidence.

5.5 Criteria (iii) of Policy HOUS1 states that a lower level of provision will only be permitted if there are good reasons to bring the development forward and the assessment shows that it is not economically viable to make the minimum level of provision. It is considered that the viability assessment identifies that the minimum level of provision is not viable. The Council's absence of a 5 year housing land supply (2.53 years) a shortfall of 8,403 dwellings, and the local need for both affordable housing and retirement living accommodation are good reasons to bring forward the development.

(ii) Whether the proposal would contribute to the achievement of a balanced community;

- 5.6 This reason for refusal also touches upon the comments made by Bridport Town Council in their consultation response (CD7.1) to this appeal received on the 4th November 2025. In addressing the reason for refusal my evidence also seeks to address comments made by the town council.
- 5.7 In regard to the third reason for refusal relating to mixed and balanced communities the Council reference Policy HOUS3 of the Local Plan and Policy H4 of the Neighbourhood Plan. Both policies because of their age need to be read in conjunction with the more recent NPPF and the acknowledgement that the Council have an 8,403 shortfall on housing supply and the 'tilted balance', Para 11(d) of the NPPF is engaged.
- 5.8 Policy HOUS3 states that '*wherever possible, residential developments should include a mix in the size, type and affordability of dwellings proposed, taking into account the current range of house types and sizes and likely demand in view of the changing demographics in that locality.*' The policy does not specify a set mix of housing types and sizes that residential development proposals have to meet, nor does it require that a residential development proposal has to meet all housing types and sizes that may be required in that locality. Policy H4 of the Neighbourhood Plan similarly advises that major housing applications will contain a mix of housing types and sizes to meet a range of needs, the preferred mix will be guided by the latest Bridport Area Housing Needs Assessment, and any subsequent changes to trends in household composition identified by the local planning authority. Similarly, to HOUS3, policy H4 is not prescriptive of housing mix nor requires all housing needs of the Bridport area to be met on every major housing application (10+ dwellings).
- 5.9 Para 61 of the NPPF sets out the Government's objective of significantly boosting the supply of land and the importance that a sufficient amount and variety of land can come forward where it is needed and that the needs of groups with specific housing requirements are addressed. The final sentence of the paragraph identifies that '*the overall aim should be to meet an area's identified housing need including with an appropriate mix of housing types for the local community*'. It is considered that both housing numbers and mix of housing types are important.
- 5.10 In regard to the Council's reason for refusal and the allegation that it fails to provide a balanced development containing a mix of housing the officer's report (CD5.3) is a material consideration as it identifies the reasoning behind the refusal reason. Section 12.9 of the officer's report is entitled affordable housing and housing need and

considers policies HOUS3 of the Local Plan and H4 of the Neighbourhood Plan. Paragraph 12.10.15 concludes on the subject of housing balance stating;

'While housing for the elderly, which meets an unmet need, can be regarded as a benefit, a clear disadvantage of the scheme is that it fails to address local need as a whole, both in terms of wider housing need, and affordable housing provision and in this regard it conflicts with the requirements of Neighbourhood Plan policy H4 and H6, and the spirit of policy HOUS3.'

- 5.11 The conclusion of the officer reflected in the Council's reason for refusal is that the provision of older persons accommodation is a clear benefit of the scheme as it meets a local need but its conflict with the three cited policies comes from the development failing to meet all local needs and the failure to provide affordable housing. The Appellant is now advancing a scheme that makes provision for affordable housing which would deliver 10 units (CD6.10) so the Council's concern that there is conflict with policies H4 and HOUS3 must be accepted to have been greatly diminished. As stated above neither policy HOUS3 or H4 is prescriptive in the mix of housing types and sizes it should provide and does not require all local housing needs to be provided for on all major housing applications. In addition, the Council's consideration of *'wider housing need'* has changed since the officer's report and must now also have regard to its absence of a 5-year housing land supply and a shortfall of 8,403 dwellings in the Council's administrative area. Even if it was still considered that the proposed scheme does in some way still conflict with policies HOUS3 and H4, which my evidence refutes, then given it is identified and accepted by the Council as meeting two local housing needs any remaining adverse impact of breach of these policies would not significantly and demonstrably outweigh the benefits of the proposed scheme. This is a position that the Council now accept as set out in its email to PINS of the 4th December 2025 (CD4.15).
- 5.12 Policy HOUS3 requires regard to be had to current range of housing types and sizes and demand in view of changing demographics. Policy H4 requires consideration of the latest Bridport Area Housing Needs Assessment. In respect to both policies, it is relevant to consider the Dorset Housing & BCP Local Housing Needs Assessment (November 2021) (Dorset LHNA)(CD5.6) and the latest Bridport Area Housing Needs Assessment by AECOM from March 2025 (Bridport AHNA)(CD5.7).
- 5.13 The Dorset LHNA covers the Council's administrative area and the neighbouring Bournemouth, Christchurch and Poole Council area but Para 2.27 helpfully breaks the area down into sub-areas.

5.14 Section 3.0 of the Dorset LHNA considers the existing housing stock and identifies the following in respect to Dorset:

- The percentage of detached dwellings in Dorset (40.5%) is significantly higher than the South West (29.8%) and England and Wales (22.6%). (Para 3.18)
- The percentage of semi-detached and terrace in Dorset (22.5% and 20% respectively) is lower than the South West (27% & 23%) and England and Wales (31% & 25%). (Para 3.19)
- Predominant size of dwellings in Dorset is 3 bedrooms (40.8%) with Table 3.13 identifying that for West Dorset over 60% of the housing stock has 3 or more bedrooms.
- Dorset has significant levels (40.5%) of under-occupation in its housing stock (Para 3.29).

5.15 The Bridport AHNA identifies at Para 2.2.4 under 'context' that Bridport consists of 8,403 dwellings which coincidentally is exactly the current shortfall in the Council's housing land supply. Section 5 of the AHNA considers the existing housing stock and identifies the following in respect to Bridport:

- A third of all properties in the Bridport area are detached with the remaining housing types of semi-detached, terraced and flats all providing circa 22% of the housing stock each. (Table 5.2)
- 55.1% of properties in the Bridport area have 3 or more bedrooms (Table 5.3)
- From the 2011 to the 2021 census it can be seen that there has been an increase in the proportion of 3 and 4+ dwellings and a reduction in the proportion of 1 and 2 bedroom dwellings. (Table 5.4)
- Paragraph 5.3.8 identifies that in the Bridport Area 75% of households are under-occupying their home with the largest proportion of under-occupying households are where all household members are aged 65 and over. (Table 5.7)

5.16 In terms of the current range of housing types and sizes there is a general consistency between the Council area and Bridport that there is a higher proportion of larger detached houses than in the South West or England and Wales and significant levels of under-occupation in both, notably from households with all members being aged 65 and over.

5.17 Chapter 6 of the Dorset LHNA identifies demographic trends and projections and identifies the following;

- Dorset has a relatively old age structure (29.1%) compared to the South West and England Wales (Table 6.5) with the highest proportion in the western sub-area (35.6%) which would include Bridport.
- There has been a low percentage increase in the population of Dorset in the period 2011-2019 (3.4%). (Table 6.9)
- The greatest increases in population change over the period 2011-2019 are in the older age groups. (Table 6.10). Dorset has seen a 21.3% increase in persons 65 years and older in that period. (Table 6.13)
- Population levels for Dorset have remained consistent between the period 2001-2019 with internal migration showing an annual average of 2,700 people (net) moving into Dorset from other parts of the country. (Para 6.16)
- For the period 2021-2038 Dorset is projected to have a population growth of between 3.5-5.8%. (Table 6.22)
- The largest growth in population will be in people aged 65 and over and for Dorset there is projected to be a 33% increase in the population aged 65 and over in the period 2021-2038. (Para 6.32) It is also projected to see a decline in the number of people aged 16-64 during that period (Table 6.34)

5.18 The current and future demographic profile for Dorset set out in the LHNA resulted in the conclusion that an annual housing requirement of 1,757 dwellings⁴ was needed, including a need for 950 affordable homes per annum, and delivery of 2,600 dwellings of retirement housing (mainly private sector). The LHNA puts forward an appropriate housing mix having regard to household changes and the ageing of the population of 5% 1 beds, 35% 2 beds, 45% 3 beds and 15% 4 beds. Paragraph 12.49 of the LHNA advises that consideration was given to different mix at a smaller-area level but the differences in areas was not substantial enough to suggest a notably different mix of housing as being needed in different areas. The LHNA also concludes that the focus on market housing will be two and three bedroom dwellings from demand for family housing and from older households looking to downsize (Para 12.48).

5.19 The proposed appeal scheme is for 73 dwellings consisting of 32 x 1 bed dwellings and 41 x 2 bed dwellings with provision made to the delivery of affordable housing. In light of the LHNA identifying that the current housing stock is eschewed towards larger detached properties with significant levels of under-occupation particularly in older households; an identified projected increase in the older person population and need

⁴ LHNA based on previous standard methodology and not updated methodology from the December 2024 NPPF.

for both affordable and retirement housing across Dorset, it is difficult to see how the proposed scheme in anyway conflicts with policy HOUS3 of the Local Plan.

5.20 In respect to Policy H4 of the Neighbourhood Plan the Bridport AHNA identifies the following housing needs for the area:

- A total need of 69 units of affordable housing per annum in the Neighbourhood Area (1,104 affordable dwellings over the 16 year Bridport Area Neighbourhood Plan period).
- A need for a further 184 private sector retirement living dwellings in the Neighbourhood Area in the plan period.
- The existing housing stock displays a positive amount of variety and a similar housing mix for the end of the plan period is suggested (Para 5.5.10)
- 2-3 bedroom properties play a two-fold role in accommodating newly forming households and allowing older households to downsize (Para 5.5.11)

5.21 Again the proposal contributes to meeting two local identified housing needs through the plan period and provides the ability for older households to downsize from larger family accommodation releasing those properties back to the housing market to meet another housing need which is a point identified by the AHNA. It should not also be forgotten that Policy H5 of the adopted Neighbourhood Plan positively supports the delivery of retirement living development where there is a proven need which is what the Bridport Area Housing Needs Assessment (March 2025) identifies and is agreed in the main common ground statement (CD4.1). I would refer again to my concluding comments of Paragraph 5.11 above.

5.22 Reference is made to the Bridport Area Housing Needs Assessment Supplement in both the Council's Statement of Case and the Bridport Town Council response to the appeal. The document is capable of being a material planning consideration but I consider with no weight given to it.

5.23 The document is not so much a '*supplement*' to the Bridport AHNA, as not produced by the housing needs assessment's professional authors but an interpretation of the Bridport AHNA by the Neighbourhood Plan Housing Group to seek to inform future neighbourhood plan policy. The supplement advises that it needs to be read in conjunction with the Bridport AHNA and does not seek to amend or challenge the findings of the AHNA. The supplement does not dispute the findings of the AHNA in terms of the identification of need for market retirement housing or affordable housing during the plan period to 2036 but seeks to introduce planning policy that gives priority

to all types of affordable housing over open-market retirement housing. This is reflected in the revised wording of Policy H5 in the Reg14 first review of the Neighbourhood Plan (CD5.9).

- 5.24 Paragraph 49 of the NPPF advises that weight may be given to relevant policies in emerging plans according to (a) stage of preparation, (b) the extent of unresolved objections to relevant policies, and (c) the degree of consistency of the relevant policies in the emerging plan to the NPPF. In this case the Neighbourhood Plan Review is at a very early stage and is at the time of writing being consulted upon so the extent of objections to it and policy H5 in particular are not known. Finally, and perhaps most importantly the emerging Neighbourhood Plan will need to be consistent with the NPPF.
- 5.25 Nowhere within the NPPF or indeed any other national planning guidance or adopted development plan policy documents is there a policy which places a priority to deliver one form of housing need above another as it expects all local housing needs to be met. It is acceptable, as the current suite of adopted development plan policies do, to advance that new housing should meet identified local needs in its mix but it would be contrary to the NPPF to advance a *priority* for one form of housing need over another. The emerging neighbourhood plan policy H5 as drafted is not consistent with the NPPF and in my view would fail independent examination on this point and I therefore consider it should be afforded no weight.
- 5.26 The current policy H5 includes a test of demonstrating a proven local need for the delivery of retirement housing which is consistent with the NPPF and no further qualification is considered necessary.
- 5.27 I consider that the policy complies with policies HOUS3 of the Local Plan and policy H4 of the Neighbourhood Plan. I do not consider policy H6 of the Neighbourhood Plan is applicable to the appeal proposal. Even if it was still considered that the proposed scheme does in some way still conflict with policies HOUS3 and H4, which my evidence refutes, then given it is identified and accepted by the Council as meeting two local housing needs any remaining adverse impact of breach of these policies would not significantly and demonstrably outweigh the benefits of the proposed scheme. This is a position that the Council now accept as set out in its email to PINS of the 4th December 2025 (CD4.15).

(iii) The effect of the proposal on flood risk

- 5.28 The parties have produced a Topic Paper on Flood Risk (CD4.2) which references relevant national and local policy. In short, the Council's case is that the appeal

proposal fails the sequential test as it has not considered a catchment area for the sequential test that covers the entirety of the area of Dorset Council, and had it done so it would have found '*reasonably available*' sites for the type of development proposed which would be able to meet the same development needs and have a reasonable prospect of being developed at the same time as the proposal.

5.29 The justification behind a catchment area for the entirety of the administrative area of the Council is that housing need for retirement housing is throughout the Council wide area. There is no dispute between the parties that there is a need for retirement living accommodation across the Council wide area, as identified by the Dorset LHNA, and locally to the Bridport Area as identified by the Bridport AHNA (see Main Statement of Common Ground (CD4.1).

5.30 I consider the Council's position is wrong and contrary to PPG, Paragraph 027a which is clear that;

The catchment area should always be appropriate to the nature and scale of the proposal and the settlement it is proposed for.

5.31 The appeal scheme is proposed for the settlement of Bridport and the catchment area should in my professional opinion to accord with the PPG cover Bridport and its administrative area covered by the neighbourhood plan designation.

5.32 The definition of '*reasonably available*' also identifies that alternatives sites for the purpose of the sequential test need to be able to meet the same development needs. Sites in Dorchester, Weymouth or Shaftesbury won't cater for Bridport's housing needs as identified in their housing needs assessment.

5.33 The Council's case at this appeal on a balanced community referencing the Bridport area is completely at odds with its position on this reason for refusal where they are saying that catchment area should be across the entire administrative area.

5.34 I have updated the sequential report (CD2.1) in the lead up to the appeal inquiry to ensure it was up to date and included the latest national planning policy guidance. Having carried out the sequential test for the Bridport area I consider the sequential test is passed.

5.35 The Council's list of sites that it considers is sequentially preferable to the appeal site includes reference to one site in Bridport – LA/SYMO/008 of 2.7ha for an indicative yield of 48 dwellings. My submitted sequential test discounted the site because of the surrounding townscape character that would limit its development potential to a lower

density development of housing. This is reflected in the anticipated yield from the site on the SHLAA. I consider the site might provide scope for some cottages but not the apartment element of the scheme.

- 5.36 With the Council identifying this site within its list of sites to demonstrate that the sequential test has not been passed I have visited and considered the site further. The extract from the SHLAA mapping below shows that there is no vehicular access from the east of this site from Edgehill Road or Journeys End nor is it possible for there to be any because of a significant change in levels from those roads and the site and the presence of a public footpath running north to south on the eastern boundary of this site.



Extract from Council's GIS SHLAA mapping

- 5.37 To the south of the site is Skilling Lane which for part of it is single vehicle width and Dark Lane which is an unadopted track which is not suitable to increase vehicular traffic along. The only physical means of access to this site is from the west. The land to the west is the strategic allocation BRID1 – Land at Vearse Farm which has planning approval for 760 dwellings and is known as Foundry Lea which is being developed by Barratt David Wilson and Countryside Partnerships. P/VOC/2023/06334 was the latest variation of condition application following the approval of reserved matters in 2023.

The approved masterplan (1859-1105 Rev F) (CD5.10) shows the LA/SYMO/008 site being accessed from Foundry Lea and indicated to be developed by low density housing to fit in with the approved adjoining area of Foundry Lea. The reserved matters application (P/RES/2021/04848) includes an approved phasing plan (CD5.11) which shows that the adjoining phase of residential development and access is 'Phase 2c'. Until such time as the infrastructure and 'Phase 2c' housing has been completed the site LA/SYMO/008 is not developable.

- 5.38 The Council's 5 year housing land supply position statement (CD5.5) from November 2025 indicates that the housing delivery of Foundry Lea is spread out over an 8 year period with an assumed 100 dwellings provided each year with the first phase of residential development occurring in 2025/26. Phase 2c would occur after completion of earlier phase 1 residential and infrastructure and landscape so I would anticipate would provide units towards and after the 5 year period.
- 5.39 However, more telling is the absence of the site LA/SYMO/008 from Appendix E 'Specific Large Sites' of the 5 year Housing land supply position statement. If the Council have not identified this site as part of its 5 year housing land supply in October 2025, and you think it would given they have a 2.53 year land supply, then how can the Council reasonably now suggest that it is '*reasonably available*' to be developed into the appeal proposal. The Appellant has also contacted the landowners of the two parcels of land in November 2025 and have had no response to its correspondence (Appendix 1) regarding the availability of the land. I consider that the site and the townscape would not reasonably allow for the appeal proposal to be provided on this site and it is not '*reasonably available*' as there is no reasonable prospect of it being developed at the same time as the proposal.
- 5.40 Even if the sequential test was considered to have been failed, the Council in their Statement of Case (CD4.5) acknowledge that if the development can be demonstrated to be made safe for its lifetime then a failure to pass the sequential test on its own would not represent a strong reason for refusal. I would agree with the Council's comment on that any failure of the sequential test does not represent a strong reason for refusal.
- 5.41 I consider that the appeal proposal passes the sequential test and complies with Policy ENV5 of the West Dorset, Weymouth & Portland Local Plan and national planning policy on flood risk contained in the NPPF and PPG.

(iv) The nature and extent of any economic, social and environmental benefits.

5.42 Section 38(6) of the Planning & Compulsory Purchase Act 2004 provides that the appeal application has to be determined in accordance with the development plan unless material planning considerations indicate otherwise. Paragraph 11(d) of the NPPF which is engaged at this appeal advises that planning permission should be granted unless any adverse impacts of doing so would significantly and demonstrably outweigh the benefits. This section of my proof considers the benefits of the proposed scheme.

Economic, Social and Environmental Benefits

5.43 In my view, the following are material benefits in the determination of this appeal:

- i. Provision of residential accommodation;
- ii. Provision of older persons accommodation;
- iii. Provision of Affordable Housing;
- iv. Redevelopment of previously developed land;
- v. Compliance with spatial strategy for redeveloping in sustainable locations;
- vi. Efficient and effective use of land;
- vii. Economic Benefits of the proposed scheme;
- viii. Social Benefits of the proposed scheme;
- ix. Environmental Benefits of the proposed scheme; and,
- x. Release of under occupied housing stock.

Provision of Residential Accommodation

5.44 The proposed development would provide 49 units of residential accommodation complying with the development plans aims and objectives of providing housing during the plan period.

5.45 The Government published the revised National Planning Policy Framework (NPPF) on the 12th December 2024 which was introduced with the accompanying written ministerial statement of the same day by the Minister of State for Housing and Planning. The written ministerial statement (CD5.2) is important as it sets the context for the revisions made to the NPPF by Government and is capable of being a material consideration. The written ministerial statement commences by identifying the '*acute and entrenched housing crisis*' the Government has inherited and its goals for

increasing house building that has led to the changes made in the iteration of the NPPF. The Government's action in the publication of the revised 2024 NPPF is identified as a response '*with the urgency this (acute housing shortage) demands*'.

- 5.46 The Council are unable to identify a 5 year housing land supply (2.53 years) and have a shortage of 8,403 dwellings in the administrative area. I consider the provision of 73 residential units complies with development plan policies INT1, SUS1, SUS2 and HOUS1 along with national planning policy objectives to significantly boost the supply of homes (Para 61, NPPF). I place **substantial** weight on the proposed delivery of new homes that accord with development plan and national planning policy.

Meeting identified National and Local Housing Needs for Older Persons Accommodation

- 5.47 The proposed development would contribute towards the delivery of specialised older persons accommodation for which there is a need for both nationally and locally. The NPPG introduced a section entitled 'Housing for Older and Disabled People' in 2019. I consider it to be significant that the Government has deemed it necessary given the extent of need and levels of historic and current delivery for these forms of accommodation that it has warranted its own explicit section providing advice for plan makers and decision takers to secure delivery of these specialist forms of accommodation. Its use of the word '*critical*' is telling in the extent of need to secure specialist accommodation for older persons. There is nowhere else in national planning policy where the delivery of a specific housing type is described in such terms.
- 5.48 It should be noted also that the Government saw it fit to make revisions to Paragraph 63 of the NPPF (December 2023) to specifically require local planning authorities to assess their housing need for 'retirement housing' and reflect that in planning policies. This change has been retained under the current version of the NPPF. I consider this was an intended change so that local planning authorities plan for and deliver more retirement housing in light of the identified '*critical*' need.
- 5.49 Paragraph 016 of the PPG states '*where there is an identified unmet need for specialist housing, local authorities should take a positive approach to schemes that propose to address this need.*'
- 5.50 The extent of national need for older persons housing led to the formation of the Government's taskforce on this topic in May 2023 headed by Julianne Meyers. On 26th November 2024, the Older People's Housing Task Force published their most up to date findings (CD5.1), looking at options for the provision of greater choice, quality and

security of housing for older people. The report further sets out a number of key statistics which promote the necessity for suitable housing for the ageing population, these include:

- By 2066, there will be an additional 8.3million (26%) projected UK residents aged 65 years or over.
- 91% of over 65's currently live in mainstream housing.
- At present an average of circa 5-7,000 later living homes are built annually, out of a total of circa 200,000 newly built homes. This is in sharp contrast to the 30-50,000 new homes a year estimated to be needed to meet the ageing population.

5.51 Chapter 6 of the Taskforce's report on strengthening planning policies clearly stipulates that Local Planning Authorities must ensure sufficient land is made available to support the volumes of new supply needed, as well as actively raising the profile and priority given to Older Persons Housing/Later Living Homes in local plans.

Need for Specialist Accommodation for Older Persons in Dorset & Bridport

5.52 Policy HOUS3 of the Local Plan and policy H5 of the Neighbourhood Plan are both supportive of the provision of specialist accommodation for older persons in Dorset and locally in Bridport. Paragraphs 5.13 - 5.20 of this proof identifies the local housing needs assessment's requirement for market retirement accommodation in Dorset and Bridport. Both documents identify a need for retirement accommodation through the forthcoming plan period. Neither of the adopted development plan policy documents identifies or allocates any site(s) to meet the needs of older persons despite identifying a local need to be met. The Council are wholly reliant on the retirement housing sector being able to identify and secure suitable windfall sites like the appeal site to meet the need.

5.53 Figure 7 of the Bridport Housing Needs Assessment Supplement (CD5.7) shows the projected housing delivery for the neighbourhood plan area showing that the listed sites would provide 1507 dwellings up to 2036 of which 549 units would be affordable. Those sites would be subject to the Council's policies on local housing mix and identify delivery of unit numbers and affordable housing through policy allocations. No such allocations exist to ensure that the local needs for older persons are met.

5.54 Reference is made by third parties to the current availability of retirement living apartments in Bridport to question the need for further retirement living apartments.

The level of available apartments is not a surprise and is typical and reflects the current housing market state rather than an indication of the absence of need. The typical tenure time of an apartment by a resident is 5-8 years so there is a natural recycling of stock. The sale of a retirement apartment is always the last move in a housing chain which could have three, four or more property transactions involved so the time to sell a property can be lengthy and dependent on the chain not breaking down at earlier transactions. The state of the current housing market is stagnant due to economic conditions and speculation over new property tax regimes by the government.

- 5.55 Accordingly, I consider that the provision of specialist accommodation for older persons to meet an identified local and national need complies with national and local planning policy objectives (HOUS3 & H5) and should be afforded substantial weight.

Provision of Affordable Housing

- 5.56 There is no dispute that there is a local need for the provision of affordable housing in Bridport. Figure 7 of the Bridport Housing Needs Assessment Supplement referenced above identifies projected housing delivery in the Neighbourhood Plan area and provision of affordable housing. It identifies that there would remain a shortfall of 279 affordable dwellings in the area up to 2036. The proposed development would make provision of a financial sum of £500,000 towards the provision of affordable housing and delivery of a further 10 affordable units in the Bridport Area. I consider given the identification of a local housing need for affordable housing that **moderate** weight should be afforded to the proposed level of affordable housing provision.

Redevelopment of Previously Developed Land

- 5.57 The proposed development will see the reuse of a previously developed site within the existing built-up area of Bridport. Both national and development plan policies promote the redevelopment of previously developed land. The use of previously developed or brownfield land has been strengthened in the latest revision of the NPPF and the supporting ministerial statement.
- 5.58 Under the heading of 'Building in the Right Places' the ministerial statement from December 2024 emphasises that developers look to brownfield land such as the appeal site first as it is essential to protect our most valuable countryside and agricultural land. The better more efficient use of sustainable brownfield sites, such as the appeal site means the less pressure on greenfield sites or green belt release. It is effectively a sequential approach to land development with priority and additional weight given to brownfield land.

- 5.59 Paragraph 125(c) of the NPPF states that substantial weight should be given to using suitable brownfield land within settlements for homes and other identified needs, proposals for which should be approved unless substantial harm would be caused.
- 5.60 This undeniably illustrates the push that is being made by central Government for the re-use of brownfield sites stating that unless substantial harm would be caused then applications on brownfield sites should be approved. Having regard to Paragraph 125 of the NPPF **substantial** weight should be afforded to its use of an available previously developed brownfield site. The proposal also accords with policies INT1, SUS1 and D5 of the development plan.

Economic Benefits

- 5.61 The NPPF identifies the planning system as having a key role in building a strong and competitive economy. The provision of specialised accommodation for the elderly would also provide other benefits to the community and local economy as a whole. A significant benefit to the area from the scheme would however be the intended elderly residents themselves. If approved, the development once fully occupied, is likely to accommodate some 95 - 100 residents who, given their age, are likely to use the shopping and other facilities of the nearby local shops on a regular basis.
- 5.62 In 2021 the Homes and Later Living group published the report 'Silver Saviours for the High Street' (**Appendix 2**), which identified;
- i. Retirement properties create more local economic value and more local jobs than any other type of residential development.*
 - ii. People living in each retirement development of 45 units generate approximately £550,000 of spending per year, £347,000 of which is spent on the local high street. Some £225,000 of this is new spending in the local authority, directly contributing to keeping local shops open.*
 - iii. For just one retirement development, a local authority could expect to see benefits of 85 construction jobs for the duration of the build, as well as six permanent jobs.*
- 5.63 It is to be remembered that the figures appear in a 2021 report and would have to be increased to take account of inflation but also the scheme is larger being 73 units.

Social Benefits

- 5.64 Retirement housing gives rise to many social benefits by providing a specialised age friendly environment to meet a specific housing need. The UK has the oldest housing stock in the EU with 38% of our homes dating before 1946 and 21% before 1919. Older homes are in a poorer state of repair, are often colder, damper, have more risk of fire and fall hazards. They lack in adaptations such as handrails, wider internal doors, stair lifts and walk in showers. Without these simple features everyday tasks can become harder and harder. Specifically designed housing for older people offers significant opportunities to enable residents to be as independent as possible in a safe and warm environment. It also helps to reduce anxieties and worries experienced by many older people living in housing which does not best suit their needs in retirement by providing safety, security and reducing management and maintenance concerns.
- 5.65 Specialist Retirement Living housing offers significant benefits which can help to reduce the demands exerted on Health and Social Services and other care facilities – not only in terms of the fact that many of the residents remain in better health, both physically and mentally, but also doctors, physiotherapists, community nurses, hairdressers and other essential practitioners can all attend to visit several occupiers at once. A recent report 'Happier and Healthier' by Homes for Later Living (2019) (**Appendix 3**) has found that:
- i. Each person living in a home for later living enjoys a reduced risk of health challenges, contributing fiscal savings to the NHS and social care services of approximately £3,500 per year.
 - ii. Building 30,000 more retirement dwellings every year for the next 10 years would generate fiscal savings across the NHS and social services of £2.1bn per year.
- (Homes for Later Living September 2019)*
- 5.66 The table over page breaks down health and social care costs, comparing housing for later living with mainstream housing. (Homes for Later Living September 2019)

Table below: The fiscal impacts of mainstream vs homes for later living housing, by outcome and efficiency

	Mainstream housing, pp >80yrs	Homes for Later Living housing, pp >80yrs	Difference
Adverse health outcomes / cause:	Cost (£)	Cost (£)	Saving (£)
Fracture or serious injury / falls	811	300	(510)
Dementia / loneliness	2,119	1,874	(244)
Stroke incapacitation / delayed action	477	343	(134)
Pneumonia, heart attacks, arthritis / cold homes*	205	nil	(205)
Visits to GP and A&E attendance / (various)	267	195	(72)
Subtotal (prevention)	3,878	2712	(1,166)
Efficiencies:			
Utilisation of public-funded institutional care**	1812	nil	(1,812)
Use of public-funded home care services	984	820	(164)
Use of disabled facilities grant money***	349	nil	(349)
Subtotal (efficiencies)	3,144	820	(2,324)
Total	7,022	3,512	(3,490)

- 5.67 There are huge benefits from newfound friends and companions. Around 3.8 million individuals over the age of 65 live alone in the UK, with increasing sense of loneliness and vulnerability. Research has suggested that the impact of loneliness and isolation on mortality is equivalent to smoking 15 cigarettes a day. These people are also much more likely to suffer from depression and to develop dementia.
- 5.68 The recent Housing for Later Living Report (2019) shows that on a selection of wellbeing criteria such as happiness and life satisfaction, an average person aged 80 feels as good as someone 10 years younger after moving from mainstream housing into housing specifically designed for later living.

Release of Under Occupied Housing Stock

- 5.69 The Government has recently acknowledged that downsizing is key to tackling the national housing crisis. Older persons are more likely than average to under-occupy their property and have multiple spare bedrooms. The English Housing Survey Findings 2020-2021 show under-occupation in England is 38% with around 9.1 million households living in under-occupied homes (i.e. with 2 or more spare bedrooms). The latest Nationwide House Price Index from August 2025 identifies that 87% of owner-occupiers in England have at least one spare bedroom and 53% are classified as being 'underoccupied' that is to say they have two or more spare bedrooms. Many older households remain under-occupying large family houses due to the lack of choice in the housing market. A report 'Chain Reaction' (August 2020) finds there are around 3 million older people in the UK aged 65+ that want to downsize but there is no suitable housing. The weight to be attached to freeing up under occupied housing stock from retirement living schemes has been established in the Appellant's appeal decisions at Fleet (APP/N1730/W/20/3261194)(CD10.7) and Wigginton (APP/C2741/W/23/331433) (CD10.8).
- 5.70 A research project undertaken by Professor Michael Ball from the University of Reading in May 2011 entitled "Housing Markets and Independence in Old Age: Expanding the Opportunities" (**Appendix 4**) reinforces the benefits set out above. The report reaffirms the position that Owner Occupied Retirement Housing (OORH) has a positive impact on local housing markets. Upon moving, most residents free up a substantial family home, with two thirds moving from houses with three or more bedrooms.
- 5.71 The report identifies the following benefits of specialist housing provision based on an analysis of 5,000 sales records of older people who bought retirement housing properties between 2007 and 2010. They show how specialist housing frees up under-utilised family-sized housing in the local area.
- i. For every 5,000 owner-occupied retirement homes sold, family housing to the value of £1.1 billion is released back onto local housing markets.
 - ii. For an individual retirement housing scheme of 40 dwellings, this equates to the release of 40 family-sized homes the majority of which are in the local area worth nearly £9 million.
 - iii. The average value of the individual dwellings released is just under £220,000. Two thirds had three or more bedrooms.

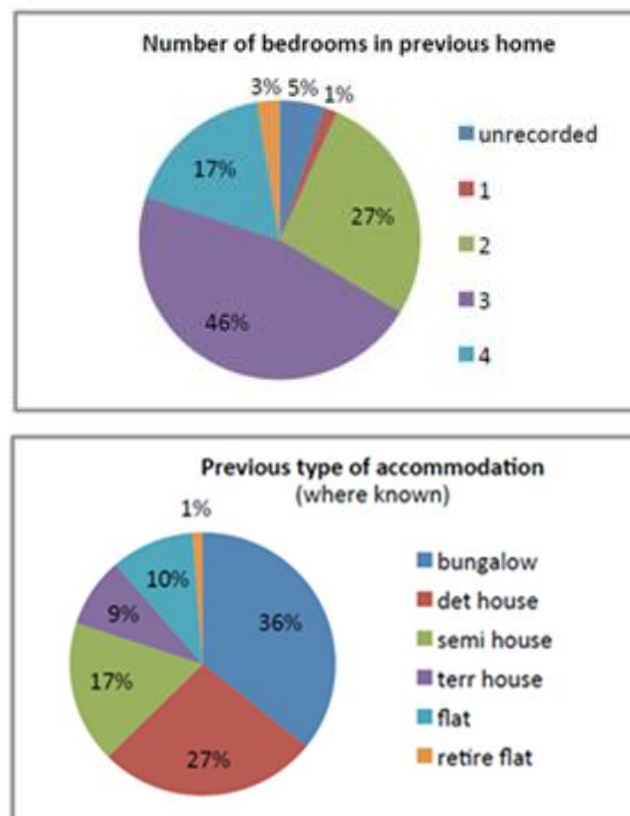
iv. Property vacated is then usually bought by younger people and often used to raise families. In this way, local housing stock is recycled through the generations.

v. Provision of specialist retirement housing has a multiplier effect through the housing chain. For each individual specialist dwelling built, housing for six people is provided; the 'classic' family of four in the vacated property, and the couple downsizing into specialist accommodation.

vi. A wider chain of moves is also triggered. As the initial property vacated is likely to be quite substantial, additional moves further down the chain occur. On many occasions, six or more moves can be stimulated.

vii. First time buyers also benefit. It is estimated that within six moves, a first-time buyer is able to enter the housing market.

Figure 5.6: Characteristics of previous homes



5.72 At the launch of the recent task force launched to enhance older people's housing sector, Richard Morton, Chair of the Retirement Housing Group UK said:

"The Retirement Housing Group UK has worked hard to develop constructive proposals that can increase housing supply in this very important but neglected sector"

of the housing market. We welcome the creation of the Task Force on Older People's Housing and are committed to working with the task force and with Professor Julianne Meyer to develop policies that will increase housing choice for older people. With an ageing population it is essential we increase the supply of suitable and attractive homes for this key section of society, and in turn, then release desperately needed housing for other age groups." (Source: The Planner, 11th April 2023, **Appendix 5**)

5.73 On a local level the Dorset LHNA identifies that there is significant under-occupation of the existing housing stock (40.5%) of under-occupation in its housing stock (Para 3.29)). Whilst within Bridport the issue is more extensive with the Bridport AHNA stating at that in the Bridport Area 75% of households are under-occupying their home with the largest proportion of under-occupying households are where all household members are aged 65 and over.

5.74 Paragraph 5.3 of the Bridport Area Housing Needs Assessment Supplement also supports the provision of smaller units to address this exact issue of under-occupation stating;

Having an increased supply of small homes will facilitate retaining young adults, will provide extra opportunities for ageing residents to downsize if they wish, and will not add to the pool of larger properties which appeal to second and holiday home owners.

5.75 Given the acute identified housing issue locally of under-occupation of existing housing stock I place substantial weight on the proposed schemes ability to free up existing housing stock by providing older residents with the opportunity to downsize.

Relevant Appeal Decisions

5.76 In the context of this appeal the Topic Paper on flood risk identifies 6 planning appeal decisions which are all capable of being material planning considerations. I specifically wish to reference the Appellant's appeal decision at Christchurch, Dorset in March 2025 with regard to its approach in considering national planning policy objectives and flood risk. The Inspector at Paragraph 9 identifies the many planning and sustainability benefits of the scheme the significance the benefits he opines cannot be stressed too strongly (Para 10). The Inspector at Paragraph 35 recognises that the Council's approach to flood risk would *sterilise a large, highly sustainable town centre brownfield site*. The sequential test which was based on the Christchurch area rather than the whole administrative area of BCP Council was considered to be passed based on the Appellant's sequential test and rebuttal evidence (Para 43). In conclusion the Inspector at Paragraph 72 states,

'The development would make full use of a large derelict brownfield site in the town centre of Christchurch. It would assist in addressing the significant need for new homes in the areas and the serious shortfall in housing land supply. It would also address the need for retirement living accommodation and would help to free up larger under-occupied homes. The development would assist with the regeneration of the area and would boost the town centre by direct investment and through the additional spending power of the future residents. These many benefits provide an overwhelming reason for planning permission to be granted.'

5.77 I consider that the Council's approach to flood risk on this site if proven to be correct presents the same issues of sterilising a highly sustainable brownfield site within a settlement where development is being directed by national and development plan policy. The proposed scheme would bring forward the same benefits as identified by the Christchurch Inspector.

5.78 The weight that should be afforded to these significant benefits has also been considered in an appeal decision for the Appellant at a site in Fleet, Hampshire (APP/N1730/W/20/3261194) (CD10.7). At Paragraphs 69-71 the Inspector in considering the planning balance and weight to be attached to the benefits of the proposed scheme states;

69. *'Moreover, there would be a number of benefits of the appeal scheme which were put forward by the Appellant. These benefits were not undermined to any degree during the Inquiry. I deal with each of these below explaining the weight that I attribute to each shown in the brackets.*

70. *The following benefits would arise: (i) much needed housing for older people. The Council suggests that the weight to this benefit should be tempered because the residents of the scheme would not be restricted to being aged 85 or over. However, given the needs identified in the SHMA and the average age of residents of the Appellant's development being 79-80, the scheme meets the needs of the Council and significant weight should be given to this benefit. (ii) the development is of previously developed land (substantial weight); (iii) the development would be in a sustainable location (substantial weight); (iv) the development would make optimum use of the site (moderate weight); (v) the development would provide 31 market dwellings and is a clear benefit (substantial weight); (vi) the provision of the Appellant's payment of £500,000 to the delivery of affordable housing would be a significant benefit (substantial weight); (vii) there is a benefit releasing under-occupied housing stock (substantial weight); (viii) the site would provide economic*

benefits by generating jobs, in the construction and operational phases of the development and by residents spending locally (substantial weight); (ix) there would be social benefits in specialised age friendly housing (substantial weight); (x) the environmental benefits of the scheme are a clear benefit (moderate weight). Cumulatively, these 10 benefits weigh heavily in favour of the appeal scheme especially given the critical need for housing for older people as identified at national level in the NPPF and NPPG and at a local level in HLP32.

71. Therefore, even if I had reached a contrary conclusion in terms of this appeal and found that there was a conflict with the development plan, any harm which might be identified as arising from the appeal proposal comes nowhere near significantly and demonstrably outweighing the many and varied benefits of the appeal proposal. There is no reason to withhold planning permission in this case and I conclude that the appeal should be allowed (my emphasis).

5.79 I would argue that the same attribution of weight applies here and that the cumulative benefits of the proposed scheme weigh heavily in favour of the appeal being allowed especially given the critical need for housing for older people as identified at national level in the NPPF and NPPG.

5.80 A similar attribution of weight to the planning benefits of a Retirement Living scheme by the Appellant was given by Inspector to its proposed development at The Village, Wigginton (APP/C2741/W/23/331433) (CD10.8) from July 2023 (Paragraphs 112-119) and at Shaftesbury, Dorset (APP/D1265/W/24/3337301)(CD10.9) from June 2024 (Paragraph 56).

6.0 Third Parties

6.1 The application subject of this appeal received 129 local representations (some third parties commenting more than once) with further letters of representation received in relation to the appeal. Comments from third parties are not unexpected where a change is proposed to occur. The majority of comments made by third parties related to the main matters identified at this appeal relating to affordable housing, housing mix and flood risk. I would refer to my previous Section 5 in respect to those matters.

6.2 Further comments were provided on pressure on local services from the development and parking provision. I will briefly comment on each of those issues in turn.

(i) Pressure on Local Infrastructure

6.3 Third parties made reference to increased pressure on existing medical facilities as a result of the proposed development. Paragraph 5.61 – 5.62 of my proof identifies research that rather than placing further pressures on existing services the provision of retirement living accommodation can have fiscal and time saving benefits to NHS facilities with savings of £3,500 per year per resident living in such accommodation.

6.4 The proposed scheme also makes a community infrastructure levy contribution of £885,385 towards community infrastructure addressing any concern on existing local facilities. As Bridport has a neighbourhood plan the town council are assured of receiving at least 25% of this sum for community infrastructure.

(ii) Parking Provision

6.5 The appeal proposal was submitted with 17 car parking spaces for the 48 apartments and 18 spaces for the 25 cottages. This equated to 0.48 spaces per unit. Dorset Council does not have set out specific parking requirements for retirement accommodation. The proposed parking provision was based on an understanding of parking surveys carried out at the Appellant's existing lodges which established that the average demand for on-site parking is 0.27 spaces per unit.

6.6 The Highways Authority advised they had no objection to the car parking levels proposed with the scheme. In seeking to resolve some comments from the Highways Authority on pedestrian movements and the urban design officer relating to parking arrangements the Appellant has provided a revised site layout plan (10128BP-PA01 Rev E) (CD2.2). The revised site layout plan has indicated a further 11 car parking spaces increasing overall parking provision to 0.63 spaces per unit. It is considered

that the proposed parking levels in a sustainable town centre location are acceptable and would not give rise to any unacceptable impact on highway safety.

7.0 Planning Balance

7.1 The decision-making process requires a balanced assessment of the scheme against the development plan taken as a whole with consideration given to material planning benefits. I have identified the material benefits of the proposed scheme above and summarised them along with weighting in the table below:

Planning benefit	Weight
Bring forward 73 units of C3 dwellings	Substantial
Delivery of 73 units of specialised accommodation for older persons for which the PPG identifies the need for delivery as ' <i>critical</i> ' and there is an agreed local need for.	Substantial
Provision of a financial contribution towards the delivery of affordable housing	Moderate
Redevelopment of vacant previously developed site in a key settlement	Substantial
Redevelopment of vacant site in a sustainable location	Substantial
Making optimum use of a previously developed site	Moderate
Releasing under-occupied housing stock in the local area	Substantial
Provide economic benefits by generating jobs, in the construction phase and by residents spending locally	Substantial
Social benefits in older persons accommodation including to the national health service	Substantial
Environmental benefits from the redevelopment of this site and through the sustainable construction of the proposed development, biodiversity and townscape enhancement.	Moderate

7.2 I have considered the proposed development in the light of Section 38(6) of the 2004 Act with regard to those matters that are relevant and material planning considerations. I consider that the appeal proposal is compliant with all policies of the development plan and permission should be allowed but all material planning considerations weigh heavily in favour of the proposed scheme.

7.3 Paragraph 11(d)(ii) of the NPPF is engaged and that planning permission should be granted unless any adverse impacts of doing so would significantly and demonstrably outweigh the benefits. Having regard to the benefits of the proposed scheme which include developing in a sustainable location, making effective use of land, delivery of

both specialised accommodation for older persons and providing for affordable housing, land remediation and a well-designed scheme it is clear that if there were any adverse impacts they would come nowhere near to significantly and demonstrably outweighing the benefits. This is a position that the Council have confirmed that they agree with and are no longer contesting this appeal.

8.0 Conclusion

- 8.1 The Appeal proposal accords admirably with planning, housing and sustainability aims and objectives of the NPPF and NPPG, and local planning policy, not least in providing residential development for which there is a *'critical'* need nationally and locally, and in a sustainable manner.
- 8.2 The proposed development has been considered in the light of Section 38(6) of the 2004 Act with regard to those matters that are relevant and material planning considerations. It is considered that there is no conflict with the development plan and planning permission should be approved without delay.
- 8.3 The Appellant's evidence demonstrates that the appeal proposal provides for the maximum amount of affordable housing delivery which is viable and there are good housing reasons to bring forward the proposed scheme and it is therefore in compliance with Policy HOUS1 of the Local Plan. The provision of both older persons accommodation and affordable housing meets identified local housing needs set out in the Dorset LHNA and the Bridport AHNA and as such is consistent with policies HOUS3 and H4 on housing mix. The policies do not require all local housing needs to be met on all sites only that a residential proposal meets local housing needs which this scheme does. Even if it was still considered that the proposed scheme does in some way still conflict with policies HOUS3 and H4 in respect to housing balance, which my evidence refutes, then given it is identified and accepted by the Council as meeting overall housing need and two local housing needs any remaining adverse impact of breach of these policies would not significantly and demonstrably outweigh the benefits of the proposed scheme.
- 8.4 In respect to flood risk the point of difference between the parties is simply the size of the catchment area upon which the sequential test should be carried out and from that whether there would be any reasonably available sites that would be sequentially preferable. My evidence and identification of catchment area being limited to Bridport and environs is supported by Para 027a of the PPG on Flood Risk and Coastal Change which specifically identifies that *the catchment area should always be appropriate to the nature and scale of the proposal and the settlement it is proposed for*. The Council's approach of a district-wide catchment area is contrary to the PPG. They are also advancing evidence on Bridport's local housing needs to argue that the proposed scheme is failing to provide a balanced community to meet local housing needs yet are suggesting a district wide search is required for the sequential test based on

district-wide needs. There is a lack of consistency in the Council's approach to this appeal.

- 8.5 I have provided an updated sequential test and consider the proposed scheme passes the test.
- 8.6 Even if the sequential test was considered to have been failed the Council in their Statement of Case (CD4.5) acknowledge that if the development can be demonstrated to be made safe for its lifetime then a failure to pass the sequential test on its own would not represent a strong reason for refusal. The flood risk topic paper (CD4.2) identifies the agreement that the site can be made safe for the lifetime of the development.
- 8.7 I consider the appeal proposal complies with Para 11(c) of the NPPF as the proposal accords with the development plan and that the proposed scheme should be approved without delay. Even in the event of any identification of harm Paragraph 11(d) of the NPPF is engaged because of the Council's housing delivery rate. There are no protected areas or assets of importance impacted by the proposed scheme that would provide a strong reason for refusing the development and Paragraph 11(d)(i) is not engaged. Being a brownfield site Para 125(c) is also engaged and planning permission should be granted unless substantial harm is caused.
- 8.8 In regard to Paragraph 11(d)(ii) of the NPPF the proposed scheme is in a sustainable location which makes effective use of a previously developed site with a well-designed scheme. The proposal makes provision for affordable housing and older persons accommodation in accordance with the NPPF and development plan policies HOUS1 and HOUS3 of the Local Plan and H4 and H5 of the Neighbourhood Plan. I therefore conclude that even if the Council's allegations of harm were made out they would not be substantial and they would not come anywhere close to significantly and demonstrably outweighing the benefits of the proposed development. This is a position that Council themselves share as they acknowledge in their email to PINS of the 4th December 2025 (CD4.15).
- 8.9 I respectfully request that the appeal be allowed.

Appendix 1



Churchill Living

Private and Confidential

Mr V. C Dominey
26 Victoria Road
Poole
Dorset
BH12 3BB

20th November 2025

Re: Suitable Development Land on the West Side of Dark Lane, Bridport

Dear Mr Dominey,

Churchill Living is actively seeking a development opportunity in Bridport for a high-quality retirement living scheme.

We understand that your land forms part of the Vearse Farm Urban Extension and is therefore considered by the Local Authority as suitable for residential development. I am writing to enquire whether you would consider a freehold disposal.

Churchill Living is an award-winning, well-funded national housebuilder with developments across the UK. We have extensive experience in land acquisition and a strong track record of securing planning permissions, particularly where there is a clear local need for specialist accommodation for older people.

Should you wish to explore future options for the land, we would be pleased to provide a confidential, no-obligation offer based on our preliminary assessment, with no requirement for site access at this stage.

Thank you for taking the time to consider this letter. I look forward to hearing from you.

Yours sincerely



Harry Young
Senior Land Manager
Email: Harry.Young@crl.co.uk
Mobile: 07391 401144

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South West Region, Churchill House, Parkside, Ringwood, Hampshire BH24 3SG
Telephone: 01425 462100 Email: enquiries@crl.co.uk Web: www.crl.co.uk

Churchill Living



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Churchill Living

Private and Confidential

Bridport LVA LLP
Salamander Quay
Uxbridge
Middlesex
UB9 6NZ

20th November 2025

Re: Suitable Development Land on the West Side of Dark Lane, Bridport

Dear Sir/Madam,

Churchill Living is actively seeking a development opportunity in Bridport for a high-quality retirement living scheme.

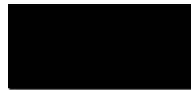
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Appendix 2



Silver saviours for the high street

How new retirement properties create more local economic value
and more local jobs than any other type of residential housing

A report by  STRATEGY for

Homes for Later Living

February 2021



Contents

Foreword	02
Executive summary	03
Introduction	05
Summary of benefits	09
Chapter 1: Boosting local economies through jobs and growth	10
Chapter 2: Reviving the high street	15
Chapter 3: Greening communities	17
Conclusion and recommendations	20
Annex	22
Endnotes	25

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About Homes for Later Living

Homes for Later Living has been set up to promote greater choice, availability and quality of housing specifically for older people. It comprises Churchill Retirement Living, McCarthy Stone and Lifestory Group (made up of Pegasus and Renaissance) and operates alongside the Retirement Home Builders Group within the Home Builders Federation (HBF).

Homes for Later Living exists to promote all types of housing which are specifically designed, built or adapted for people over the age of 60. These properties are operated in the long-term interest of residents, so that as people grow older and their needs change, they can choose to live in a property that works for them.

Homes for Later Living or retirement properties mean specially designed housing suitable for older people who want to maintain the independence and privacy that comes with having a home of their own, but may want access to varying degrees of support and care, plus an in-built social community.

Typically built for people who no longer want or need a family-sized house, and often taking the form of apartments or bungalows, our developments are designed to help people remain independent, safe, secure and sociable for as long as possible.

One of the key differences between new-build housing for older people and new-build mainstream housing is the provision of extensive communal areas where neighbours can socialise, host visitors and be part of a friendly, like-minded community.

Another key difference is the presence of an on-site manager or team, someone whose role is to look out for people's welfare, be a point of call if help is needed, make sure the communal areas are well-maintained and to be a reassuring, friendly presence.



About the author

Chris Walker

Chris Walker is an associate at WPI Strategy and a former government economist, who spent over 12 years as a civil servant in the Treasury, Department for Work and Pensions, and the Department for Communities and Local Government where he was a senior economic adviser. He now works as a research and economic consultant on housing, planning and local economic growth.

Foreword

As we begin to emerge from the shadow of Covid-19, breathing new life into our high streets will be critical to the future economic prospects and the social fabric of local villages, towns and cities right across the UK.

The pandemic has had a devastating impact on the high street, with local businesses unable to open at various points in time. Yet faced with such unimaginable challenges, Britain’s entrepreneurs have innovated like never before, moving to different ways of offering their services and products to customers.

There is little doubt that as we return to some semblance of normality this year, that the look and feel of our town centres will need to continue to evolve. Part of this evolution will involve striking the right balance between commercial and residential properties on or near the high street.

In 2018, retail expert Bill Grimsey recommended that high streets and town centres “need to be repopulated and re-fashioned as community hubs, including housing, health and leisure, entertainment, education, arts, business/office space and some shops”. Three years later, that argument looks stronger than ever. Getting that mix right will be critical to local economic recovery efforts and fostering a renewed sense of community.

This report seeks to contribute to the debate over the look and feel of our high streets and town centres. Our findings focus specifically on the role that specialist retirement housing can play in driving local economic growth.

The analysis is stark. Specialist retirement properties create more local economic value and more local jobs than any other type of residential housing. People living in these properties are happier, healthier and more likely to spend money locally than people of the same age living elsewhere. And just as importantly, polling commissioned as part of this report indicates that the vast majority of local people would approve of retirement housing being built near them.

Specialist retirement housing does not have to come at the expense of housing for families and young professionals. Rather our previous research has shown that building more specialist retirement housing can stimulate transactions throughout the entire housing market, for families looking to move into bigger homes and for first time buyers looking to take their first step on the property ladder.

We know there are 3 million people across the UK over the age of 65 who would like to move home but don't feel they can. Quite simply we should be building tens of thousands of good quality specialist retirement properties to help meet this demand.

With retirement developments of this sort located in or near to our struggling high streets, the benefits of building these properties are clear. Doing so will help stimulate local economic activity and help communities recover as quickly as possible from the devastating effects of the pandemic.

Executive summary

Local authorities across the UK face pressing challenges in the coming years. Most urgently, councils need to rescue their finances from the ravages of the pandemic which has eroded high streets and cost many jobs. Alongside this, local authorities must manage the escalating costs of social care at the same time as keeping an ageing society healthy, happy and safe, and they need to find the best way of meeting local housing targets.

With the Prime Minister having promised to 'build back better', retirement properties can help local authorities to meet such challenges by creating the conditions for local and sustainable economic growth in communities across the country, without eroding the green belt or urban green spaces.

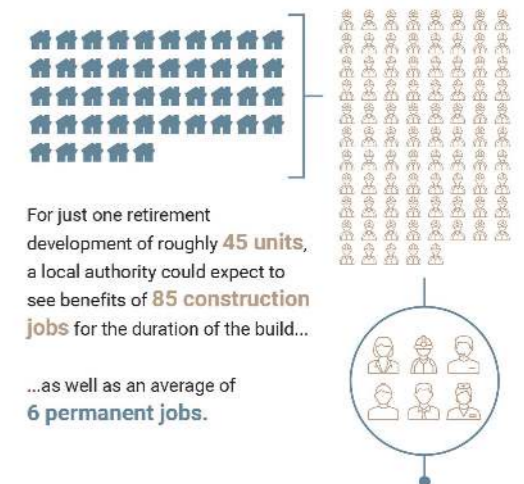
Our previous reports have set out firstly the extent to which retirement housing creates fiscal savings through reduced health and social care costs, and secondly the impact on the wider housing market of releasing second-hand properties back onto the market.

Here, in our third report, we look at the final challenge – that of restoring and creating jobs, supporting shops and services in the local economy, and making new housing environmentally sustainable. Crucially, we show how retirement properties create more local economic value and more local jobs than any other type of residential development.

“Retirement properties create more local economic value and more local jobs than any other type of residential development.”

The benefits for local authorities can be seen both in terms of jobs created and in terms of Gross Value Added (GVA) - in other words the sector-specific economic value it adds. Further benefits are derived from the location of retirement properties amongst existing shops, services and transport connections which focuses the spending power of the 'grey pound' to revitalise local high streets.

- For just one retirement development of roughly 45 units, a local authority could expect to see benefits of 85 construction jobs for the duration of the build, as well as six permanent jobs and £13m in GVA over the lifetime of the development, as opposed to not developing a site.¹
- These benefits mean that retirement properties create more local economic value and more local jobs than any other type of residential development.
- People living in each retirement development generate £550,000 of spending per year, £347,000 of which is spent on the local high street. Some £225,000 of this is new spending in the local authority, directly contributing to keeping local shops open.
- From these figures, we estimate that a typical retirement housing development has the potential to support more than three local retail jobs. Over the lifetime of the development, a typical development would contribute £2.25m of GVA to the high street.

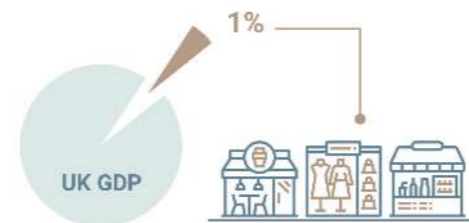


Our findings come as UK-wide polling for this paper shows that retirement housing is among the most popular type of housing. We can see that 68% of people would approve of such housing being built near them, compared to the 45% approval rating given to a conventional block of flats. Meanwhile the generation of local jobs is the most important factor in people’s support for new developments.

Despite this public sentiment and the clear benefits that retirement developments bring to local communities, we are still not building enough suitable properties to cater for our ageing population. Currently in the UK, we build around 8,000 retirement properties a year. This is distinctly below the level of demand and need.

Looking at the national picture, our analysis shows what would happen were the UK to build 30,000 retirement properties every year, consistent with the level of supply that is needed.² Building 30,000 retirement properties a year would be just 10% of the national house building target and the estimated level of demand, and, compared to not developing the sites involved, would mean:

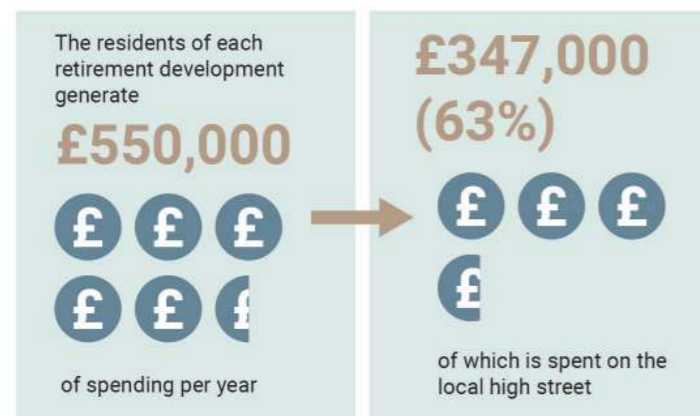
- £2bn of additional economic activity every year would be created across the country. This is £20bn over 10 years, roughly equivalent to 1% of current UK GDP over 10 years, focussed where it is most needed, on our high streets.
- 15,000 additional construction jobs would be created nationally and sustained over the period of construction. A further 700 jobs a year would come from management and renovation of properties freed up.
- Greenfield land across the UK could be preserved as the vast majority of these developments are on brownfield sites, effectively and sustainably regenerating previously developed land.



A single retirement development of 45 units, would add £13m in additional local economic value (GVA) to its area. A 10-year building programme of 30,000 retirement properties per year could be worth roughly the equivalent of an additional 1% of GDP to the economy.

In this report, we therefore provide the evidence that creating the right policy conditions to encourage the construction of more retirement properties is not only in the interests of those people in later life. It will also have a major impact on the wider housing market while stimulating local economic growth in every community across the country.

With all of this in mind, **our key national policy recommendation is for a 10 year programme of building 30,000 retirement properties every year.** If such a programme was introduced then we could have much-needed new housing for older people supplementing new housing for families and young professionals to ensure that we finally have the diverse housing stock we need in the UK.



Introduction

People and businesses across the UK have faced unprecedented personal and economic disruption since the Covid-19 pandemic took hold in March 2020. For local communities, the public health and economic effects have created a perfect financial storm.

Of course, local council finances being squeezed is not a new development. Back in 2012, Barnet Council encapsulated the problem in the Barnet Graph of Doom - a PowerPoint slide showing that within 20 years, unless things were to change dramatically, the north London council would be unable to provide any services except adult social care and children’s services.

But since the outbreak of the pandemic, the situation has become even more critical. Councils have been increasing spending while incomes have been falling. There have been new responsibilities to help with the testing, tracing and control of Covid-19 while social distancing requirements and personal protective equipment (PPE) have meant increased expenditure on adult social care and other services. At the same time, a number of long-established routes of income, such as through car parking, have been significantly reduced. On top of all of this, many households and businesses have found themselves struggling to pay their bills.

It is against this backdrop that local authorities throughout the UK will face three very pressing and difficult challenges in the coming years.

First, councils will need to salvage their financial position and that of the local economies on which they rely. This means generating income from a strong local economy populated with businesses, employees and customers all of whom can play their part in generating the revenue needed to pay town hall bills.

Second, councils will need to find ways of mitigating health and social care costs but at the same time keeping an ageing society healthier, happier and safer for as long as possible. Before the pandemic children’s and adult social care costs already accounted for a rising proportion of the annual budget. Covid-19 has only exacerbated this situation and with financial restrictions likely to be tighter than ever in 2021, local authorities must reconcile the escalating costs of social care with perilous finances

Third, councils will need to identify where and how they can meet the housing targets required of them without erasing the green belt, over-burdening the road infrastructure or burning up local support. For the vast majority of local authorities, brownfield sites can be the best way to achieve this. Such sites offer new ways of absorbing local targets without fundamentally changing the character of an area or redrawing its perceived boundaries. Furthermore it is urban brownfield sites where retirement housing is best placed to access existing public transport connections and can accommodate a new resident population willing and able to support struggling shops and services

In this report we show that all three of these crucial local authority challenges can be met more effectively through the delivery of much-needed retirement housing, alongside existing conventional housing developments.

With the economic benefits it brings, retirement housing can also be a key driver of the Government’s post-pandemic agenda in local authorities across the UK. Setting out his vision for an economic recovery, the Prime Minister promised to “build back better”. In his speech on the economy in June 2020, Boris Johnson lamented the failure of the state over many years to build enough new homes and asserted that “we will build fantastic new homes on brownfield sites”. Furthermore, the Government has recommitted to its target of delivering an average of 300,000 new build homes a year by the mid-2020s.

The role of brownfield in this has been emphasised in the change to the housing formula put forward in the Government's Planning for the Future White Paper. To this end, it is critical to get the most value possible out of developments on these sites.

Retirement housing is likely to be welcomed by the majority of residents. Our UK-wide polling found that it was among the three developments with the highest net approval ratings, alongside care homes and developments of family homes. The polling also found that local job creation is the number one most important aspect for a new development in the eyes of local people.

In the following chapters, we set out the unique social and economic contribution that retirement properties can play in boosting local economic output and creating local jobs, revitalising the high street and greening local communities. These are economic benefits that stem from factors unique in these developments including their specific building designs, central location and residents' spending habits. And they are benefits that are unlikely to come from other types of properties, as can be seen in the annex.

In our modelling, we have shown the "absolute benefits" of retirement properties, in other words those benefits compared to allowing brownfield sites to lay undeveloped. We have also compared those benefits to those yielded by other types of residential developments, namely housing and blocks of flats. In these tables, all the benefits are stated in full time equivalent jobs and in Gross Value Added for easy comparison. In the report itself, however, where it makes more intuitive sense, other metrics are used.

Through our modelling we can therefore see how building specialist retirement properties makes sense for all types of local authorities who need to accommodate new housing and want to see brownfield sites prioritised to achieve this in a way that delivers maximum economic benefit locally and benefits the local community most effectively.

This report is the third in a series of reports looking at the socio-economic benefits of retirement housing, with previous reports having shown how helping more people to access specialist retirement housing would improve older peoples' wellbeing, save money for the NHS and stimulate both ends of the housing market.

Our first report revealed how moving from existing mainstream housing to specialist retirement properties can improve the mental and physical health of our ageing population, with an average Homes for Later Living resident aged 80 feeling as good as someone 10 years younger, when measured on a selection of national wellbeing criteria. The resulting reduced health challenges could bring about significant savings for the NHS and social care budgets. Most notably, we found that each Homes for Later Living resident contributes to fiscal savings to the NHS and social care services of approximately £3,500 per year.

Our second report looked at how building more Homes for Later Living developments would help to unblock the housing market. It revealed that a quarter of people over 65 want to downsize and it showed how helping to make this happen would be beneficial to younger generations. For example, in this report we also showed that, through the chain effect, roughly two in every three retirement properties built releases a home suitable for a first-time buyer further down the chain.

In the third and final report of this series, we build on our previous findings to show that Homes for Later Living developments can be key to building back better in local communities. On top of the benefits outlined in previous reports, we can see that building more specialist retirement properties would do more than any other type of residential development to drive up the numbers of local jobs, boost local economic activity, and bring vibrancy to our local high streets.

Previous research

This report is the last in a series of three pieces of research, each highlighting different benefits brought about by Homes for Later Living developments.

Our first report, Happier and Healthier, explored how specialist retirement housing can improve residents' wellbeing and generate savings for Government. It showed that:

- On a selection of national well-being criteria such as happiness and life satisfaction, an average person aged 80 feels as good as someone 10 years younger after moving from mainstream housing to housing specially designed for later living.
- Each person living in a Homes for Later Living property enjoys fewer health risks, contributing to fiscal savings to the NHS and social care services of approximately £3,500 per year.

Our second report, Chain Reaction, demonstrated how helping more people who wish to downsize would be beneficial to the wider housing market, freeing up thousands of family-sized homes as well as those for first-time buyers. It showed that:

- Approximately 3 million people in the UK over the age of 65 (or 25%) want to downsize.
- Every Homes for Later Living property sold is estimated to generate at least two moves further down the housing chain, freeing up homes at differing stages of the housing ladder for different demographics.
- Roughly two in every three retirement properties built releases a home suitable for a first-time buyer down the housing chain. A typical Homes for Later Living development therefore results in at least 27 first time buyer properties being released onto the market.

Sarum Lodge, Salisbury



Public attitudes towards retirement housing

Homes for Later Living developments may bring numerous economic benefits to local areas but how welcome are they in the eyes of local residents?

Our UK-wide polling indicates that the vast majority of people would approve of retirement housing being built near them. Indeed, when people were asked whether they would approve or disapprove of certain developments being built within a mile of their home, retirement housing was among the three developments with the highest net approval ratings. The other two highest scorers were care homes and developments of family homes.

Across the UK, retirement housing scored a net 68% approval rating - rising to 70% in London and south west. This was slightly higher than the rating given to a development of first time buyer homes (67%) and significantly higher than the rating given to a conventional block of flats (45%) and a development of student accommodation (42%).

The approval rating given to retirement housing was also significantly higher than was given to commercial developments of all kinds. For example, a commercial development (retail) got a 47% net approval score and a commercial development (offices) scored 41%.

More generally, our polling established that more people than not want to see some kind of new housing built near where they live. A third of people think it is important that homes are built in their local area, compared to a quarter who do not.

Finally, our polling asked people what, if anything, they thought was particularly important in any new building development in their local area. The highest scoring answer here was "creating jobs" with 50% of respondents opting for this. Also scoring highly on 42% was "leads to more money being spent in local shops and businesses".

Savanta ComRes polled 2178 adults across the UK from 27-29 November 2020.

Summary of benefits

The figures presented in this report are net additional figures, which show the benefits of retirement developments versus a counterfactual. The below table highlights the benefits of Homes for Later Living developments versus letting a site remain undeveloped. This is in line with best economic practice. N.B. these figures are not the same as direct employment figures. Averages for direct employment can be found in the annex.

	45 apartments – i.e. the benefits of a typical Homes for Later Living development	30,000 apartments – i.e. one year of national building, 10% of the new homes target and the current level of demand	300,000 apartments – i.e. 10 years of national building
Construction	<ul style="list-style-type: none"> • 85 construction jobs for the duration of the build • £7.6m in gross value added in the local area 	<ul style="list-style-type: none"> • 14,820 construction jobs for the duration of the build • £1.4bn in gross value added nationally 	<ul style="list-style-type: none"> • 14,820 jobs sustained for 10 years • £14bn in gross value added nationally
Repairs and Renovations	<ul style="list-style-type: none"> • 1 permanent jobs • £1.6m in gross value added in the local area 	<ul style="list-style-type: none"> • 174 permanent jobs • £285m in gross value added nationally 	<ul style="list-style-type: none"> • 1,740 permanent jobs • £2.85bn in gross value added nationally
Management and Care	<ul style="list-style-type: none"> • 2.3 permanent jobs • £1.6m in gross value added in the local area 	<ul style="list-style-type: none"> • 523 permanent jobs • £366m in gross value added nationally 	<ul style="list-style-type: none"> • 5,230 permanent jobs • £3.66bn in gross value added nationally
High Street Spend ³	<ul style="list-style-type: none"> • 3.2 permanent jobs on the high street • £2.25m of gross value added to the high street 	Displacement would mean benefits would net off nationally.	Displacement would mean benefits would net off nationally.
Total	<ul style="list-style-type: none"> • 85 construction jobs for the duration of the build • 6.4 permanent jobs • £13m in gross value added in the local area 	<ul style="list-style-type: none"> • 14,820 construction jobs for the duration of the build • 700 permanent jobs • Nearly £2bn in gross value added nationally 	<ul style="list-style-type: none"> • 14,820 construction jobs sustained for 10 years • 7,000 permanent jobs • Nearly £20bn in gross value added nationally, equivalent to 1% of GDP



Boosting local economies through jobs and growth

- A typical retirement development of 45 units could generate over £13m of additional economic activity in a local area, compared to letting a brownfield site lay undeveloped.
- Building 30,000 retirement properties could generate £2bn of economic activity across the country every year, compared to leaving sites undeveloped.
- A typical retirement housing development could also generate 85 additional construction jobs.
- There would also be permanent jobs created in management and maintenance of retirement developments as well as the renovation works and investment that follow moves further down the housing chain.

There has never been a more urgent time for stimulating local economic growth and revitalising our communities. Construction is central to this mission and the Prime Minister has called for an “infrastructure revolution” to “repair and refurbish the fabric of our country”.

The Planning White Paper is intended to help deliver this revolution through modernisation of the planning system and will help to drive up the number of new homes being delivered. The great hope is that a burst of construction will generate the kind of economic growth that this country needs to get back on track from the pandemic. The changes made to the planning algorithm have further evidenced the need to make the most of our brownfield sites.

For local authorities who need to accommodate challenging housebuilding targets but are seeking to protect greenfield sites there is a strong case for factoring specialist retirement properties into these plans.

We already know that this type of housing is largely focused on brownfield land. In fact, for one operator of retirement housing 97% of sites are on brownfield land. We know that it meets a critical need to enable older people to stay in their own homes for longer, thereby reducing health risks and generating significant health and social care savings. And we know that it stimulates both ends of the local housing market, ultimately releasing more for first time buyers.

Now we can also see how retirement housing can boost local economic growth and create jobs. These benefits stem from construction activity, repairs, renovations and onsite management and care jobs including property managers, gardeners, window cleaners among others.

That said, there is no suggestion that specialist retirement housing should come at the expense of new conventional housing in any area. Rather, specialist retirement housing should be built in addition to conventional housing to ensure that we have the diverse housing stock we need, offering choice to potential purchasers and tenants. This will mean that the many benefits brought by specialist retirement housing do not come at the expense of existing housing aimed at families and young people.

The importance of building

Construction of any kind is critically important to economic growth. A site laying undeveloped carries a major opportunity cost. In order to grasp the full extent of this cost, we have modelled out the economic comparison of building Homes for Later Living developments on brownfield sites versus allowing those sites to lay undeveloped.

Our estimates show how construction activity and other factors combine to bring substantial economic benefits. We found that building 30,000 retirement properties a year would add £2bn a year to the UK economy through additional economic activity, partly owing to the specific construction requirements of our properties. It would add 15,000 total construction jobs for the duration of the construction, as well as 700 permanent jobs in the management, renovation, and care work associated with retirement properties and the downstream renovation of properties in the existing housing stock.

Research undertaken on behalf of the CBI as well as research done by FTI Consulting, cited by Shelter, shows that for every pound of capital spent in construction, between £2.09 and £2.80 was returned to the local economy.⁴

If the Government undertook a 10 year programme of building 30,000 retirement properties each year, we could therefore expect to see nearly £20bn added to the UK economy. On top of this would be 15,000 construction jobs sustained over 10 years and 7,000 jobs in the management, renovation and care jobs associated with retirement properties. These include managers, carers, gardeners and others who help to ensure that Homes for Later Living developments are vibrant and happy communities.

Over the lifetime of the 300,000 developments, this would be equivalent to adding nearly 1% to UK GDP, just by building one type of housing at the level of demand that exists for that kind of property.

The benefit of Homes for Later Living versus other developments

Having established the economic benefits of Homes for Later Living developments, the question is: how do these economic benefits compare to those that other residential units can provide to our local communities?

The answer is that Homes for Later Living developments compare favourably to both conventional houses and apartments, with additional economic benefits and additional jobs created, which are derived from multiple factors.

Firstly, the majority of retirement living developments are on brownfield sites near town centres and local transport links, this being a key driver of reduced car use and increased local spend.

Secondly, retirement properties employ additional staff, in management, care and service roles which have been included in the model, as well as bringing in local residents for part-time work like hairdressing for the residents, which has not. The manager is a net additional job compared to conventional houses, as will be the services of a gardener, cleaner and maintenance staff. In some cases, and in all Extra Care developments, there will also be a team of newly appointed on-site carers, as well as caterers and hospitality staff. These benefits are enumerated in the annex.

Thirdly, building retirement properties will free up more second-hand homes than building conventional apartments or houses for open market sale. The effect of this is to increase the number of moves occurring in the existing housing stock. When this happens, the numbers of renovation and repairs are increased. Our previous report, Chain Reaction, showed that older households tend to ‘stay put’ in their family home beyond the age of 65, partly due to the lack of availability of attractive downsizing options. Of course, building high quality retirement properties is one way to ensure that those looking to downsize have more options to choose from.

The construction benefits themselves are also large and derive from the particular specifications and requirements of building retirement properties.

Our modelling shows how retirement properties free up considerably more local homes in the chain of transactions than conventional flats and houses for open market sale. These additional freed up homes will create additional renovation and repair activity. Some of this work will be DIY efforts, but otherwise the use of tradesmen such as decorators, bathroom and kitchen fitters, central heating or window installers will support jobs and generate economic benefits nationally and locally. There may also be additional economic benefits through the local purchase of materials.

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Pegasus Jesmond Assembly - from school site to specialist retirement housing

One current example of a site development is the Pegasus Jesmond Assembly in Newcastle-Upon-Tyne. In July 2016 Central High School for Girls merged with Church High School to become Newcastle High School for Girls. The former school site became vacant in December of that year. A planning application to redevelop the site was submitted and approved by Newcastle City Council in 2018 for 63 much needed homes exclusively for the over 60s in Jesmond. The development is over five floors, with shared communal facilities including a shared landscape deck to the rear, communal lounge and social kitchen. Construction is due to be completed in early 2021, with owners and tenants moving in Spring 2021.

The development was designed by local award winning architects Faulkner Browns, with Tolent appointed as main contractor. Tolent is a local business established in 1983, that has since grown into one of the North East’s largest construction companies. With 20 people employed directly by Tolent on site and a further 26 subcontracts. At any point in time, there are between 100-125 subcontractors on site. 95% of the contractors are local to the Newcastle City Region, employing local labour and providing apprenticeships on site to help train and develop skills for the next generation of construction workers.



Some of the jobs at Homes for Later Living developments

Alongside the construction jobs brought about by the development of specialist retirement properties, there are a host of management, renovation and care jobs associated with Homes for Later Living schemes. For example:

A **House Manager** oversees front of house management, facilities, event coordination and customer service in a typical Homes for Later Living property of 45 units. They help homeowners settle into their new homes and remain on hand to offer help, support and advice as necessary. The House Manager also provides a professional front of house service, welcoming visitors, and helps to maintain a safe, secure, well maintained and pleasant environment.

An **Estate Manager** is a pivotal point in an Extra Care retirement community, leading the care and support and duty management teams and working with colleagues across the wider business to deliver operational requirements. An Estate Manager will have full accountability for the successful day-to-day running of a development and its budget requirements. They will also coordinate and facilitate activities in communal lounges to improve social and physical opportunities for residents.

A **care and support assistant** plays a vital role in empowering our residents to live life to the full through domestic support and housekeeping and personal care, including bathing, dressing, toileting and help with mobility. They may also provide lifestyle services such as chaperoning homeowners to medical appointments, and/or other community related services, or simply offering social support.



A day in the life of an Estate Manager during the pandemic

Rhona Hill is Estate Manager at the Dairy in Tunbridge Wells, a community of people over 70 who live independently in their own apartments, whether privately owned or rented. She is responsible for the smooth day-to-day running of the community and is the first port of call for the retirees who have made the development their home.

When Covid-19 arrived in the UK last year and the country went into lockdown, life took an unexpected turn for Rhona, her colleagues and residents.

She says: "In my role as an Estates Manager, no two days are ever really the same, especially since the world was turned upside-down in the wake of the Covid-19 outbreak. Since March last year, my day-to-day role has been governed by the needs of the homeowners, whether it is helping them FaceTime loved ones, picking up essentials or just being a friendly face to chat to.

"The biggest challenge here at The Dairy has been fitting everything into one day, it's been a huge team effort and we are lucky enough that we haven't had any Covid-19 cases, a testament to everyone's hard work."

Rhona and the team have dedicated their time to helping homeowners by posting letters and fetching all of their groceries, and they continue to do everything that is needed to minimise the number of trips homeowners feel they need to make outside of the development to help keep them safe.

"We were lucky enough to be able to host a range of socially distanced outdoor activities over the summer months, with homeowners enjoying live performances from local musicians, sweet treats and coffee in the gardens as well as themed quizzes delivered through their doors," she says.

Speaking of her enjoyment for her role, Rhona says it is especially rewarding to be able to take the hard work away from the homeowners and support them to lead their independent lives. "Usually within six months of moving-in to The Dairy, the homeowners blossom into what I can only describe as what they would have been like ten years prior - relaxed, happy and full of life. It's a joy to witness," she says.

Rhona adds: "The support that both the team and the homeowners have received from McCarthy Stone has been second to none. McCarthy Stone have sent magazines to the development for the homeowners to enjoy, hosted virtual talks, a chess club and created quiz and puzzle sheets to keep everyone entertained. As employers, they have been phenomenal. The team and I have been constantly informed and kept up-to-date and they have ensured that all of the staff feel appreciated and supported through this difficult time."



Reviving the high street

- Homes for Later Living Developments are typically located on or close to high streets, ensuring the residents have easy access to local shops and services.
- On average, 63% of residents' annual expenditure is in local shops. This is much higher than the average local spend by 80+ year olds in the general population.
- The residents of a typical 45-unit retirement development generate £550,000 of spending per year, £347,000 of which goes to local shops, supporting retail jobs and keeping shops open.
- Assuming a shop has an owner and two full time equivalent employees, one Homes for Later Living development would support one shop on the high street.

Retirement properties can have a further positive impact on the local economy through the purchasing power of Homes for Later Living residents, also known as the 'grey pound' effect. This spending by older people can help maintain outlets from the newsagents and the butchers to the flower shop and the local cafe - in other words the shops and community spaces which make up the heart of local communities.

In this section of the report we look specifically at the high street benefits. Other reports have included other local spending benefits like those on local contractors like window cleaners and gardeners. We include those benefits as part of our management and care figures.

We know that there is an increased likelihood of older residents spending their money locally, as opposed to nationally or online. And this is especially the case with residents of Homes for Later Living developments which tend to be brownfield sites in urban locations close to town centres or high streets where there are clusters of local shops and services, which will most likely also be already familiar to older residents but will benefit from the new-found immediate proximity.

Previous research found that people in a McCarthy Stone development regularly use shops and local facilities. The study for Henley Business School found that 80% of the residents used the shops almost daily or often; over 40% used the library or post office almost daily or often. In the schemes, owners were asked about the extent to which they used local services and facilities in their current home. More than three-quarters (78%) said that they used local shops at least once a week; and around 90% used local shops and/or supermarkets more than once a month. Other local services were also used regularly by residents, with around a quarter using services such as local taxis, hairdressers, pubs, cafes and restaurants more than once a week.⁵

In order to get an idea of how much residents of specialist retirement properties spend on retail items compared to residents of other housing developments, we started by looking at ONS figures for average annual spending by households by household age band. These show that people aged 75 and over spend an annual average of £13,354 – whilst this is not surprisingly a little less than other age brackets how it is spent is of greater significance. Our polling evidence suggests that over 80 year olds in the general population spend 45% of their money in local shops - similar to 35-64 year olds. But we should not assume the residents of retirement properties fall into line with all older people when it comes to spending habits. Indeed, our survey of residents tells a very different story.

Through our polling, we found that Homes for Later Living residents actually spend on average 63% of their money in local shops. This is much higher than the average local spend by 80+ year olds in the general population. This can be explained by residents' close proximity to local shops, meaning that car journeys out of town often become unnecessary.

Using 'propensities to spend locally' we can apportion spending figures to households in alternative housing developments to get the aggregate spending in local shops and cafes. Were there to be other homes in the place of a Homes for Later Living development, it is difficult to ascertain whether this 'proximity' effect would have quite the same influence on the local spending propensity of younger households that would be living there. Therefore we have assumed two possibilities. The first is that younger household local spending propensities remain the same as the general population of the same age. The second is that they rise proportionately to the increase seen for Homes for Later Living residents.

Through our modelling, we can see that building retirement properties can be hugely beneficial to local high streets when co-located amongst shops, services and transport connections. The residents of a typical retirement development generate over £553,250 of spending per year. By our residents' survey, and based on where the residents were spending before moving into retirement properties, our modelling shows that just under 63% - or £347,441 - of this will be spent on the local high street every year. This amounts to £224,176 that previously was not spent on the local high street.

Our modelling estimates that for every one retirement housing development created in a local authority it has the potential to support more than 3 local retail jobs. Assuming that a small shop has 3 full time equivalent workers (possibly the owner and two employees) this is equivalent to each retirement property keeping one shop open on the high street. Over the lifespan of each development this is more than £2m of gross value added to each local high street versus building nothing. It is an additional £600,000 over using the same land to build conventional houses.

Finally, it is worth highlighting that unlike the construction impacts considered previously, these are 'ongoing effects' occurring through regular spending in shops in cafes each week over a 60-year period, which is how this report measures the lifespan of a development.

Greening communities

- **With c. 97% of developments on brownfield sites, building Homes for Later Living properties helps to safeguard green field land.**
- **Many retirement developments are on the cutting edge of energy-efficiency and green generation.**
- **Younger families moving into vacated properties likely induce energy efficient renovations down the chain creating better energy efficiency across the market.**
- **We estimate that building one retirement development of 45 units takes up to 15 cars off the roads.**

Homes for Later Living properties do not just bring economic benefits to communities. Both the developments and the residents that live in them can bring a number of environmental benefits.

We have already noted that the vast majority of sites used for Homes for Later Living are previously developed brownfield land. Whether that is a former garage, an old police station or surplus municipal building, this means that retirement developments often contribute to saving green fields and reducing green belt encroachment across the UK.

Land near retirement properties can also benefit as developers take steps to create habitats that will benefit local wildlife and enhance an area's appearance for local people to enjoy. This is the case in Thame, Oxfordshire, where Churchill Retirement Living has teamed up with a local environmental group on plans to create a new bio-diverse area of land opposite a new development. Prompted by support for principles embraced in the 'Thame Green Living plan', there are plans to sensitively landscape and plant the area with a variety of native trees, shrubs and flowers.

Inside Homes for Later Living developments, apartments typically include electric hobs and electric heating, pre-empting the Government's forthcoming move away from gas boilers. Many properties, including 50% of McCarthy Stone developments, now have smart meters installed, encouraging more efficient energy consumption. This both reduces carbon in the environment and also saves money for our residents.

Homes for Later Living EPC ratings are largely in line with the new build average (EPC band B), making them more energy-efficient than the UK-wide average (EPC band D). We also know that long time residents are less likely to upgrade their homes, and so residents moving into Homes for Later Living are likely to induce higher energy efficiency in properties down the chain.

As the Government aims to reach net zero carbon emissions by 2050, all Homes for Later Living developers are committed to playing their part by exploring new, efficient and sustainable systems. For example, Churchill Retirement Living properties are pioneering use of air and ground source renewable heat pump technology, which reduces energy bills and cuts CO₂ emissions by as much as 75%.

Alongside measures to promote low energy usage, a number of developments have car club partnerships with rental firms to reduce car usage. Some developments now have electric car charging points and this is something we fully expect to see more with sales of new petrol and diesel cars to end in the UK by 2030.

Already, Homes for Later Living residents are helping to reduce levels of pollution and carbon output in the local community by driving less. Instead of getting in the car, the location of most developments means that shops and high streets can be reached on foot. For when desired destinations are not in easy walking distance, many schemes are also on bus routes.

Going by our resident polling, we can see that half of those still driving say that they drive less than they did before moving. Nearly half of those who don't drive have given up because of moving to a retirement property.

Broadly, Homes for Later Living residents are a third less likely to drive - 51% vs 77%. This reduced likelihood of driving can almost wholly be attributed to those saying that moving to a Homes for Later Living property meant that they chose to give up driving.

Looking at self-reported driving among our residents, our analysis suggests that building 45 Homes for Later Living properties could take up to 15 cars off the roads who would otherwise drive a collective roughly 1,800 miles a week.

It is critical to note that these benefits do not come at the expense of residents' independence. Rather, residents are likely more mobile because of the proximity of our properties to local high streets and shops. Our residents also show wellbeing scores consistent with people 10 years younger than them in the general population.

Car Clubs - helping residents to rent electric and hybrid vehicles

People living in selected McCarthy Stone developments have been taking to the road following the introduction of an innovative 'pay as you go' Car Club initiative.

In partnership with Enterprise, McCarthy Stone has provided residents with access to a dedicated all-electric vehicle, which is available to rent for anything from 30 minutes to a couple of days – meaning residents can make short journeys to the shops and enjoy days out or even weekends away.

The scheme is aimed at retirees who don't want to give-up driving for good but are looking for an alternative to the responsibility and hassle of having to maintain their own vehicle. But the use of electric and hybrid vehicles across McCarthy Stone's fleet of Enterprise cars does not just benefit residents who want to get behind the wheel.

With electric vehicles having 43 percent less carbon emissions compared to the average UK car, as the programme expands it is set to have environmental benefits for many local areas. Furthermore, Car Clubs have been shown to lead to a reduction in car ownership among members, as well as a reduction in car usage in the 12 months after becoming a member.

Ground source renewable heat pump technology

At Churchill Retirement Living's Lewis Carroll Lodge in Cheltenham, residents have been making the most of the developer's pioneering use of ground source renewable heat pump technology.

Each apartment and all the communal areas at the Lodge have heating and hot water provided via the communal ground source heat pump. Designed and installed by sustainable energy company 'The Renewable Design Company', the pump system extracts heat directly from the earth to provide heating and hot water to residents.

The heat extracted from the earth is four times greater than the energy used by the process making it the most efficient heating solution for both cost and carbon emissions. At Lewis Carroll Lodge, the ground source heat pumps produce 33 tonnes of CO₂ per year to heat residents' apartments and to supply hot water compared to 134 tonnes of CO₂ per year generated by an electric heating system - a 75% reduction in CO₂ emissions.

On a recent visit, Cheltenham MP Alex Chalk (pictured) praised what he had seen as a "great example of sustainable, low carbon, development".

John and Doreen Pitt moved to Lewis Carroll Lodge last year and have been enjoying the benefits of a warm and cosy environment since then. "We think it's absolutely marvellous," says John. "The whole building is so nice and warm all the time that we've hardly had to use the heating inside our apartment.

"When we do turn it up a notch or two it's nice to know we don't have to worry about the cost or the environmental impact, as it's all so energy efficient and covered within our annual service."



Conclusion and recommendations

There is no doubt we need more housing of all types.

There is no doubt we need more housing for older people - we have an ageing population with increasing housing needs. It is estimated that 90% of the household growth until 2050 will be among our over 65 population. As a result, we have to build more suitable housing to cater for their specific needs.

Homes for Later Living has lacked priority in new housebuilding over many years. However this report shows that building more housing for older people will not only address the existing shortfall, it will do more than any other type of residential development to support local jobs, businesses and High Streets. It will also help improve the environmental footprint of a local area.

This is in addition to the clear socio-economic benefits identified in earlier reports which found that:

- On a selection of national well-being criteria such as happiness and life satisfaction, an average person aged 80 feels as good as someone 10 years younger after moving from mainstream housing to housing specially designed for later living.
- Each person living in a Homes for Later Living property enjoys a reduced risk of health challenges, contributing to fiscal savings to the NHS and social care services of approximately £3,500 per year.
- Roughly two in every three retirement properties built releases a home suitable for a first-time buyer. A typical Homes for Later Living development which consists of 40 apartments therefore results in at least 27 first time buyer properties being released onto the market.

Given that 1 in 4 over 65s want to downsize and in so doing will play their part in unlocking these benefits to society it only remains for Government, councils and house builders to play their part in making it possible. For this to happen we are calling for:

1. A commitment to building 10% of the Government's national house building target as retirement properties.

Having committed to building 300,000 new homes a year by the middle of this decade, ministers must now ensure that the right homes get built. With an ageing population, it no longer makes sense to focus almost exclusively on first-time buyers. We will need homes of different tenures to meet different demands.

We are therefore urging ministers to commit to building 30,000 retirement properties a year in England. This would be a tenth of the existing national target and would cater for the increased demand for quality homes among our ageing population. It would also be additional, and not in place of, existing supply. This is a target which is undeniably necessary – over the next decade 50% of the growth in the number of households will be amongst the over 80s.⁶ It is also a target which is realistic and acceptable to existing local communities.

2. All local plans have to include specific targets for approving Homes for Later Living.

Over 65 households will make up 90% of the household growth of the UK. We also know that 25% of this group want to downsize but many do not end up moving, causing a bottleneck at the top of the housing market.

All local authorities should be responding to the growing need for more suitable housing for older people in their local plans. To ensure that this is the case, the Government should require that local plans include an objectively assessed look at the need for types of housing by demographic, and that local authorities commit to building for this level of need.

Of course, no government can afford to ignore the many problems faced by the younger generation when it comes to housing. But as the UK gets older, action is urgently needed to ensure that all older people can live in suitable accommodation where they will experience healthy and happy retirements. Looking at the latest ONS household projections, we expect that the 3.9 million homes owned by those aged 65 and over today will grow to at least five million by 2030.

In this report, we have mapped a route for achieving both of these outcomes simultaneously. In doing so, we have demonstrated that helping more people to move into homes for later living would be a win-win for those politicians who are genuinely interested in bridging the growing generational divide.



Annex

The additional benefits of building specialist retirement properties versus building a conventional housing development on the same site:

Conventional housing developments are developments of family sized homes. There would be approximately 13 family sized homes on the same size development as 45 retirement properties.

	45 apartments – i.e. the benefits of 1 Homes for Later Living Development	30,000 apartments – i.e. one year of national building, 10% of the new homes target and the current level of demand	300,000 apartments – i.e. 10 years of national building
Construction	<ul style="list-style-type: none"> • 46 jobs for the duration of the build • £4.2m of gross value added in the local area 	<ul style="list-style-type: none"> • 8163 jobs for the duration of the build • £737m in additional economic activity 	<ul style="list-style-type: none"> • 8163 jobs sustained for 10 years • £7.4bn in additional economic activity
Repairs and Renovations	<ul style="list-style-type: none"> • 1 permanent job • £1.6m of gross value added in the local area 	<ul style="list-style-type: none"> • 174 permanent jobs • £285m in additional economic activity 	<ul style="list-style-type: none"> • 1740 permanent jobs • £2.9bn in additional economic activity
Management and Care	<ul style="list-style-type: none"> • 2.3 permanent jobs • 1.6m of gross value added in the local area 	<ul style="list-style-type: none"> • 523 permanent jobs • £366m of gross value added in the local area 	<ul style="list-style-type: none"> • 5230 permanent jobs • £3.7bn of gross value added in the local area
High Street Spend	<ul style="list-style-type: none"> • 2.3 permanent jobs on the high street • £1.6m of additional spend on the high street 	Displacement would mean benefits would net off nationally.	Displacement would mean benefits would net off nationally.
Total	<ul style="list-style-type: none"> • 46 construction jobs for the duration of the build • 5.4 permanent jobs • £9m of gross value added in the local area 	<ul style="list-style-type: none"> • 8163 construction jobs for the duration of the build • 700 permanent jobs • £1.4bn in additional economic activity 	<ul style="list-style-type: none"> • 8163 construction jobs sustained for 10 years • 7000 permanent jobs • £14bn in additional economic activity

The additional benefits of building retirement properties versus building a conventional block of flats on the same site:

Conventional apartments are suitable for first time buyers and there would be 31 first time buyer flats on the same size site as a retirement development.

	45 apartments – i.e. the benefits of 1 typical Homes for Later Living development	30,000 apartments – i.e. one year of national building, 10% of the new homes target and the current level of demand	300,000 apartments – i.e. 10 years of national building
Construction	<ul style="list-style-type: none"> • 30 jobs for the duration of the build • £2.7m of gross value added in the local area 	<ul style="list-style-type: none"> • 5231 jobs for the duration of the build • £476m of additional gross value added nationally 	<ul style="list-style-type: none"> • 5231 jobs sustained for 10 years • £4.8bn of additional gross value added nationally
Repairs and Renovations	<ul style="list-style-type: none"> • 1 permanent job • £1.6m of gross value added in the local area 	<ul style="list-style-type: none"> • 166 permanent jobs • £277.4 of additional gross value added nationally 	<ul style="list-style-type: none"> • 1,660 permanent jobs • £2.8bn of additional gross value added nationally
Management and Care	<ul style="list-style-type: none"> • 2.25 permanent jobs • 1.6m of gross value added in the local area 	<ul style="list-style-type: none"> • 523 permanent jobs • £366m of gross value added nationally 	<ul style="list-style-type: none"> • 5230 permanent jobs • £3.6bn of additional gross value added nationally
High Street Spend	Negligible	Displacement would mean benefits would net off nationally	Displacement would mean benefits would net off nationally
Total	<ul style="list-style-type: none"> • 30 construction jobs sustained over the duration of the build • 3 permanent jobs • £5.8m of additional gross value added in the local area 	<ul style="list-style-type: none"> • 5231 construction jobs for the duration of the build • 689 permanent jobs • £1.1bn of additional gross value added nationally 	<ul style="list-style-type: none"> • 5231 construction jobs sustained for 10 years • 6890 permanent jobs • £11.2bn of gross value added nationally

Retirement Living and Extra Care developments:

Some developments are Retirement Living only properties and some our Extra Care properties which have additional care associated with them. The models for the benefits of a single one of these developments are below as well as the comparison, where appropriate, to the general model. An Extra Care development directly employs c. 17 people. A single Retirement Living development directly employs c. 1 person. The below numbers are net additional jobs in the local community resulting from the development of either a standard Retirement Living development and an Extra Care development versus a series of counterfactuals.

Construction activity local GVA & jobs, per 45 RL or RL+ homes developed

	Additional local GVA			Additional local jobs			Duration of jobs
	v std flats	v std houses	v fallow	v std flats	v std houses	v fallow	
RL	+£2.4m	+£3.87m	+£7.29m	+27	+43	+81	1 year
RL+	+£3.9m	+£5.4m	+£8.8m	+43	+60	+98	
RL:RL+ 80:20 (General model)	+£2.7m	+£4.2m	+£7.6m	+39	+46	+85	

Renovation & repair activity GVA & jobs, per 45 RL or RL+ homes developed

	Additional local GVA			Additional local jobs			Duration of jobs
	v std flats	v std houses	v fallow	v std flats	v std houses	v fallow	
All	+£1.6m	+£1.6m	+£1.6m	+1	+1	+1	Permanent

Retail spending activity local GVA & jobs, per 45 RL or RL+ homes developed

	Additional local GVA			Additional local jobs			Duration of jobs
	v std flats	v std houses	v fallow	v std flats	v std houses	v fallow	
All	0	+£1.6m	+£2.25m	0	+2.3	+3.2	Permanent

Management / social care activity local GVA & jobs, per 100 RL or RL+ homes developed

	Additional local GVA			Additional local jobs			Duration of jobs
	v std flats	v std houses	v fallow	v std flats	v std houses	v fallow	
RL	+£1m	+£1m	+£1m	+1	+1	+1	Permanent
RL+	+£3.7m	+£3.7m	+£3.7m	+8	+8	+8	
RL:RL+ 80:20 (General model)	+£1.6m	+£1.6m	+£1.6m	+2.3	+2.3	+2.3	

Endnotes

- 1 This is for an 80:20 Retirement Living / Extra Care development. Extra Care developments (also known as Retirement Living Plus developments) typically "net add" around 12 permanent jobs to the local community. Extra care developments employ c 17 people directly. The lifetime of a development is cited as 60 years in line with best practice.
- 2 Knight Frank, 'Retirement housing 2016' https://www.housinglin.org.uk/_assets/Resources/Housing/OtherOrganisation/KF_Retirement_Housing_2016.pdf
- 3 Some spending benefits could fit across multiple buckets. For example, a study by the Institute of Public Care in 2014 for McCarthy Stone includes different benefits in its retail spend that we have included in our Management and Care numbers which makes up the vast majority of the difference between these two figures
- 4 CBI (2012). Bridging the gap: backing the construction industry to generate jobs; and Shelter (2010) Research: briefing: Housing Investment: Part 1. Available at: http://england.shelter.org.uk/_data/assets/pdf_file/0008/276668/Briefing_Housing_Investment_Part_1.pdf
- 5 Ball, M (2011), Housing markets and independence in old age: expanding the opportunities
- 6 ONS Household Projections (2016-based)



WPI Strategy

50 Broadway
London
SW1H 0RG.

@wpi_strategy

<https://wpi-strategy.com>

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Appendix 3



Healthier and Happier

An analysis of the fiscal and wellbeing benefits of building more homes for later living

A report by



STRATEGY for

Homes for Later Living 

September 2019





What are homes for later living?

Homes for later living means specially designed housing suitable for older people who want to maintain the independence and privacy that comes with having a home of their own but may want access to varying degrees of support and care, plus an in-built social community.

Typically built for people who no longer want or need a family-sized house, and often taking the form of apartments or bungalows, homes for later living are designed to help people remain independent, safe, secure and sociable for as long as possible.

One of the key differences between new-build housing for older people and new-build mainstream housing is the provision of extensive communal areas where neighbours can socialise, host visitors and be part of a friendly, like-minded community.

Another key difference is the presence of an on-site manager or team, someone whose role is to look out for people's welfare, be a point of call if help is needed, make sure the communal areas are well-maintained and to be a reassuring, friendly presence.

Homes for later living typically come in two types:

- Housing with support, or Retirement Living – age restricted housing, typically for those aged 60 and above, with communal lounges and other facilities such as a shared laundry and a guest room. Importantly, support is provided by an on-site manager who is dedicated to the running of the development. Schemes are typically between 30 to 60 units in size.
- Housing with care, or Extra Care housing – age restricted accommodation, typically for those aged 70 and above. As above but with an increased range of on-site services including care in a style that can respond flexibly to increasing need whilst fostering independence as far as is possible in older age. Developments are typically between 40 to 70 units in size.

Facilities common to both types can include a communal lounge, restaurant with on-site kitchen, function room, laundry, guest suite, well-being centres, hairdressers, and staff rooms.



About the author

Chris Walker is an associate at WPI Strategy and a former government economist, who spent over 12 years as a civil servant in the Treasury, Department for Work and Pensions, and the Department for Communities and Local Government where he was a senior economic adviser. He now works as a research and economic consultant on housing, planning and local economic growth.

Homes for Later Living

Homes for Later Living has been set up to promote greater choice, availability and quality of housing specifically for older people. It is comprised of Churchill Retirement Living, McCarthy & Stone and PegasusLife Group (made up of PegasusLife and Renaissance Retirement) and operates alongside the Retirement Home Builders Group within the Home Builders Federation (HBF).

Homes for Later Living exists to promote all types of housing which are specifically designed, built or adapted for people over the age of 60. These properties are operated in the long-term interest of residents, so that as people grow older and their needs change they can choose to live in a property that works for them.



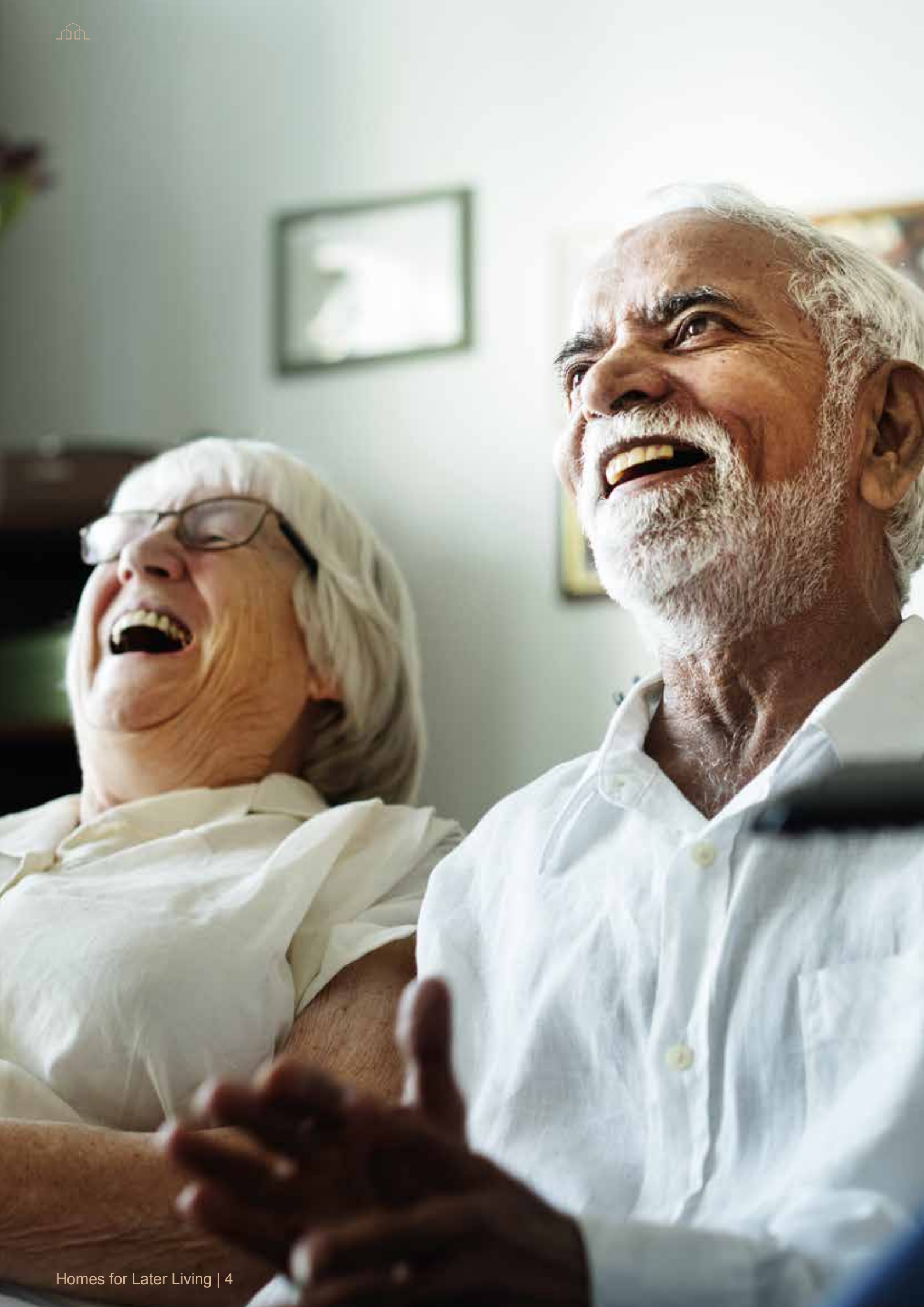
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Contents

Foreword	5
Executive summary	6
Introduction.....	9
A housing headache – old homes versus care homes	10
Health problems in old age.....	12
Benefits of homes for later living	14
A survey of Homes for Later Living residents	15
The lack of good quality homes for later living	17
Fiscal impact: key findings.....	19
Well-being impact: key findings	21
Conclusion.....	23
Annex	24
Endnotes	28



Foreword

One hundred years ago, the average life expectancy for men and women was 55 and 59 respectively. Thanks to advances in medicine, technology, diet and lifestyle, things look very different today. As a result, the number of older people in England is growing significantly and this rate of growth is projected to speed up over the next 20 years.

This is good news for all of us but it creates a challenge for the NHS and local authorities – long term conditions can kick in as we get older, meaning that we need more health and social care support. According to latest government forecasts, the number of people aged over 80 is set to rise from around 3.2 million today to 5 million in 2032. Meanwhile, the number of people aged 100 or over has increased by 85% over the last 15 years, with 14,430 centenarians living in the UK at the last count.

As the population increases and ages, it is vital that the link between housing and health and social care is recognised. The right kind of housing can help people stay healthy and support them to live independently. As this important report from Homes for Later Living highlights, there is currently a severe shortage of suitable housing for the growing numbers of people entering retirement. The result is that many older people are often living alone in unsafe, unsuitable and unhealthy accommodation, where they are most likely to suffer from falls, loneliness and dementia.

This report shows that moving into specialist retirement housing is proven to reduce incidence of falls and reduce delays in discharge from hospital. Building more homes across all tenures for later living every year would give people more choice and flexibility on how they live their lives. Encouraging this shift in accommodation could save the NHS and local authorities huge sums every year.

And while these fiscal savings are important, what this research shows is that the kind of services and amenities available to people living in specialist retirement living can give older people a new lease of life. When it comes to wellbeing, retirement housing can help people turning 60, 70 or 80 to feel considerably more positive about life. Residents benefit from a safer, more secure place to live, which allows support at varying levels to maximise independence. Communal areas hosting social events and exercise classes help tackle social isolation which often manifests amongst those in later life.

The other benefit of building more homes for later living is the positive impact on younger generations looking to buy a property of their own or to upsize. By giving an ageing population a real choice over where to downsize to, more family homes could be freed up for younger families looking for suitable housing to raise their children.

People shouldn't fear getting older. Turning 80 should be seen as just the next stage in life. Downsizing is not simply the end of an era but an opportunity to shed the cumbersome upkeep of a large property and explore a new way of living in later life.



Rachael Maskell MP

Chair of the All-Party Parliamentary Group for Ageing and Older People

September 2019



Executive summary

As a result of ongoing advances in technology, better healthcare and improved lifestyles, we are living longer and are often healthier. By 2032 there will be five million people over eighty living in the UK.

But as the number of older people in the UK goes up, we are experiencing a shortage of homes specifically designed for later living. This does not just mean that millions of older people are stuck in housing that may no longer suit their needs, but that the shortage of specifically designed housing for older people is unnecessarily drawing resources from elsewhere in the NHS and local authorities.

The answer to this escalating problem is a radical increase in the supply and mix of specialist housing schemes for later living, funded by using existing equity in housing stock.

In this report, we have explored the significant savings that Government and individuals could expect to make if more older people in the UK could access this type of housing. Our research also looks at how - by maximising independence and increasing social interaction - homes for later living can significantly improve the wellbeing of older people. The analysis shows that:

- **Each person living in a home for later living enjoys a reduced risk of health challenges, contributing to fiscal savings to the NHS and social care services of approximately £3,500 per year.**
- **Building 30,000 more retirement housing dwellings every year for the next 10 years would generate fiscal savings across the NHS and social services of £2.1bn per year.**
- **On a selection of national well-being criteria such as happiness and life satisfaction, an average person aged 80 feels as good as someone 10 years younger after moving from mainstream housing to housing specially designed for later living.**

Our analysis comes amid mounting evidence that poor housing is closely linked to poor health, increasing the strain on the social care system and the NHS.

As things stand, many older people find themselves with little option but to stay put in properties that are remote from shops and services, ill-equipped for changing mobility needs, hard to maintain and potentially hazardous to grow old in. The lack of opportunities to access suitable housing in retirement means that, when it finally comes, their next move is to a care or residential home.

In contrast, Homes for Later Living offers varying levels of support and social interaction for those who want to remain independent for as long as possible by living in a safe and sociable environment in later life. All schemes offer residents the opportunity to live independently in their own apartment or bungalow while 'extra care housing' includes many shared services and 24 hour on-site care.

Various social activities combined with the abundance of communal spaces means that, compared to older people in other housing types, Homes for Later Living residents are around half as likely to feel lonely.

“Many older people are living in unsafe, unsuitable and unhealthy accommodation, with little hope of being able to move somewhere better or improve their homes.”

APPG on Ageing and Older People. 2019 inquiry into decent and accessible homes for older people

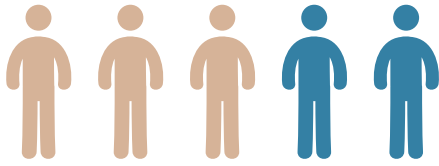
This report is the first of three explorations of the case for building more homes for later living. In future studies, we will investigate the positive impact that more homes for later living would have on the wider housing market and we will assess the significant benefits that local communities receive from building more homes for later living.

We will also be exploring a number of mechanisms to encourage more homes of this nature to be built, and to ensure that those in later life are aware of the options available to them.

It is our contention that all older people should have better access to homes for later living, which offer varying levels of support and social interaction for those who want to stay safe and keep their independence in later life. The personal well-being improvements associated with moving to a home for later living should not be understated – and on a human level are by far the most important.

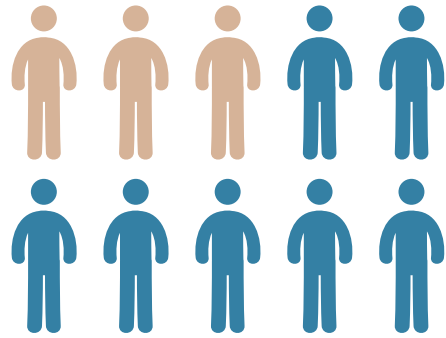
However, it is the significant potential fiscal savings that should make all politicians sit up and take note. Any policy-maker looking to mitigate increasing costs to the state associated with an ageing population cannot afford to ignore these findings.

By 2032, there will be almost 2m more over 80s in the UK



Key: = 1 million over 80s

This will increase to 10m by the end of the century



Each person in a home for later living saves c. **£3,500** to the NHS and social services per year

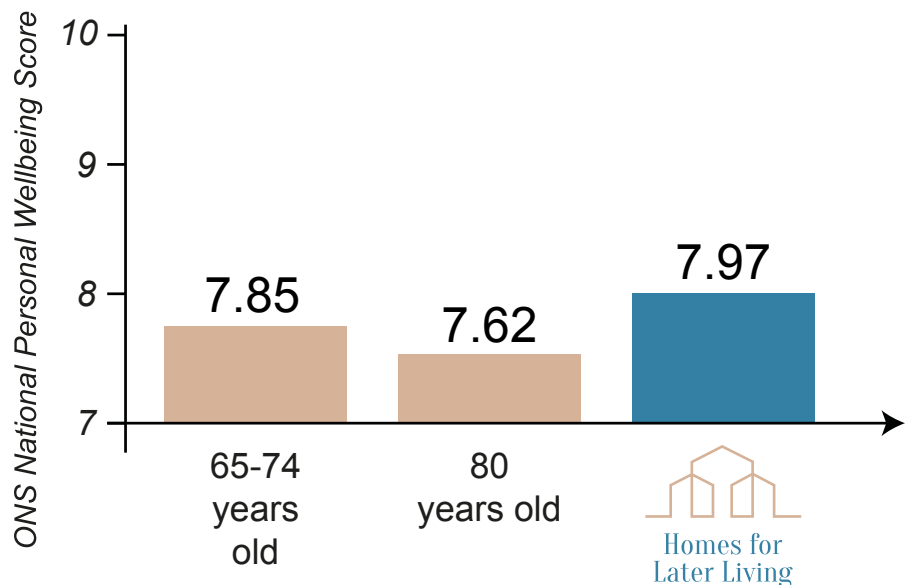
Building more homes for later living could

save up to

£2.1bn

to the NHS and social services per year

The average 80-year-old living in a homes for later living property can feel as good as someone 10 years younger





Introduction

A perfect storm has created the conditions whereby many older people have little choice but to remain in a house that may no longer meet their changing needs as they get older. For these people, their housing may be denying them considerably better health and social outcomes later in life.

Not only do more people live in the UK than ever before, it is a well-known fact that we also have an ageing population. Although improvements in life expectancy have recently stalled, people are generally still living longer than they used to and, by 2032, the number of people in the UK aged over 80 is set to rise to five million from 3.2 million today.¹

As the population has been growing and ageing, a housing crisis has been brewing. Politicians have repeatedly insisted that housing is rising to the top of the political agenda and promised to take bold action, but this has mainly targeted helping people onto the housing ladder rather than making sure people are able to move back down the ladder as they get older.

Politicians widely accept there is a significant problem. Time and again we have heard about the 'broken housing market' which can only be fixed by building more homes. Government targets are set at delivering 300,000 homes a year by the middle of the next decade. Yet while house building has risen since the lows reached during the financial crisis of a decade ago, a further significant increase is still needed to achieve this goal.

The toll that the ongoing housing crisis has taken on young people has been well-documented. Nearly a million more 20-34 year olds live at home with mum and dad than 20 years ago, despite no rise in their population.² Homes have become unaffordable for millennials and rents have continued to rise steeply. Over the last ten years, the average age of first-time buyers has risen from 31 to 33 with many people now relying on help from the 'Bank of Mum and Dad'.³ According to the last available figures, 39% of first-time buyers had help from family or friends, while 10% used an inheritance.⁴ As things stand, the plight of many young people struggling to get on the property ladder is only exacerbated by the lack of family-sized homes coming back onto the market.

But it is not just the under 30s affected by the housing crisis. While much of the media focus has been on first time buyers and the plight of young renters, a housing shortfall has been steadily developing at the older end of the housing market. As people in the UK get older, there is a severe shortage of housing being built specifically for people in later life. The result is that many older people are living in accommodation that becomes potentially unsafe, unsuitable and unhealthy for them given their changing needs, with limited options as to how they can either adapt their homes or move somewhere specially designed for their needs.





A housing headache – old homes versus care homes

Just like any other age group, older people are highly diverse. They may be rich, poor, or somewhere in between. Their health needs and their housing situations vary, greatly dependent upon their tenure, geographical location, income and equity. Their personal situations — links with family, friends and neighbours, their interests, lifestyles and aspirations — are also diverse.

For those who do not have pressing care needs and are keen to remain independent, it may not seem necessary or frankly appealing to leave the family home. But the result of this is that many older people remain in a house which is not able to sustain their changing needs as they get older.

The UK has the oldest housing stock in the EU with 38% of our homes dating from before 1946 and 21% from before 1919.⁵ Older homes are often in a poorer state of repair and have more dangers, including cold, damp, fire risk and general fall hazards. They also tend to be lacking basic adaptations such as handrails in the shower and on the stairs, as well as more substantial elements such as wider internal doors, stair lifts and walk-in showers. For less mobile older people, these adaptations mean that everyday essential tasks like getting out of bed, going to the bathroom or getting dressed are safer and more manageable, helping to support their independence.

Even for those not struggling with day-to-day tasks, a downside to staying at home in old age is the lack of companionship and increased risk of loneliness. Some 3.8 million individuals over the age of 65 live alone in the UK, 58% of whom are over 75.⁶ Half of the over-80s live alone. While their physical health may be holding up, older people who remain in the family home may suffer from having no close friends or relatives nearby. Their house might also have poor public transport links and not be within easy reach of local services and amenities. If this is the case then even the most active and outgoing older people can find themselves at risk of social isolation, with an increasing sense of loneliness and vulnerability.

For many people, the eventual move often occurs at a situation very late in life when options are limited and the change in residential needs can be drastic. When older people require high levels of care, a care home is often seen as the natural next step in their housing journey. Around 421,000 older people in the UK are thought to be in this type of accommodation,⁷ where a number of older people live, usually in single rooms with access to on-site care services. But there is a high level of reluctance



around taking this step. Previous polling commissioned by the Alzheimer’s Society found that seven in ten Britons are scared of going into a care home.⁸

Despite the variable quality, care homes can eat up public and private funds at an alarming rate. For the 41% of care home residents who pay privately, costs can range from £27,000 to £39,000 per year. If nursing is required, the cost can be as high as £55,000 per year.⁹

Within local authorities, over a third of budgets are now spent on adult social care, which also includes the huge sums spent on council-funded home care.¹⁰ The cost is such that almost half of councils have seen the closure of domestic home care providers in their area in the past year and a third have seen residential care homes close, collectively affecting more than 8,000 clients and residents.¹¹

The former deputy prime minister Damian Green MP is one of a number of politicians to have raised the alarm over the social care crisis and the impact on care homes. In July 2019, Green suggested that local authorities are increasingly reluctant to allow care homes and retirement homes to be built in their areas because they can’t afford the social care costs associated with that demographic. “We need to face up to these unpalatable truths,” he said. “The current system isn’t sustainable financially or politically... Local authorities don’t want to become attractive places for retired people.”

Caroline Caunter MBE

Current Homes for Later Living resident

After being diagnosed with a brain tumour, Caroline was forced to move out of her three-bedroom house and into a nursing home for six months. Whilst she needed a higher level of care, Caroline explained how she came to find a happy balance between independence and care:

“I’m very independent and lived on my own for 30 years since my husband died, so I felt too well to be spending my time sitting in a care home, but wanted the security of being somewhere surrounded by people and with an emergency care system.”



Since moving to her homes for later living property, Caroline now has a 24-hour Careline system in case of emergency which ensures a quicker response to limit any medical difficulties which can impact on elderly people living alone. She has support with daily tasks such as maintaining her garden, and an apartment built with frailer residents in mind to prevent the majority of accidents which could occur.



Health problems in old age

While many column inches have been dedicated to the problems faced by young people struggling to get on the housing ladder, the plight of the many older people stuck in unsuitable housing has received significantly less media attention. And yet the evidence that poor housing can lead to health problems in old age is already well-established, with enormous resultant costs to the NHS and social care.

A lack of suitable accommodation amongst elderly patients is often the cause of delayed discharge from NHS hospitals at an enormous cost of £500 a minute and furthermore risks comprising a full recovery.¹³ It stands to reason that if more elderly people lived in homes which were properly designed and equipped for their needs the rate of delayed discharge would be considerably reduced.

Falls

While anyone can have a fall, older people are especially vulnerable. Public Health England statistics show that in 2017/18 falls accounted for 335,000 hospital admissions in England of people aged 65 and over. Around one in three adults over 65 who live at home will have at least one fall a year,¹⁴ and around half of people aged 80 and over fall at least once a year.¹⁵

A fall can be caused by poor vision, balance problems, muscle weakness or other long-term health conditions. It is most likely to happen as a result of poor housing conditions. These could include dim lighting, rugs or carpets not properly secured and storage areas that are difficult to access.

Falls can result in a range of injuries including head injuries and hip fractures. The human cost of a fall can include distress, pain, injury, loss of confidence, loss of independence and mortality. For health services, they are both high volume and costly. The NHS itself has described falls and fractures in older people as “a costly and often preventable health issue.”¹⁶

Cold and keeping warm

Millions of older people in the UK are living in homes that are too cold. According to one expert, by remaining in a larger house which is difficult and costly to keep consistently warm over a long period of time, some “asset-rich but cash-poor” older people face a choice of “heat or eat.”¹⁷

A cold home can cause chronic and acute illnesses and lead to reduced mobility, falls and depression. In 2018, the House of Commons Housing, Communities and

Local Government Committee heard that there was a well-evidenced link between cold homes and chronic diseases, such as respiratory and cardiovascular diseases and rheumatoid arthritis, and poor mental health. The committee also heard that cold homes were connected to acute cases, namely heart attacks, strokes and falls.¹⁸

Social isolation

Many older people live far away from relatives in homes that are not within easy reach of local services, amenities and public transport links. These factors all contribute towards social isolation, which can lead to loneliness and depression.



Around 1.5 million people aged 50 and over are always or often lonely, researchers have calculated.¹⁹ Projections from Age UK suggest that this could rise to two million people within the next 10 years.²⁰ Loneliness makes it harder for people to regulate behaviours such as drinking, smoking, and over-eating, which in turn have their own significant negative outcomes.

Research has suggested that the impact of loneliness and isolation on mortality is equivalent to smoking 15 cigarettes a day.²¹ There are also much wider negative results to note, including that older people who are lonely are more than three times more likely to suffer depression,²² and 1.9 times more likely to develop dementia in the following 15 years.²³

Studies have also shown that social isolation increases the risk of being diagnosed with chronic illnesses. Indeed, there is a vast amount of research on social isolation and health suggesting that people who participate in social activities have been found to have a lower risk of suffering from multiple chronic diseases.



Benefits of homes for later living

These days, many people in later life are as active as ever.²⁴ Indeed, amongst the over 80s there are some 53,000 people who are still in employment. Others are increasingly enjoying action-packed retirements.

For the increasing number of active older people, care provision is not the only consideration in play when it comes to choosing where to live in their later years. Companionship and a sense of control are also important, as is access to a variety of support services.

In short, retirees of today expect far more choice and greater quality. Specialist housing schemes for later living respond to this by offering varying levels of support and social interaction for those who want to stay safe and keep their independence in later life. All schemes offer residents the opportunity to live independently in their own space, usually a one or two-bedroomed apartment or bungalow.

Schemes often classified as 'retirement living' provide a dedicated manager and communal spaces for regular social events, which can range from bridge nights to wine tasting events. While all accommodation will be equipped with emergency alarm systems, 'extra care housing' means domestic and personal care tailored to the level of support needed by the residents - from maintaining their apartment to daily care visits.

Significant shared services will also be provided, such as a residents' lounge, restaurant with on-site kitchen, function room, laundry, guest suite, well-being centres, hairdressers and staff rooms.

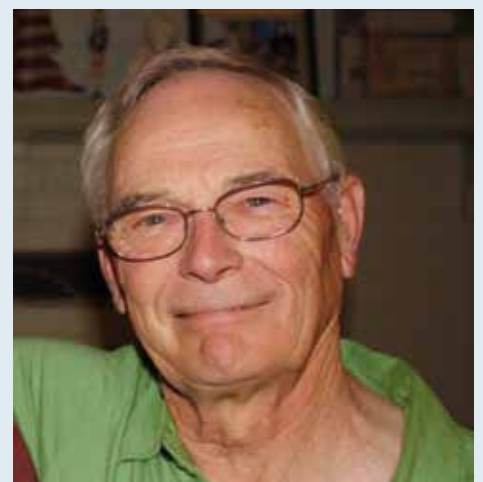
By maximising independence and increasing social interaction, all of these housing environments can improve the well-being and health of older people and so enhance their overall quality of life.

Given the majority of developments for later living are located on or close to a high street, there are also significant community benefits. Businesses situated nearby can expect to feel the effects of the 'grey pound' as residents of homes for later living regularly use shops and local facilities. At the same time, organisations which rely on volunteers such as libraries, charity shops and community centres also benefit from having more people with free time to get involved living close to the high street.

Indeed, research by McCarthy & Stone in 2014 found that more than three-quarters (78%) of their residents used local shops at least once a week; and around 90% used local shops and/or supermarkets more than once a month.²⁵ Other local services were also used regularly by owners, with around a quarter using services such as local taxis, hairdressers, pubs, cafes and restaurants more than once a week.

Geoff Oxlee in Seaford Current Homes for Later Living resident

“Many of the owners have lost their partners, and the friendship and care shown by the hosts plus the companionship shared both in the lounge and the gardens helps alleviate loneliness. This is of course fundamental to the concept of a caring and comfortable retirement living. I feel we are part of a good community and living here is indeed a pleasure. We are seen as and quite properly called “owners” not just residents.”

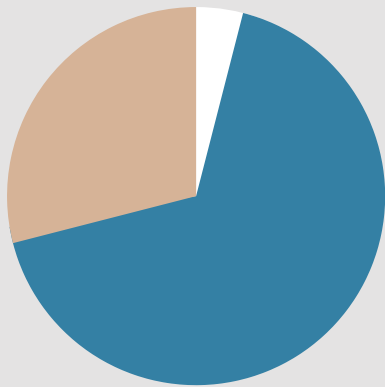


A survey of Homes for Later Living residents

Residents of schemes run by Churchill Retirement Living, McCarthy & Stone and Pegasus Life Group were surveyed in 2019.

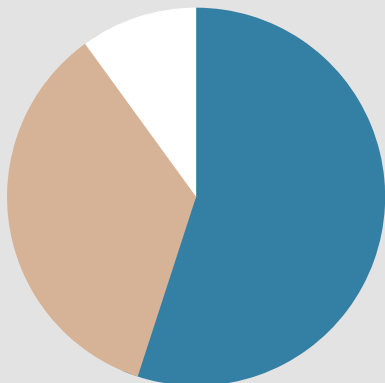
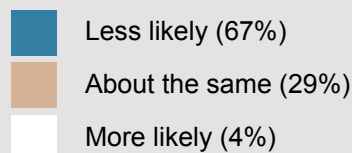
Questions were answered by more than 1,400 residents and the survey results showed that:

- Two thirds (67%) of residents feel they are less likely to move into a residential care home since moving into their current home.
- Over half (55%) of residents have a greater sense of community since moving into a Homes for Later Living property.
- Three quarters (76%) of residents feel communal areas are important for well-being and ability to socialise.

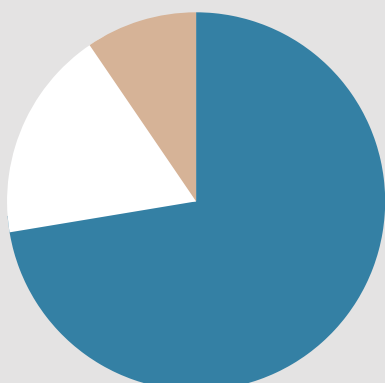
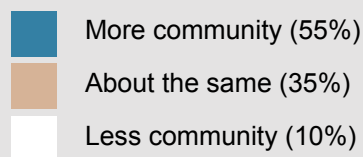


Breakdown of questions and responses:

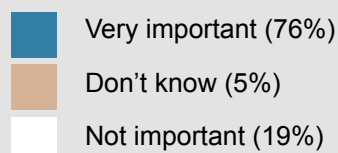
Do you feel your new home means you're more likely, or less likely, to move into a residential care home?



Since you moved into your retirement property do you feel more, or less, of a sense of community where you live?



How important are the communal areas in your development to your general well-being and ability to socialise?





Oomph! exercise classes

Oomph! is partly funded by Sport England and is the UK's leading wellbeing business for older adults. It partnered with McCarthy & Stone earlier this year, training staff members to deliver specifically tailored exercise classes for Homes for Later Living residents. The regular classes provide the opportunity to exercise for all levels of physical ability and are a fun way of socialising with other homeowners.

Residents have said Oomph! makes them happy, makes them laugh and creates stronger muscles. "It's the best thing I have ever done coming to this class each week. I am 92 and it keeps me going," says Joyce, who attends classes in Plymouth.



Dedicated on-site help and support

A dedicated on-site manager is the point of call for all residents, responsible for the effective and smooth running of developments. Also known as hosts or concierges, they oversee all communal areas and activities, offering support for residents where necessary and providing a sense of stability and security.

Ann Clare, lodge manager at De Clare Lodge in Cowbridge, Wales, says that getting to know a range of people is the most gratifying part of the role.

"I'm a real people person so that's the aspect of the job I love," she says. "I've enjoyed getting to know all my new owners, supporting them with their move and helping to sort out any little problems that they might have. Looking out for the health and wellbeing of my owners will be a key part of making sure they enjoy their new lifestyle here and make the most of it."

The lack of good quality homes for later living

As previously suggested by the think tank Demos, over half of over-60s – around eight million people currently living in seven million homes – are interested in moving and one third specifically wanting to down-size.²⁶ More recently, Legal & General found that of all the households with homeowners aged 55 and over with at least two unoccupied rooms, more than half would consider downsizing.²⁷ The 2017/18 English Housing Survey found that 67% of home owners aged 65 or over live in an under-occupied property, equivalent to 3.6 million households in England.²⁸



Freeing up this stock could make a huge contribution to easing the housing crisis, releasing many more family homes close to schools onto the market. But in the absence of enough local choice and incentive to consider moving home, many older people stay put in properties that are unsuitable and even unsafe to grow old in.

“Quite simply, older people who would like to move will be deterred from doing so if they cannot find a property that they would like to live in.”

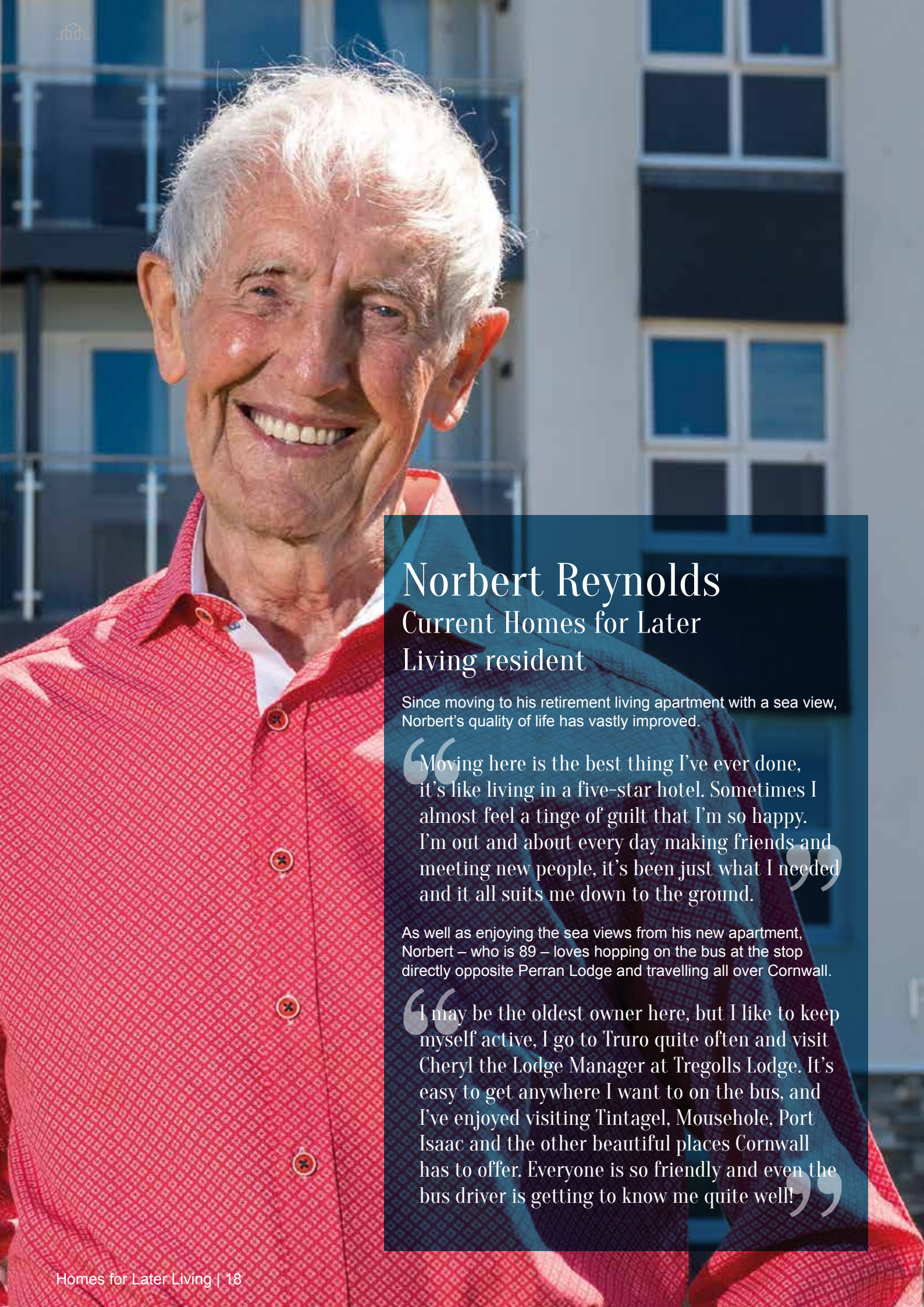
Housing, Communities and Local Government Committee, 2018

Of course, the practical and emotional upheaval of moving from the family home cannot be overlooked, but it is only part of the picture. Rather, most experts point to the massive shortage of housing that can keep older people healthy and support them to live independently.

In its report on the issue, Legal & General found that only 13% of all homeowners aged 55 and over had gone ahead with downsizing, adding that “the lack of good quality later living housing is the fundamental barrier to Last Time Buyers making the decision to move.”²⁹

Parliamentarians have reached the same conclusion, with the House of Commons Housing, Communities and Local Government Committee highlighting a lack of suitable accommodation for older people to move to. “Quite simply, older people who would like to move will be deterred from doing so if they cannot find a property that they would like to live in. This is particularly so given the practical, financial and emotional implications of moving,” stated the Committee’s 2018 report.³⁰

In 2019, the House of Lords Committee on Intergenerational Fairness and Provision also heard a similar story. “The generation born between 1946 and 1965 is substantially larger than subsequent or preceding ones,” they stated. “We have heard that there is an inadequate supply of housing that is adaptable or specialised to meet the needs of this larger cohort as their care needs increase.”³¹



Norbert Reynolds Current Homes for Later Living resident

Since moving to his retirement living apartment with a sea view, Norbert's quality of life has vastly improved.

“Moving here is the best thing I've ever done, it's like living in a five-star hotel. Sometimes I almost feel a tinge of guilt that I'm so happy. I'm out and about every day making friends and meeting new people, it's been just what I needed and it all suits me down to the ground.”

As well as enjoying the sea views from his new apartment, Norbert – who is 89 – loves hopping on the bus at the stop directly opposite Perran Lodge and travelling all over Cornwall.

“I may be the oldest owner here, but I like to keep myself active, I go to Truro quite often and visit Cheryl the Lodge Manager at Tregolls Lodge. It's easy to get anywhere I want to on the bus, and I've enjoyed visiting Tintagel, Mousehole, Port Isaac and the other beautiful places Cornwall has to offer. Everyone is so friendly and even the bus driver is getting to know me quite well!”



Fiscal impact: key findings

A programme of private investment in specialist housing, funded by existing equity, would do more than remove the biggest barrier stopping thousands of people from downsizing. We have calculated that the average person living in specialist housing for older people saves the NHS and social services £3,490 per year. Assuming average household sizes of around 1.33 in homes for later living, building 30,000 homes for later living every year could therefore generate fiscal savings to central government and local authorities of at least £1.4bn a year within a decade.³²

This comes on top of the fiscal savings already being delivered by the existing homes for later living market, thought to be at least £750 million a year. In total, £2.1bn a year in fiscal savings could be delivered if we had these additional properties built over the coming decade.

Each person living in a Homes for Later Living property enjoys a reduced risk of health challenges, contributing to fiscal savings to the NHS and social care services of almost £3,500 per year.

To put it in context, the three leading retirement living developers and operators built a combined 3,300 dwellings - around 20% of which were extra care housing - in 2019. Their ambition for the sector as a whole is to deliver the extra 30,000 properties per year by 2032.

The average resident in a homes for later living property is in their early 80s,³³ and the average age of first purchase is around 79.³⁴ There are currently 3.2 million over 80s in the UK with this figure set to rise to five million by 2032 and ten million by the end of the century.³⁵ Assuming there are 1.33 people per homes for later living household, building the extra accommodation would mean around 400,000 people housed more appropriately, rather than struggling to get by in the family home or going into long-term residential care. It would amount to 600,000 out of five million over 80s - one in eight - living in specialist housing by 2032.

This would generate the additional fiscal savings across the NHS and social services of £2.1bn a year. But these are only the fiscal savings we have been able to quantify and apply in our modelling, with others unaccounted for. For example it is unlikely to capture the full scale of NHS savings and does not capture savings beyond health and social care services, for example, those linked to reduced crime as a result of living in a more secure environment.

Furthermore, this kind of intervention in the housing market would prevent thousands of over 80s going into expensive long-term residential care. A number of studies have estimated that around 10 to 12% of those currently living in retirement living (or 'sheltered housing') would be in expensive residential care were these specialist homes not available.³⁶ It is also believed that around a third of the 421,000 elderly people currently in residential care today could be housed and cared for more effectively in specialist housing.³⁷ This would improve the quality of life of tens of thousands of people and save money both for private individuals and their families as well as for local authorities picking up the tab for social care. The over-use of institutional care for the over 80s manifests a vast fiscal inefficiency and we estimate around £1,800 saved per person to the public purse for every homes for later living resident through reduced use of institutionalisation alone.

Homes for later living properties are designed to keep residents safe and secure and to minimise risk. Building homes for retirement living requires the best available design and accessibility standards. For example, communal spaces are shared to avoid the potentially isolating effects of retirement and loneliness - which has been linked to an increased risk of dementia. This explains why specialist homes are proven to prevent or reduce an array of adverse health outcomes that cost the NHS and social care services billions of pounds a year.

By 2032 there will be five million people over eighty living in the UK - if one in eight were housed in a homes for later living this could generate total fiscal savings across the NHS and social services of £2.1bn per year.

Health spending on the average 80-year-old is £6,200 a year and long-term care at £1,000 a year, rising almost exponentially with age (it is 'just' £2,700 and £300 for the average 65 years old).³⁸ The most costly hospital admissions for older people tend to result from falls and fractures, dementia, and strokes.

What are the improved outcomes?

Most of those living in a homes for later living property are in their 80s. Half of over 80s in the general population live alone.³⁹ Yet those in homes for later living could be around half as likely to have falls,⁴⁰ with resulting fractures, injuries and costly inpatient bed stays. Considering that the number of over 80s will rise from around 3.2m today to around 5m in 2032, and around a half of the 80s will fall in any given year - the implied number of over 80s falling will rise from 1.6m today to around 2.5m in 2032, a rise of 900,000 should fall rates remain the same. If we built 30,000 specialist homes per year, housing roughly 400,000 over 80s, it could mean 100,000 fewer fallers. In addition, residents of homes for later living are around half as likely to



be lonely,⁴¹ making them significantly less likely to develop dementia.⁴² Reduced isolation also means that stroke sufferers get the urgent medical attention that is so crucial to surviving a stroke and making a full or near-full recovery, the key message of the award-winning Act FAST TV campaign.⁴³ What follows is a reduced dependency on long term care and the toll that takes on local authority social care budgets

Table below: The fiscal impacts of mainstream vs homes for later living housing, by outcome and efficiency

	Mainstream housing, pp >80yrs	Homes for Later Living housing, pp >80yrs	Difference
Adverse health outcomes / cause:	Cost (£)	Cost (£)	Saving (£)
Fracture or serious injury / falls	811	300	(510)
Dementia / loneliness	2,119	1,874	(244)
Stroke incapacitation / delayed action	477	343	(134)
Pneumonia, heart attacks, arthritis / cold homes*	205	nil	(205)
Visits to GP and A&E attendance / (various)	267	195	(72)
Subtotal (prevention)	3,878	2712	(1,166)
Efficiencies:			
Utilisation of public-funded institutional care**	1812	nil	(1,812)
Use of public-funded home care services	984	820	(164)
Use of disabled facilities grant money***	349	nil	(349)
Subtotal (efficiencies)	3,144	820	(2,324)
Total	7,022	3,512	(3,490)

assumes no HFLL homes are cold. **includes only those in HFLL homes that would otherwise be in institutional care, if HFLL didn't exist. *assumes zero use of disabled facilities grant in HFLL homes as these ones are already adapted. A more detailed methodology can be found in the annex.*

The numbers for the three fiscal big hitters are stark. Falls and fragility fractures cost the NHS at least £2bn a year and social services £1.1bn.⁴⁴ Dementia costs the NHS £4.3bn a year and social services over £4.5bn.⁴⁵ For strokes it is £3bn and £2.5bn respectively.⁴⁶ That is £17.5bn a year just for the big three, even without capturing everything across health and social services.

All in all, we identify fiscal savings across NHS and social care services of almost £3,500 a year for the average person living in a home for later living.



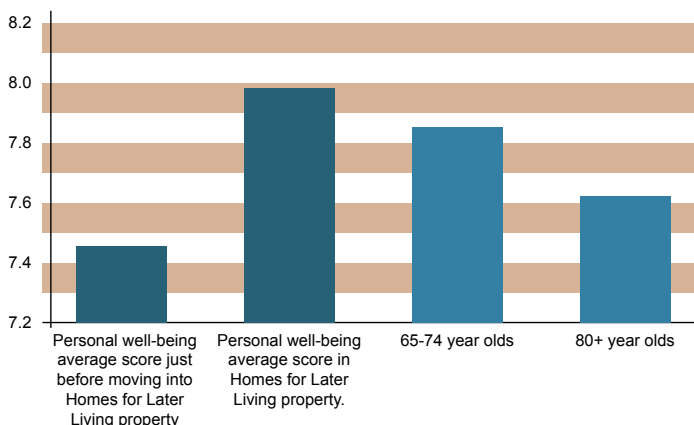
Well-being impact: key findings

Of course, huge savings for local authorities and the NHS are only part of the picture. Our evidence also points to dramatic improvements in the personal well-being of a typical person aged 80 moving from mainstream housing to Homes for Later Living properties. We have found that Homes for Later Living residents score as highly as someone 10 years younger on the nationally recognised general well-being criteria. In particular, those over 80 living in specialist housing are much less likely to have feelings of anxiety compared to the over 80s living in mainstream housing.

We estimate that the monetary value of this improved feeling of personal wellbeing could be as high as £1,530 per person per year, or around £10,000 (discounted) over the average eight-year period a resident lives in a Homes for Later Living property. This is when valued on the same basis as the Quality Adjusted Life year (QALY), the means of evaluating whether to conduct a medical intervention which values one year of quality life as high as between £20,000 and £30,000 per year. If the ambition to build 30,00 homes for later living properties per year was met, the value of personal well-being improvements could be as high as £600m a year.

To assess how moving into specialist housing from mainstream housing is associated with significant improvements in personal wellbeing, we surveyed over 1,400 Homes for Later Living residents. Our research found that moving to the current property was associated with a marked improvement in residents' average personal well-being scores. Overall, the average scores went up from 7.46 out of 10 to 7.97 out of 10. This is an improvement of 0.51 percentage points or, equivalently, 7%. Much of this improvement came through a greater sense of life satisfaction and reduced levels of anxiety.

Chart below: Average personal well-being scores for Homes for Later Living residents compared with national population



Amongst the general population, feelings of personal wellbeing over a person's lifetime (as reported by the ONS' National personal well-being data) appear to peak

with the onset of retirement at the age of 65. But then they decline from about the age of 75. Average national personal wellbeing scores plateau for those aged 65-74 at 7.85 out of 10, then fall to 7.72 for those aged 75-79. For those aged between 85 and 89 average scores fall even further to 7.59.⁴⁷ These declines may be the result of life event factors which adversely affect personal well-being, including the loss of a partner, and increased loneliness, or failing health, impaired mobility and reduced independence.

The average age of those in Homes for Later Living properties is a little over 80. The average personal well-being score for those surveyed who currently live in these properties was 7.97. The survey results show that the well-being scores of those over 80s who have moved into a Homes for Later Living property actually increases and is higher than personal well-being reported by the over-80s nationally.

Lifetime events occurring just before or at the time of moving can of course impact on wellbeing scores in either direction. For example, just over a quarter of respondents cited the loss of a partner as a reason that best describes why they moved into their retirement property. Across all the providers, 14% of survey respondents reported feeling lonely often or some of the time in their current retirement property. 18% of respondents reported they felt lonely often or some of the time just before they moved to their current retirement property.

The increased personal well-being scores from moving into a Homes for Later Living property restore to over-80s living in these properties a sense of personal well-being that would otherwise have peaked when they were 65-74 years old (the mid-point being 70). In other words, matching personal well-being levels of those at least ten years younger.

Table below: Survey of personal well-being indicators for Homes for Later Living residents

	Personal well-being average score just before moving into their current home	Personal well-being average score in current home
Life satisfaction	7.31	7.95
Life worthwhile	7.72	8.06
Happy yesterday	7.32	7.75
Not anxious yesterday	7.51	8.12
Blended average	7.46	7.97



Marjorie Carter Current Homes for Later Living resident

Former Olympian Marjorie Carter, who lives in a Homes for Later Living property, defies gravity – and conventional wisdom – by continuing to perform gymnastics routines at the age of 84.

Marjorie started gymnastics at the age of 10, going on to compete in both the 1952 Olympic Games in Finland and the 1960 Games in Rome. 74 years later, she can still stand on her head, perform the splits and cartwheel.

“You need to keep moving. It’s so important when you get older to maintain that independence and mobility. As they say, ‘use it or you lose it.’

Living at Jowett Court with a range of people of a similar age is a good lift for the mind, as well as making friends and spending quality time with people, which is as important as regular exercise for maintaining a healthy lifestyle.”

Conclusion

Retirees of today expect far more choice and greater quality than previous generations. A few housing providers are responding to this, and in many cases older people are benefiting from residing in homes for later living that are tailored to meet their evolving needs. But much more can be done.

This report has examined the significant benefits of homes for later living, which encompasses retirement living properties with and without care services. Our research has shown that people living in all forms of housing for older people have significantly greater well-being than those living in other types of accommodation. The potential fiscal savings to the NHS and local authorities are significant. However, savings of over £2bn a year will only become apparent if we can build 30,000 homes for later living properties per year over ten years, ideally by 2032 to keep pace with demand.

The huge savings are possible because the design of homes for later living is specially tailored to older people, meaning that residents are around half as likely to have falls with resulting fractures, injuries and costly inpatient bed stays. As well as having their own living space, typically an apartment, abundance of communal spaces also means they are around half as likely to feel lonely. The quality of these homes has to be unparalleled across the market to meet high quality requirements, ensuring the safety of residents in later life.

In order to deliver savings of £2.1bn to the NHS and social services, we need to keep pace with demand by building 30,000 homes for later living properties per year.

Despite the benefits, it is widely accepted that currently there is inadequate provision of homes for later living. While the range of choice for those in later life has considerably increased over the last 20 years, the current planning system makes it difficult for existing retirement house builders to meet growing demand. At the same time, the system works against other mainstream house builders looking to enter this part of the market.



The need for homes for later living to be treated differently from conventional, mainstream housing has been accepted by the likes of the Law Commission and the Housing, Communities and Local Government Committee. This was seen in the distinction the Law Commission made with regard to the case for exit or event fees, the distinction the Government made with regard to the need for an economically sustainable ground rent and the distinction the Housing, Communities and Local Government Committee made with regard to planning obstacles and the case for a new use class. Going further, local planning authorities proactively planning for the provision of more homes for later living and adopting a presumption in favour of proposals for this type of housing (including special considerations around planning applications) should help meet the increasing demand for homes for later living.

In addition to the fiscal savings and personal improvement in quality of life for older people, building more suitable homes for a rapidly ageing population will also have knock-on benefits for the wider housing market. We will be exploring these wider benefits and further mechanisms to encourage more homes for later living to be built in subsequent reports.

This report comes as policy makers continue to search for an answer to the housing crisis and the multiple challenges associated with an ageing population and provision of long term social care. It sets out the benefits the Government can expect to see on both fronts if it invests in homes for later living. Now the onus is on policy makers to take action.



Annex

Fiscal Savings

There are two streams of fiscal savings:

1. Adverse health outcomes reduced by being in specialist housing as opposed to mainstream housing, including: falls and fractures, dementia onset through loneliness, and stroke inaction.
2. Efficiencies through residential and nursing care avoided by people moving from mainstream to specialist homes rather than directly into institutional care, as well as reduced need for home adaptations (i.e. homes for later living properties are already adapted) and better collective home care provision (i.e. those needed care all in one place).

Adverse health outcomes

With at least 162,000 market specialist homes currently existent, and an ambition for the sector to build 300,000 more, and assumed average household sizes of around 1.33, the implied annual fiscal savings would be: $(162,000 + 300,000) \times 1.33 \times \text{£}3,490 = \text{£}2.1\text{bn p.a.}$

Falls & fractures

Outcomes

- We assume fallers are halved in specialist housing vs living in mainstream (MS) housing, from 50% to 25% in Retirement Living (RL), and 60% to 30% for those in Extra Care (EC).
- 14.5% of RL falls (and 17.4% of EC falls) lead to a hospital admission.
- This implies that out of an over 80s population of 3.2m, 1.6m fall each year and 224,000 are admitted to hospital - typically with a fracture.
- Hospital bed days per person are reduced from 12.5 to 6.25 in RL (and 12.5 to 1.5 EC).

Costs to public

- Falls cost the NHS £2bn a year o/w £0.9bn treatment and £1.1bn hospital bed.
- With 335,000 fallers overall that implies £5,970 per patient and around £2,420 for the hospital treatment and £3,550 cost of hospital bed.
- We assume bed stays are longer for the over 80s – £4,325 bed (also 12.5 days at £346 per day), plus the £2,420 treatment cost, or £6,745 per over-80 patient
- In addition, falls cost state-funded social care £1.1bn, or an implied £3,284 per person, though we

don't assume it is any higher for the over 80s.

For the average over-80 person in each accommodation type then the costs of falls are as follows:

RL: 25% fall x 14.5% hosp admission x {£2,420 treat + (6 day x £346 bed) + £3,284 sc} = £285
MS(vRL): 50% fall x 14.5% hosp admission x {£2,420 treat + (12 day x £346 bed) + £3,284 sc} = £727
EC: 30% fall x 0.168 hosp admission x {£2,420 treat + (1.5 day x £346 bed) + £3,612 sc} = £325
MS(vEC): 60% fall x 0.168 hosp admission x {£2,420 treat + (12.5 day x £346 bed) + £3,612 sc} = £1,047
RL therefore produces a £442 saving against its counterfactual (£727 – £285) and EC £722. £442 and £722 are uprated by inflation over one year to bring them to 2019 money, £453 RL and £740 EC.

Loneliness & dementia

Outcomes

- We assume loneliness is halved in specialist housing vs mainstream housing (particularly given that a large proportion of the over 80s also live alone), from 30% to 15% in all specialist housing types.
- 1 in 6 of the over 80s (17%) have dementia. We assume those who are lonely are twice as likely to develop it.
- These assumptions imply dementia amongst the over 80s who are lonely is 26%, dementia amongst those not lonely is 13% i.e. $(30\% \text{ lonely} \times 26\% \text{ dementia}) + (70\% \text{ not lonely} \times 13\% \text{ dementia}) = 17\% \text{ average dementia}$
- We further assume the rates of dementia in EC are 50% higher – 39% for the 'lonely' and 19.5% for the 'not lonely'.

Costs to public

- Dementia costs the NHS £4.3bn a year across 850,000 sufferers, an implied average cost of £5,060 per person, though we don't assume it is any higher for the over 80s.
- In addition, dementia costs state-funded social care £5.2bn a year, an implied average cost of £6,060 per person, though, again, we don't assume it is any higher for the over 80s.

For the average person over 80 in each accommodation type then the cost of dementia is:

RL: (15% x 26%) x (£5,060 treat + £6,060 sc) + (85% x 13%) x (£5,060 treat + £6,060 sc) = £1,662
MS: (30% x 26%) x (£5,050 treat + £6,060 sc) + (70% x 13%) x (£5,060 treat + £6,060 sc) = £1,879
EC: (15% x 39%) x (£5,060 treat + £6,060 sc) + (85% x 0.195) x (£5,060 treat + £6,060 sc) = £2,494
MS: (30% x 39%) x (£5,060 treat + £6,060 sc) + (70% x 0.195) x (£5,060 treat + £6,060 sc) = £2,819
RL therefore produces a £217 saving against its counterfactual and EC £325. £217 and £325 are uprated by inflation over one year to bring them to 2019 money, £222 RL and £333 EC.

Stroke inaction

Outcomes

- Stroke victims are found and treated quicker in specialist housing, particularly because many otherwise live alone or have irregular interaction with others.
- We assume this quicker reaction delivers reduced treatment costs, better outcomes amongst survivors and thus reduced long term social care costs, of 25%
- Around 1.5% of the 80s have a stroke each year.

Costs to public

- Strokes cost the NHS £3bn a year across 115,000 sufferers, an implied average of £26,500 per sufferer, though we do not assume it is higher for the over 80s.
- In addition, strokes cost state-funded social care £2bn a year across 1 million stroke sufferers, or £2,000 per stroke survivor. Over 3 years this is £6,000.

For the average over 80 person in each accommodation type then the cost of strokes occurring each year is:

*RL or EC: 1.5% x (£26,100 treat + £6,000 sc) x 75%
FAST = £334*

*MS (vRL or vEC): 1.5% x (£26,100 treat £6,000 sc) =
£465*

RL or EC therefore produce a £131 saving against their counterfactuals, uprating by inflation over one year brings it to **£134 RL or EC**.

Miscellaneous

Outcomes

- Annual GP visits per person are reduced from 6 to 4.5 in RL and from 6 to 3 in EC
- Annual A&E visits per person are reduced from 0.5 to 0.4 in RL and EC

Costs to public

- The cost of a GP visit is £30 and of an A&E visit is £160.

For the average over 80 person in each accommodation type then the cost of GPs & A&E is:

RL: 4.5 x £30 GP + 0.4 x £160 A&E = £199

MS: 6 x £30 GP + 0.5 x £160 A&E = £260

EC: 3 x £30 GP + 0.4 x £160 A&E = £154

MS: 6 x £30 GP + 0.5 x £160 A&E = £260

RL produces a £61 saving against its counterfactual and EC £106 combining GP and A&E elements. £61 and £106 are uprated by inflation over one year to bring them to 2019 money, £62 and £108.

Furthermore, cold homes inflict health costs on the NHS of £200 per annum for the average over 80 in mainstream housing. It is believed that cold homes cost the NHS £1.36bn a year, or around £100 for every over 65-year old in the UK. We assume it is double for the average 80-year old, uprating by inflation over one year brings it to **£205 RL or EC**.

Residential & nursing care

Outcomes

- We assume 12% of the over 80s living in RL would otherwise be in long term residential care if RL wasn't available, i.e. in the counterfactual.
- We assume 20% of the over 80s living in EC would otherwise be in long term residential care and 30% would otherwise be in long term nursing care if EC wasn't available, i.e. in the counterfactual.
- However, unlike the vast majority in RL, those in EC receive significant home care which - despite initially higher personal savings - local authorities are eventually likely to contribute to because of the higher level of care needed. We assume LAs save £3,000 a year on average in home care where the EC counterfactual is residential care and £6,000 where it is nursing care.
- 80 % of market RL / EC is owner-occupied and 20% is private rented.
- We assume residential / nursing care lasting 5 years if RL and EC were not available.

Costs

- Residential care is assumed to cost £36,000 p.a. (including 'hotel' costs) and Nursing care £45,000 p.a.
- 50% of owner occupiers in RL/EC live alone, and would therefore have been required to sell their previous home to pay for residential care in the counterfactual.
- 50% of owner occupiers in RL/EC live with a partner and would not therefore have been required to sell their previous home to pay for residential care in the counterfactual.
- This produces an average household size of 1.33 (50 adults occupy 25 homes and 50 adults occupy 50 homes or, combined, 100 adults occupy 75 homes. $100 / 75 = 1.33$).
- 100% of renters regardless of status have no home to sell.
- The average specialist owner occupied home can be sold for £250,000.
- Average savings per person are £35,000, £11,750 above the £23,250 capital threshold for local authority support (ignoring the taper to the lower threshold for simplicity).
- The average pension and attendance allowance income is that self-funders would pay towards residential / nursing care (costing £36,000 or £45,000 p.a.) out of their income is £17,750 p.a:

State pension +£8,500

Private pension +£6,000



Attendance allowance +£4,500

Disregarded -£1,250

Total £17,750

In the counterfactual of being in residential /nursing care, single owner occupiers are likely to foot the whole bill and government none, as they are forced to use savings and sell their home to cover any shortfall in residential or nursing care cost against their income.

Couple owner occupiers are not required to sell their home while one partner remains living there. So only the individual's savings can be used to plug any shortfall, government (LA) picking up the rest. The same is true for single and couple renters:

Cost of residential care over 5 years = £36,000 x 5 = -£180,000

Private contribution (income) = £17,750 x 5 = +£88,750

Private contribution (savings) = £40,000 - £23,250 = +£11,750

Shortfall = government (LA) contribution = +£79,500 (44% of total)

Residential (Res) and nursing care (Nur) savings for the average over 80 in RL and EC are therefore:

RL v Res: {50% owner couple x 80% owner occ + 20% renter} x £36,000 cost x 44% public x 12% in res counterfactual = £1,149

EC v Res: {50% owner couple x 80% owner occ + 20% rented} x £36,000 cost x 44% public x 20% in res counterfactual = £1,915*...

EC v Nur: (50% owner couple x 80% owner occ + 20% rented} x £48,000 cost x 58% public x 30% in nur counterfactual = £4,725**...

Home care adjustments are needed for EC v Res and EC v Nur. For the average person in EC, local authorities are assumed to contribute £3,000 x 20% = £600 in home care where the counterfactual is residential care and contribute £6,000 x 30% £1,800 in home care where the counterfactual is nursing care. The LA will no longer have to pay these if the person goes into residential / nursing care and have to sell their homes. The burden on the state is therefore adjusted down to:

EC v Residential care = £1,915* - £600 = £1,315

EC v Nursing care = £4,725** - £1,800 = £2,925

£1,149, £1,315 and £2,925 are uprated by inflation over one year to bring them to 2019 money: **£1,178 RL, £1,348 EC and £2,998 EC.**

Home support efficiencies

Government and local authorities support independent living at home through various channels including home care and the disabled facilities grant (DFG).

Outcomes

- Those in specialist housing already have adaptations

do not need new disabled facilities.

- We assume homecare needs are reduced in specialist housing compared to mainstream housing by around 20%.

Costs

- DFG is means-tested, apart from the first £1,000. Over an 8-year average period spent in specialist housing this implies a fiscal saving of £125 a year.
- However, a means-tested DFG of up to £30,000 is available for those eligible and in need. Taking this into account, we assume that the average person in RL would otherwise get DFG of £300 a year if in mainstream housing and the average person in EC would otherwise get DFG of £500 a year. Particularly, if they are also self-funding some or all of their home care, their savings will deplete quicker and so they would become eligible for local authority support.
- Public-funded home care is assumed at £4,000 per person, (paying for 5 hours of care a week) in EC regardless of whether they receive it or not. This is versus £4,800 (paying for 6 hours of care a week) in the mainstream housing counterfactual, an average saving of £800 for those in EC.

Thus being in a homes for later living property would save the government and local authorities £300 and £500 in disabled facilities grant a year, as well as £800 in home care. These figures are uprated by inflation over one year to bring them to 2019 money: **£308, £513 and £820.**

Overall fiscal savings

- Each year of current output generates fiscal savings of £15.3 million
- Building 300,000 new homes plus the 162,000 existing would deliver fiscal savings of £2.1 billion (£1,390 million plus £750 million)

Table below: Fiscal savings at a national level.

	Retirement housebuilding by Homes for Later Living providers in their latest reporting year	People per home	Fiscal saving Per home	Fiscal saving on aggregate
Retirement housebuilding by Homes for Later Living providers in their latest reporting year	3,304	1.33	£4,642	3,304 x £4,642 = £15,337,168
Building 300,000 new homes	300,000	1.33	£4,642	300,000 x £4,642 = £1,392,600,000
Existing 162,000 homes	162,000	1.33	£4,642	162,000 x £4,642 = £725,004,000

Table below: Overall fiscal savings 'scorecard' per person over 80 in specialist housing, p.a.

Adverse health outcomes:	Retirement Living (RL)	Extra Care (EC)	Combined 80:20
Falls & fractures	-£453	-£740	-£510
Loneliness & dementia	-£222	-£333	-£244
Strokes	-£134	-£134	-£134
Conditions related to cold homes	-£205	-£205	-£205
Miscellaneous o/w			
GP visits	-£46	-£92	-£55
A&E visits	-£16	-£16	-£16
Subtotal (A)	-£1077	-£1521	-£1166
Efficiencies:	RL	EC	Combined
Residential care	-£1178	-£1348	-£1212
Nursing care	0	-£2998	-£600
Subtotal (B)	-£1178	-£4346	-£1812
Disabled Facilities Grant	-£308	-£513	-£349
Home care (LA funded)	0	-£820	-£164
Subtotal (C)	-£308	-£1333	-£513
TOTAL (A+B+C) 2019/20 prices	-£2563	-£7200	-£3490



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Appendix 4

Housing markets and independence in old age: expanding the opportunities

Executive Summary | May 2011 | Professor Michael Ball

This report highlights the benefits of specialised private retirement accommodation and recommends a number of simple policy changes at no cost to the public purse to help increase its supply and address the challenges of housing an ageing population.

Introduction – why OORH matters

This report outlines the findings of a major piece of research on housing for older people who live in specialist private retirement accommodation, called owner occupied retirement housing (OORH). This type of housing is purchased, on a leasehold basis, and found in specially designed blocks of apartments which have communal facilities, house managers and other networks of support integrated within them. There are currently around 105,000 OORH dwellings in the UK, about 2% of the total number of homes for those aged 65 and over.

Why should policy makers be concerned about OORH? The reason is that it delivers a series of benefits for residents, their families, communities, the public sector and society in general. The key benefits of OORH are:

Personal

- A higher quality of life for residents and their families. The report notes that 92% of OORH residents are very happy or contented and the great majority would recommend the accommodation to others.
- Greater security and convenience, and reduced feelings of isolation and vulnerability.
- Improved independence, well-being and health.

Environment and neighbourhood

- Environmentally better than traditional housing, with reduced energy use, including less travel. The report states that 51% of OORH residents said that their energy bills were noticeably less.
- Sustains local shopping and other services, helping to sustain local communities. 80% use the shops almost daily or often; over 40% used the library or post office almost daily or often.

Government/social

- Private rather than public – its provision entails no cost to the public purse.
- Reduced demand on public sector resources and health services. Residents manage better and spend fewer nights in hospital.
- The release of home equity in retirement; though not all release home equity.

Communities

- Most OORH residents have family and friends in the locality. Older people form an important part of the core of most communities.
- Increases availability of much-needed family housing in areas of shortage. On moving, most OORH residents free up substantial family homes, with two thirds moving from homes with three or more bedrooms. This boosts supply in local housing markets.

This report highlights that far more elderly people could benefit from this type of accommodation than live in it now. However, due to supply side constraints created by restrictive planning and housing policies, many older people are not being provided with the opportunity to purchase OORH. **Relatively simple policy changes could address this without any cost to the public purse.**

Why the supply of OORH needs to increase

The population is ageing but older people have not featured much in recent policy discussions about localism, housing or planning. As the UK's population grows and ages over the next 20 years, **the number of households over 65 years old will increase at a particularly fast rate. There are expected to be an extra 3.5 million older households by 2033 in England alone, a 60% increase on today.** By then, a third of all households will consist of those aged over 65, up from 28% in 2008.

The ageing of the UK population is going to have a substantial housing impact. Many older households will face growing health and housing difficulties as they continue to age. Although people are living longer, unfortunately the incidence of age-related ailments is not being delayed at the same rate to progressively older ages.

Home owners aged 65 and older collectively own £1 trillion of housing equity and most want to stay where they currently live for as long as possible. However, as many as 130,000 older people moved in 2008. Many move to be in preferred accommodation or to enjoy living at a different location and few are motivated by releasing housing equity. But, for others, the drivers are primarily push factors associated with being unable to manage in their current home: due to declining health, increasing isolation or financial problems. Even amongst non-movers, there will be many potential reluctant stayers. This is coupled with the fact that most home owners wish to maintain ownership of their home. OORH offers the opportunity for an improved lifestyle while remaining an owner occupier.

However, the report notes that due to policy restrictions surrounding housing and planning, the supply of OORH has not matched growing demand. Build rates are low and need to grow four times from that achieved even before the 2007/8 downturn to cope with just a moderate increase in demand. Forecasts in the research show a potential increase in the use of this accommodation from 2% currently to 5% of housing for those aged 65 and over the next decade or so. This would generate a build rate of 16,000 OORH units a year, compared to just 4,400 delivered in 2007.

In a society which is increasingly searching for ways of growing private provision, housing for the elderly seems an obvious candidate for a greater emphasis on the private sector, especially as so many older households are now owner occupiers. Also, within private provision, the benefits of direct property ownership can be maintained.

The benefits of OORH

The report notes the substantial benefits of OORH for many older people. OORH dwellings are around 10% cheaper than the median values of the previous homes sold, giving significant average equity release, while maintaining continued housing equity. Over 40% are able to withdraw £25,000 or more housing equity but, at the same time, many others have none. An overall increase in the supply of OORH would lower the price of this type of housing, enabling millions more of the elderly to contemplate this as a lifestyle.

The report outlines the following benefits of OORH:

- **A higher quality of life for its residents.** The report notes that 92% of OORH residents are very happy or contented and most would recommend their accommodation to others. 83% said they were happier in OORH and 51% also said that their energy bills were noticeably less.
- **Improved health for residents and reduced impact on the NHS.** The overall balance of residents' perceptions of being able to manage their health was that it was better since their moves. As OORH accommodation is designed for impaired mobility, residents can manage better and spend fewer nights in hospital. This finding is important because of the high costs of in-patient care for older people.
- **OORH is good for the environment.** 51% of OORH residents said that their energy bills were noticeably less than they had been in their previous homes. This is backed up by comparative analysis of the energy costs of larger, older homes and new purpose-built energy-efficient flats. What is more, people tended to travel less once living in OORH, because they are often closer to friends and relatives and to shops and other facilities. Moving into OORH also allows the new owner of the previous home to undertake renovations to improve the energy efficiency of that house, increasing the energy savings potential.
- **OORH boosts local neighbourhoods.** Older people regularly use shops and local facilities during weekdays, when they are often underutilised, and at weekends. 80% use the shops almost daily or often; over 40% used the library or post office almost daily or often. The elderly are integral to any local area and because most have lived there for a long time have built deep roots in their neighbourhoods. This is reflected in extensive family and friendship networks. So, providing OORH means a much wider group of people benefit than simply the person or couple buying the property. Many local market-based services are under threat with the growth of out-of-town shopping and the Internet, but the elderly are more likely to use local amenities than many other residents.
- **OORH has a positive impact on local housing markets.** On moving, most residents free up a substantial family home, with two thirds moving from homes with three or more bedrooms. This boosts local housing markets – for every 5,000 OORH sold, property to the value of £1.1 billion is released into local housing markets. The turnover of this type of housing is essential for a healthy housing market.

How public policy constrains the delivery of OORH

The research found that the building industry provided this type of accommodation in a competitive environment, so that its price and availability is driven by the costs and availability of construction inputs, including land.

Therefore, a number of policy-related factors have inadvertently contributed to restraining the supply of OORH to date and therefore limited its potential benefits. These include:

- **A lack of understanding of the benefits of OORH at a local and national level.** Evidence of a less than positive attitude to OORH is found in the extent to which McCarthy & Stone have had to go to appeal in relation to its sites. A large portion of its developments are only permitted on appeal, because agreement could not be struck with the local planners (65% of cases). Even on the minority of schemes where the appeal is refused, a clear blueprint is provided by the Inspector that then allows most sites to then receive consent at local authority level in a form of development that the authority had originally indicated to be objectionable. This process of being forced to appeal seems a particularly inefficient, wasteful and time-consuming way of planning for the provision of OORH and raises the prices of the homes built.
- **An inappropriate use of S106/s75(Scotland) charges.** Local planning authorities negotiate with developers of OORH for s106/s75 and Community Infrastructure Levy contributions. The analysis in this research shows that in the case of OORH some or all of the development charges are borne by the user: in this case, elderly middle income households, who do not seem a sensible group to target for this taxation. Under s106, development contributions are made towards providing affordable housing, much of which is used for providing accommodation for younger people. This policy is discriminatory against older people.
- **The role of inflexible building regulations.** The current government has committed itself to reducing the regulatory burden but many issues remain and raise the costs of providing homes for the elderly, especially as there are specific factors that add costs and compliance problems for OORH building. A fundamental problem is that regulations are 'one-size-fits-all'.

How can public policy help increase the supply of OORH in the future?

The report makes the following four recommendations for amending planning and housing policy to boost the delivery of more OORH and meet demand. All entail little, if any, cost to the public purse.

1. **Better national strategic guidance on housing for the elderly.** The forthcoming National Planning Policy Framework offers an avenue to provide a set of ground rules for the delivery of more suitable accommodation and can help cut through local bureaucracy. It should include recognition in principle that demographic change and an ageing society are central issues for planning. It should also recognise that the elderly should be able to operate effectively in the private market and that the planning process should facilitate that.
2. **Better local strategic guidance on housing for the elderly.** This includes the allocation of sites for OORH in local plans and references to the benefits of this type of accommodation in local housing strategies. The greatest emphasis regarding housing for the elderly and planning is obviously at the local level. It will be highly useful in the context of a more positive, socially responsible attitude towards OORH, if the sector was integrated into planning strategies, local development frameworks and strategic housing market assessments rather than treated on a generally negative and individual site-by-site basis as currently occurs.
3. **Treat OORH as a form of affordable housing.** To improve the supply and lower the price of OORH, this type of housing should be redefined as the equivalent of affordable housing in terms of negotiations with builders over development charges. Treating all OORH as a form of affordable housing in planning terms, because of its significant personal and community benefits, would help reduce prices and increase availability. However, to impose price or quality caps on part or all of it would damage supply. Rather this proposal suggests that all OORH new build should be given enhanced planning status alongside low-cost home ownership for younger households, which is already treated as a form of affordable housing.
4. **Rethinking building regulations.** The government's principle of less all-round is a good one. The analysis here suggests that it would be useful if regulations and other requirements were more sensitive to differences in types of residential building and recognised the distinct roles that they play within housing markets. Regulations have differential costs and outcome impacts depending on the housing types and sub-markets in question. There is also a regulatory bias towards the most common types of built structure. Greater flexibility in allowable solutions, including recognition of the dynamics of household moves, would avoid imposing unnecessary burdens that limit the supply of OORH.

Conclusion

OORH encapsulates many of the ideas that the current coalition government is promoting. This type of housing is about self-help: using resources built up over a lifetime to fund an appropriate lifestyle in older age, when the frailties of life begin to mount.

It is about private endeavour: utilising personal resources and social networks rather than relying on the state. It is about being able to enjoy life in older age, even when health matters may impose constraints.

It is about maintaining a sense of independence in old age, within an improved framework of emotional and physical security. Also, it is about building up communities: with people living in situations where friendships can be made and mutual support offered and where they can engage with the wider community, especially through links to families and friends.

It is about bringing families together, with grandparents being better linked with their children and their grandchildren living in the local area. It is about recognising the intergenerational linkages in any local community, the cycle of life, and the relation of local resources to these.

It is about ways of living that keep down public costs and save energy, without compromising preferred lifestyles.

The changes recommended in this report are in line with current government policy intentions. If enacted, the benefits would be substantial and the costs limited.

Appendix 5

Task force launched to enhance older people's housing sector

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[Laura Edgar](#) — Tue 11th Apr 2023



Housing for older people – Bbernard, Shutterstock

The government has announced that Professor Julienne Meyer will lead a task force to help improve the housing options for older people.

Meyer is professor emerita of Nursing: Care for Older People at City, University of London, with visiting professorships at the University of Hertfordshire and Ulster University. Meyer co-founded My Home Life, an international collaborative initiative to promote quality of life in care homes for older people. She is a former nurse and has led research in care for older people at City, University of London for 23 years.

The task force will work across the housing, health, and care sectors with the aim of driving an increase in the volume and range of housing options. It will make recommendations to the government.

The announcement was made as part of the Adult Social Care Implementation plan published by the Department of Health and Social Care (DHSC) last week.

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“Working between housing, health and social care will be critical to its success and I’m looking forward to advising the government on proposals that give older people more choices in later life.”

The task force will run for up to 12 months. It is assigned to produce an independent report to ministers at the Department for Levelling Up, Housing and Communities (DLUHC) and DHSC.

The panel is expected to include up to 14 members from across the social and private retirement sector, local government, adult social care, and from investors and developers.

Meyer and the government will now finalise the membership and the group’s terms of reference. A first meeting is expected to take place before June.

Housing minister Rachel Maclean said: “Making sure older people can access the right homes that meet their needs later in life is a government priority. And by unlocking more housing for older people, we can also have a hugely beneficial impact on their health and wellbeing.”

Richard Morton, chair of Retirement Housing Group UK, said: “The Retirement Housing Group UK has worked hard to develop constructive proposals that can increase housing supply in this very important but neglected sector of the housing market. We welcome the creation of the Task Force on Older People’s Housing and are committed to working with the task force and with Professor Julianne Meyer to develop policies that will increase housing choice for older people. With an ageing population it is essential we increase the supply of suitable and attractive homes for this key section of society, and in turn, then release desperately needed housing for other age groups.”

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