



29<sup>th</sup> July 2013

Development Policy Manager,  
Development Services,  
Warwick District Council,  
Riverside House,  
Milverton Hill,  
Leamington Spa,  
CV32 5HQ

Dear Sirs,

**McCARTHY & STONE RETIREMENT LIFESTYLES LTD.  
RESPONSE TO CONSULTATION ON THE VALE OF THE WARWICK DISTRICT COUNCIL DRAFT  
LOCAL PLAN**

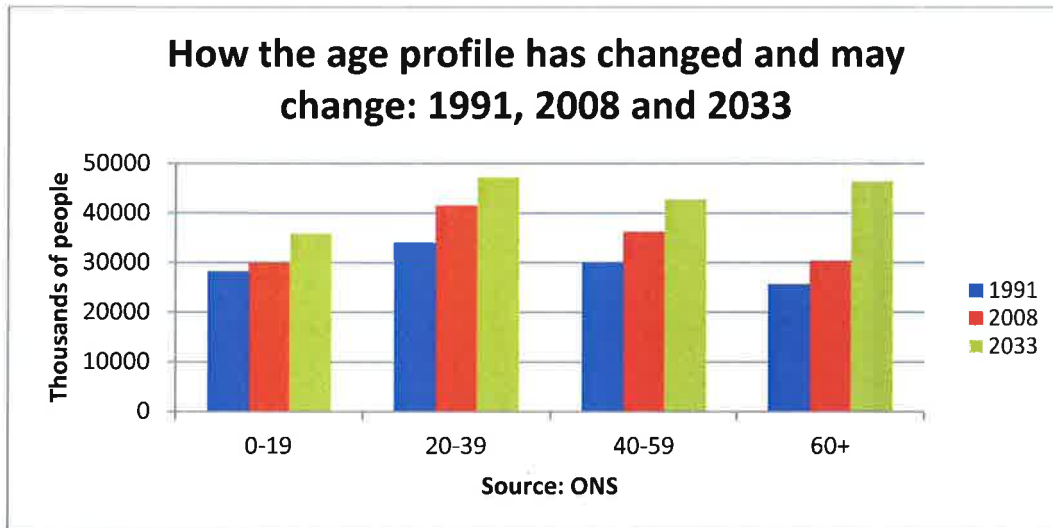
Thank you for the opportunity to comment on the consultation papers for the aforementioned document. As the market leader in the provision of sheltered housing for sale to the elderly, McCarthy and Stone Retirement Lifestyles Ltd considers that with its extensive experience in providing development of this nature it is well placed to provide informed comments on the Warwick Local Plan Draft, insofar as it affects or relates to housing for the elderly.

**Growing Elderly Population**

The National Planning Policy Framework stipulates that the planning system should be *'supporting strong, vibrant and healthy communities'* and highlights the need to *'deliver a wide choice of high quality homes, widen opportunities for home ownership and create sustainable, inclusive mixed communities. Local Planning Authorities should plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community... such as... older people'* (emphasis added).

My Client appreciates that the draft New Local Plan is in the very early stages and focuses its attention on meeting the broad housing needs of its demographic groups. It must also be noted however that the proportion of elderly people within the Borough is also projected to increase over the Plan period.

The "What Housing Where Toolkit" developed by the Home Builders Federation uses statistical data and projections from the Office of National Statistics (ONS) and the Department for Communities and Local Government (DCLG) to provide useful data on future and current housing needs. The table below has been replicated from the toolkit and shows the projected changes to the demographic profile of Warwick District between 2008 and 2033:



In line with the rest of the country, this toolkit demonstrates that the demographic profiles of Warwick District Council are projected to age. The proportion of the population aged 60 and over in Warwick District will increase from 22% to 26.7% between 2008 and 2033. The largest proportional increases in the older population are expected to be of the 'frail' elderly, those aged 75 and over, who are more likely to require specialist care and accommodation.

The provision of adequate support and accommodation for the increasingly ageing demographic profile of Warwick is therefore a significant challenge and, unless properly planned for over the next 20 years, there is likely to be a serious shortfall in specialist accommodation for the older population, which will have a knock on effect in meeting the housing needs of the whole area and wider policy objectives. Specialist accommodation for the elderly, such as that provided by McCarthy and Stone, will therefore have a vital role in meeting the areas housing needs.

An overview of private sheltered schemes and the benefits they can provide to the elderly is provided below. In addition, examples and suggestions are given of how policy can support and encourage the development of this much needed type of elderly accommodation, and deliver in line with the National Planning Policy Framework (NPPF).

### **Community Benefits of Private Sheltered Accommodation**

*"Housing Markets and Independence in Old Age - Expanding the Opportunities"*, a new report by Professor Michael Ball of the University of Reading, was presented at a House Commons launch event in May 2011. The report highlights how owner-occupied retirement housing (OORH), such as that built by McCarthy & Stone Retirement Lifestyles Ltd, helps to address the challenges of housing an ageing population. In addition, Professor Michael Ball highlights how OORH provides numerous benefits to communities including increasing the availability of much needed family houses in areas of shortage. This is because most OORH residents will have freed up family homes they were previously under-occupying, the majority of which are located in the market area local to the retirement housing development. It is therefore clear that private specialised housing for the elderly has a key role to play in providing a suitable and sustainable housing mix that meets Warwickshire's wider housing needs.

Furthermore, the presence of specialised housing for the elderly often greatly enhances the sustainability of businesses in nearby town and local centres. A report compiled by 'The Opinion Research Business' (ORB) entitled *A Better Life: Private Sheltered Housing and Independent Living for Older People* shows how Retirement Living accommodation helps to underpin local shops services and facilities. The report found that 62% of residents in retirement living schemes preferred to shop locally, with 45% of resident shopping within one mile of their scheme.

### **Benefits of Private Sheltered Accommodation for Elderly Individuals**

Sheltered housing is a proven housing choice for elderly people who wish to move into accommodation that provides comfort, security and the ability to manage independently to a greater extent. It enables older people to remain living independently within the community and out of institutions, whilst enjoying peace of mind and receiving the support that they need.

All McCarthy and Stone developments are specifically designed to provide housing accommodation for elderly people, who have experienced specific life changing circumstances that prompt the move into a specialised, purpose built, living environment. The communal facilities and specific features within the apartments designed to meet the particular needs of these likeminded people, generally result in a much improved quality of life.

The peace of mind and contentment that this form of housing brings to its residents should not be underestimated. The maintenance of an organised, stress-free lifestyle that will benefit the general health and well-being of a like-minded group of people within a contained, communal living environment is of paramount importance to the success of this form of housing, and a desirable end-result for society at large, from an economic as well social perspective. As residents feel healthier and happier this inevitably has positive impact on their wellbeing and they will therefore place less of a burden on local health and support facilities. The additional support available to residents within these developments means they are also able to return to their homes quicker after a stay in hospital.

Additionally, McCarthy and Stone also provide (Assisted Living) Extra Care Housing aimed at enabling independent living for the "frail elderly", persons typically aged 80 and over. The provision of suitable accommodation for the frail elderly will be of critical importance to the District and the provision of Extra-Care housing will need to be considered to meet the increasing demand for this type of accommodation.

McCarthy and Stone type developments assist in the delivery this type of accommodation, with the McCarthy and Stone Extra Care concept providing day to day care in the form of assistance and domiciliary care tailored to owners' individual needs, enabling the frail elderly to buy in care packages to suit their needs as they change. It provides further choice for the frail elderly allowing them to stay in their own home and maintain a better sense of independence, enhancing their personal welfare over time rather than through the fixed costs of a nursing or residential care with its one for all approach. Accordingly, Extra Care accommodation possesses a number of 'enhanced facilities' in terms of the communal facilities available and provides a higher level of care when compared to private retirement housing. It is therefore a different form of specialised housing for the elderly than retirement housing and provides the increasingly elderly population with more choice and with an alternative type of accommodation to meet their needs as frailty increases. The benefits to the public purse as outlined above are even more evident here.

### **Suggestions for the New Local Plan**

To ensure the adequate delivery of specialist accommodation for the elderly we would ideally recommend an additional policy specifically dealing with this matter.

To encourage Local Government to plan proactively for the development of specialist housing for the elderly a toolkit was developed by a consortium of national housing interests with representation from both the private and public sector entitled '*Housing in Later Life: Planning Ahead for Specialist Housing for Older People*'. A copy of this document has been attached for your convenience.

This toolkit encourages a joined up approach to planning, housing and social care policy both in the collection of evidence and the development of specialist accommodation for the elderly. Fundamental to achieving this is the inclusion of policies supporting specialist accommodation for the elderly into the Local Planning Framework. Whilst we appreciate that no one planning approach will be appropriate for all areas, an example policy wording is provided that could be included within the review of the Local Plan:

*"The Council will encourage the provision of specialist housing for older people across all tenures in sustainable locations.*

*The Council aims to ensure that older people are able to secure and sustain independence in a home appropriate to their circumstances and to actively encourage developers to build new homes to the 'Lifetime Homes' standard so that they can be readily adapted to meet the needs of those with disabilities and the elderly as well as assisting independent living at home.*

*The Council will, through the identification of sites, allowing for windfall developments, and / or granting of planning consents in sustainable locations, provide for the development of retirement accommodation, residential care homes, close care, Extra Care and assisted care housing and Continuing Care Retirement Communities."*

In summary, McCarthy and Stone stress the need to consider addressing the current and future housing needs of older people within Warwick District and for the Council to take this opportunity to positively address this issue within the emerging Local Plan.

Thank you for the opportunity to comment.

Yours sincerely,

Ziyad Thomas  
Policy Planner  
The Planning Bureau Ltd.