

planning
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Former GRFC Bowls Club, Gravesend

PLANNING STATEMENT

November 2022 JB/LJ/16619



Contents

1	INTRODUCTION	3
1.1	Purpose of this Statement.....	3
1.2	Statement Structure	3
1.3	Application documents	3
2	BACKGROUND	6
	The Applicant	7
	Extra Care Accommodation	7
	Public Consultation	8
3	SITE AND SURROUNDINGS	9
3.1	Site location	9
	Surrounding area	11
3.2	Planning history	11
3.1	Other Relevant Decisions	11
	Planning Application 20220432.....	11
	Appeal APP/G5180/W/20/3249202	12
4	PROPOSED DEVELOPMENT	14
4.1	Overview	14
4.2	Description	14
	Use	14
	Layout	15
	Scale	17
	Design and Appearance	17
	Sustainable Design	18
	Waste and Recycling	18
	Landscaping	18
	Parking and Access	19
5	PLANNING POLICY	20
5.1	Introduction.....	20
5.2	Development Plan	20
	Gravesham Local Plan Core Strategy (2014)	20
	Saved Policies in the Gravesham Local Plan First Review (1994)	22
5.3	Other material considerations	22
	National Planning Policy Framework (2021)	22
	Planning Practice Guidance (PPG)	23
	National Design Guide	23
	Emerging Local Plan - Gravesham Local Plan Regulation 18 Stage 2 Consultation Part 2: Draft Development Management Policies Document October 2020	23
	Supplementary Planning Guidance and other Documents.....	24
6	PLANNING CONSIDERATIONS	25
6.1	Broad Principle of Development.....	25
6.2	Use Class Order	25

6.3	Housing Supply and Delivery	28
6.4	Need for Older People's Housing	29
6.5	Loss of Bowling Green	31
	Alternative Bowls Club Provision	33
	Alternative Form of Infrastructure	34
	Loss of Part of Playing Field	35
	Sporting improvements	36
6.6	Affordable Housing	36
6.7	Design and Layout	38
6.8	Sustainable Design	39
6.9	Highways, Access and Parking	40
	Access	41
	Sustainable transport	41
	Parking	41
	Electric Vehicle Charging	42
	Cycle Parking	42
	Servicing and Delivery	42
	Traffic Generation and Distribution	42
	Conclusion	43
6.10	Landscape	43
6.11	Trees	44
6.12	Ecology	45
	Biodiversity Net Gain	45
	Thames Estuary and Marshes Special Protection Area (SPA) and SAMMS	46
6.13	Historic Environment	47
	Archaeology	47
	Heritage Statement	48
6.14	Residential Amenity	49
	Future Users	49
	Existing Amenity	49
6.15	Air Quality	50
6.16	Noise	51
6.17	Flood Risk and Drainage	52
	Flood Risk	52
	Drainage and Sustainable Urban Drainage (SUDS)	52
	Conclusion	53
6.18	Construction and Contamination	53
6.19	Planning Balance	54
	Economic Benefits	54
	Social Benefits	55
	Environmental Benefits	56
	Conclusion	56
	Harm	57
	Balance	57
7	CONCLUSIONS	58
7.1	Summary	58
7.2	Overall Conclusion	58

Appendices

Appendix 1 'Healthier and Happier' by WPI Strategy (September 2019)

Appendix 2 'Silver saviours for the high street' by WPI Strategy (February 2021)

1 Introduction

1.1 Purpose of this Statement

- 1.1.1 This planning statement has been prepared by DHA Planning on behalf of McCarthy & Stone Retirement Lifestyles Ltd. ("the Applicant"), in support of a full planning application in respect of land at GRFC Bowls Club, Church Walk, Gravesend, DA12 2QU. The description of the development is as follows:

'Full planning permission for demolition of existing bowls pavilion and erection of a 4-storey building to provide a 62-unit Use Class C2 retirement living complex, with a new access from Ellerslie, a new emergency access off Ellerslie, parking, landscaping and associated works'

1.2 Statement Structure

- 1.2.1 The structure of the Statement is as follows:

- **Section 2** of this Statement sets out the context of the site, the immediate surroundings and the relevant planning history;
- **Section 3** has regard to the development proposed;
- **Section 4** reviews the planning policy context by which the planning application will be considered, including having regard to the advice contained in the National Planning Policy Framework (NPPF) and the formal policies of the development plan;
- **Section 5** considers the 'principle' of the development and any other relevant planning considerations; and
- **Section 6** draws conclusions to justify why it is considered that the development is acceptable.

1.3 Application documents

- 1.3.1 This Planning Statement forms part of a suite of documents that support the planning application, and it is designed to be read in conjunction with the following package of documents and plans.

Document Title	Author
Application Form and Ownership Certificate	DHA Planning
CIL Form 1	McCarthy & Stone Retirement Lifestyles Ltd.
Planning Statement	DHA Planning
Statement of Community Involvement	BECG
Design and Access Statement	ON Architecture
Transport Statement	DHA Transport
Tree Survey and Impact Assessment	Keen Consultants

Biodiversity Net Gain Assessment and accompanying letter	GreenLink Ecology
Ground Conditions Desk Study Appraisal	Crossfield Consulting
Flood Risk Assessment	Amazi
Drainage Strategy Report	Infrastructure Design Ltd.
Air Quality Impact Assessment	Noise Air
Noise Impact Assessment	24 Acoustics
EXAMPLE Operational Management Plan	McCarthy & Stone Retirement Lifestyles Ltd.
Extra Care Affordable Housing and Contributions	McCarthy & Stone Retirement Lifestyles Ltd.
Heritage Statement	Bidwells
Archaeological Desk Based Assessment	RPS Group
Energy Statement	Focus Consultants
Photomontage Report	Virtual Resolution

1.3.2 The following plans have also been submitted for formal consideration:

Drawing Reference	Author
LSE-2821-03-AC-0000: Site Location Plan	ON Architecture
PP/4081/GRAVESEND/F1: Existing Site Layout Plan	Prospaplans Limited
PP/4081/GRAVESEND/F2: Clubhouse Floorplan and Elevations	Prospaplans Limited
LSE-2821-03-AC-0010: Proposed Site Layout (Ground Floor Plan)	ON Architecture
LSE-2821-03-AC-0011: Proposed Site Layout (Roof Plan)	ON Architecture
LSE-2821-03-AC-0011: Proposed Site Layout (Roof Plan – Coloured)	ON Architecture
LSE-2821-03-AC-1000: Proposed Ground Floor Plan	ON Architecture
LSE-2821-03-AC-1001: Proposed First Floor Plan	ON Architecture
LSE-2821-03-AC-1002: Proposed Second Floor Plan	ON Architecture
LSE-2821-03-AC-1003: Proposed Third Plan	ON Architecture
LSE-2821-03-AC-2000: Proposed Primary Elevations (Coloured)	ON Architecture
LSE-2821-03-AC-2001: Proposed Secondary Elevations (Coloured)	ON Architecture
LSE-2821-03-AC-2002: Proposed Section Elevations (Coloured 1)	ON Architecture
LSE-2821-03-AC-2002: Proposed Section Elevations (Coloured 2)	ON Architecture
LSE-2821-03-DE-101 Rev D: Proposed Drainage Layout	Infrastructure Design Limited
LSE-2821-03-DE-102 Rev C: Drainage	Infrastructure Design Limited

Area Plan	
LSE-2821-03-DE-103 Rev C: Proposed Levels Layout	Infrastructure Design Limited
MCD23935 10A: Landscape Strategy	ACD Environmental
1856-KC-XX-YTREE-TCP01Rev0: Tree Constraints Plan	Keen Consultants
1856-KC-XX-YTREE-TPP01Rev0: Tree Protection Plan	Keen Consultants

2 Background

- 2.1.1 The application site, which was occupied by the Gravesend Rugby Football Club (GRFC) Bowls Club, is currently vacant.
- 2.1.2 With a significant reduction in membership in recent years, impacted by the COVID-19 pandemic, and rising costs, the GRFC Bowls Club is no longer financially viable for GRFC.
- 2.1.3 With a corresponding reduction in fixtures, and better facilities elsewhere, members have joined other neighbouring clubs where there remains plenty of capacity.
- 2.1.4 GRFC is therefore looking to redevelop the former Bowls Club to enable significant investment in the rest of Gravesend Rugby Football Club with the provision of improved security additional floodlighting, as well as drainage and levelling to the adjacent rugby pitches. This will allow for more matches to be played at the Rugby Club and help increase its membership and assist more local people to either take up or return to playing rugby.
- 2.1.5 GRFC is also looking at various clubhouse improvements, as well as supporting facility enhancements for the wide range of sports offered on site e.g. cricket, tennis, pétanque and hockey.
- 2.1.6 Pre-application advice has therefore been sought from Gravesham Borough Council regarding the redevelopment of the former bowls club for a 62-unit retirement living complex in C2 use. A formal response from the Council was received on 14th July 2022.
- 2.1.7 In summary the Council considered that there are two principles of development that would need to be addressed as part of any forthcoming application:
- Need for Older People's Housing; and
 - Loss of Playing Pitches.
- 2.1.8 With regard to the need for older people's housing, the Council acknowledged that there is an identified need for additional housing specifically for older people. The Council hopes that by providing more specialist older people's accommodation that larger, family homes in the Borough will be released back into the housing stock. This will in turn help to address the Borough's housing need.
- 2.1.9 As part of the pre-application response, the Council also acknowledged that a further benefit of the proposed scheme is that the development will create between 14 and 17 full-time equivalent jobs, together with additional staff providing personal care packages.
- 2.1.10 The Council also confirmed that the site is within a highly sustainable location in the urban area, close to existing bus stops and within a comfortable walking distance of local shops in Milton Road.

- 2.1.11 However, notwithstanding the above, the Council also referred to the loss of playing pitches that would result from the development. Despite bowling greens not falling within Sport England's definition of a playing pitch, Sport England, who have been consulted as part of the Council's pre-application response, consider that bowling greens are included in the area defined as a playing field if, in physical or functional terms, they form part of an overall playing field site. The Council therefore said that any forthcoming application would need to be accompanied by a robust case for the loss of green space, bowls sporting facilities and the partial loss of the adjoining recreational field.
- 2.1.12 The response also confirmed that other important material planning considerations that would need to be addressed include design and layout, residential amenity, biodiversity net gain, landscaping, trees, ecology, archaeology, parking and highways.

The Applicant

- 2.1.13 The development is being proposed by McCarthy & Stone Retirement Lifestyles Ltd, the UK's leading developer and manager of retirement communities. As of November 2021, McCarthy & Stone Retirement Lifestyles Ltd operates 475 retirement developments across the UK and their retirement properties are homes to more than 20,000 people.
- 2.1.14 They are also now the country's largest provider of private sector Extra Care developments running over 100 developments in the UK.
- 2.1.15 They believe that the application site is in a suitable and highly sustainable location to not only provide much-needed extra care accommodation for people in later life in Gravesend, but also to provide residents with a comfortable and good standard of living.

Extra Care Accommodation

- 2.1.16 National Government policy, backed by the internationally based 'Housing our Ageing Population: Panel for Innovation' (HAPPI), points towards older persons requiring low to medium level personal care and support to thrive in extra care housing accommodation.
- 2.1.17 Extra Care accommodation is aimed at providing independent living for the frail elderly, with day-to-day care in the form of assistance and domiciliary care tailored to the owners' individual needs. It provides purpose-built, specifically designed accommodation in a safe and secure environment including companionship whilst allowing an independent lifestyle. Safety, security and companionship reduces anxieties and maintains health and general wellbeing. It also provides a form of housing which meets better the on-set and increasing problems of mobility/frailty while maintaining an independent lifestyle.
- 2.1.18 The Extra Care concept enables the frail elderly to buy in care packages to suit their needs as they change over time rather than paying the fixed costs of a nursing or residential care home with its one for all approach. It provides further choice for the frail elderly in tailoring their care provision during the ageing process, allowing them to stay in their own 'home' within this specialised accommodation, maintaining a better sense of independence and enhancing

their personal welfare.

- 2.1.19 Extra care schemes are necessarily larger than their sheltered housing equivalents due to the level of communal facilities they provide. They typically take up 30% of the floor space but may not offer much in the way of revenue generating floor space.

Public Consultation

- 2.1.20 Paragraph 39 of the National Planning Policy Framework states that '*early engagement has significant potential to improve the efficiency and effectiveness of the planning application system for all parties*'.
- 2.1.21 The Applicant has a strong track record of consulting and communicating with members of the local community, community groups, local councillors, and other relevant third-party stakeholders.
- 2.1.22 In this case, community consultation has taken place and the accompanying Statement of Community Involvement provides a chronological account of the consultation activity that has been undertaken, including:
- Neighbour and Stakeholder meetings;
 - Dedicated Website displaying information about the proposals;
 - Virtual Public Exhibition allowing the local community to explore the initial proposals in detail and respond to them with their views, comments, and suggestions;
 - Press Release; and
 - Post-paid and 0800 Comment Facility.

3 Site and surroundings

3.1 Site location

- 3.1.1 The 0.8-hectare application site consists of a former bowling green, club house, and associated outbuildings located at the northern end of Rectory Field playing fields. The site was in use by GRFC Bowls Club, which was part of Gravesend Rugby Football Club.



Figure 1: Aerial view of the site (Courtesy of Google Earth)

- 3.1.2 To the north, the site is immediately bound by an established screen of vegetation, beyond which is a grass verge, a bus stop and Milton Road. To the east is a further screen of vegetation and railings, beyond which is Church Walk.



Above: View of northern boundary from Milton Road



Above: View of eastern boundary from Church Walk

- 3.1.3 To the west is Ellerslie and to the south is Rectory Field playing fields, which consists of pitches and facilities serving two rugby clubs, a football club, a tennis club, another bowls club, a cricket club and a hockey club.



Above: View of existing Bowls Pavilion and sports pitches to the south



Above: View of existing Bowls Pavilion and Ellerslie to the west

Surrounding area

- 3.1.4 Beyond the wide grass verge to the north, the site sits opposite an area of mixed commercial and residential uses along Milton Road. To the east of Church Walk are two large, detached houses including the rectory to St Peters and St Paul's Church (Grade II* Listed) and Gravesend Grammar School for Boys (characterised by larger 2-3 storey brick structures dating from the early 20th Century). Ellerslie (road) provides access to the sports club facilities and Ellerslie Court, a 4-storey block of flats.
- 3.1.5 The site is very well located in terms of public transport connectivity, with a bus stop providing links to Gravesend Town Centre and the wider Dartford area located directly north of the site. As it is located within the main urban confines of Gravesend, pedestrian connectivity from the site to local services and facilities is also excellent.
- 3.1.6 The site sits approximately 50m from the Grade II listed Milton War Memorial and Gravesend Riverside Conservation Area lies approximately 360m north of the site. The site is located entirely within Flood Zone 1 and therefore is least likely at risk of flooding. There appears to be no other environmental designations on or near the site, nor are there any further heritage assets in close proximity.

3.2 Planning history

- 3.2.1 A desktop review of the Council's online Planning Register has revealed the following planning history for the application site:

Application Reference	Description	Decision
19750600	Erection of a single storey drink store	Permitted 18 Sep 1975
20101049	Siting of a portacabin for use as changing room for Bowls Club.	Permitted 31 Jan 2011

Wider Site

- 3.2.2 There is an extensive planning history relating to Rectory Fields and its various sports facilities. However, none are considered of significant relevance to this proposal.

3.1 Other Relevant Decisions

Planning Application 20220432

- 3.1.1 Planning permission (LPA Ref: 20220432) has recently been granted at Planning Committee for the erection of 75 Retirement Living apartments for older people on the site of the former Police Station, 133 Windmill Street, Gravesend, DA12 1DB. The approved development defers from the current application in that the proposal is for retirement/sheltered market housing for sale, i.e. Use Class C3 and not Use Class C2. However, the decision confirms the critical need both nationally and locally for older persons housing as identified in the Homes for Later Living Report (September 2019). It also confirms the benefit of retirement housing releasing under occupied family homes back into the housing

market.

- 3.1.2 In terms of affordable housing, based on Core Strategy Policy CS16 the approved scheme should have provided 22 of the proposed units as affordable units. However, the application was accompanied by a report of Affordable Housing and Viability, which indicated that there are additional costs associated with delivering retirement housing as opposed to standard market housing. It also argued that as around 25% of the floor space is communal facilities, such as the owners lounge and guest accommodation, which is indicated as being unsaleable floor area, this therefore reduces income. It also indicated that retirement accommodation has a reduced sales rate, due to the smaller section of the market that is eligible, increased borrowing and empty property costs. As it had been demonstrated that the scheme was not viable, the Council did not seek on site affordable housing delivery or a payment in lieu. However, the Applicant did subsequently make a conditional commercially expedient offer of £100,000 towards s.106 contributions instead.

Appeal APP/G5180/W/20/3249202

- 3.1.3 The benefits of delivering older persons housing are considerable and should be afforded significant weight as established through several positive planning appeal decisions, including APP/G5180/W/20/3249202.
- 3.1.4 This appeal decision relates to a near identical scheme to the planning application on 'Land at the former Hayes Bowls Club, West Common Rd, Bromley', which was allowed by The Planning Inspectorate on 25th February 2021.
- 3.1.5 This appeal concerned the change of use of an existing bowls pavilion to D1 (non-residential institution use) and the erection of a three-storey building and basement to provide a 60-bedroom care home (Use Class C2).
- 3.1.6 One of the main issues considered by the Inspector was the need for the development. Based on the assessments presented to the Inspector by the appellant, it was demonstrated that there was a significant need for care home provision both within the Borough and within a 5-mile radius of the appeal site. It was also acknowledged that this need is only likely to be greater in the future, and therefore the provision of 60 beds to the stock of registered care home beds would, therefore, be a significant benefit of the scheme. The total employment resulting from the development was also acknowledged as a considerable economic benefit of the scheme.
- 3.1.7 The loss of an existing sports facility was also considered as part of the appeal. In that case, policies of the Development Plan that resisted the loss of sports facilities, did seek to provide, protect and enhance all types of high-quality social infrastructure. Given this, the Inspector confirmed that given the appeal scheme would provide a facility for health provision, the development would provide high quality social infrastructure. It was therefore concluded that whilst the development would result in the loss of an existing sports facility, it would provide alternative high quality social infrastructure.
- 3.1.8 It is also important to note that Sport England suggested as part of the appeal that their objection to the development might be overcome if the loss of the

facility were mitigated through improvements to other bowls facilities in the area.

- 3.1.9 It was also demonstrated to the Inspector that there was not an identified need for the existing outdoor sports facility at the appeal site.
- 3.1.10 Furthermore, the Council's housing land supply position of 3.31 years was found to be 'substantially below the requirement' for a five-year supply and therefore the policies that conflicted with the proposal that sought to protect this land, were considered out of date.
- 3.1.11 The benefits for the development were weighed up against the policies of the NPPF taken as a whole, and it was concluded that the Framework's presumption in favour of sustainable development as defined in paragraph 11 d) applied in this case, and the appeal was allowed.

4 Proposed development

4.1 Overview

- 4.1.1 The proposal, the subject of this planning application, comprises:

'Full planning permission for demolition of existing bowls pavilion and erection of a 4-storey building to provide a 62-unit Use Class C2 retirement living complex, with a new access from Ellerslie, a new emergency access off Ellerslie, parking, landscaping and associated works'

- 4.1.2 Further details regarding the proposed development are set out in the accompanying Design and Access Statement. However, a summary has been set out below.

4.2 Description

- 4.2.1 The proposed development would provide a 4-storey, 62-unit C2 use retirement living complex comprising a mix of one- and two-bedroom units. The proposal also includes an on-site bistro, communal living areas and communal landscaped gardens.
- 4.2.2 The scheme has been designed to meet the needs of independent retired people and provides self-contained apartments, contained within a single 'L' shaped block. The scheme does not include any onsite affordable housing.
- 4.2.3 Social interaction is enhanced by communal facilities including an owner's lounge, bistro, wellness suite and communal gardens.
- 4.2.4 A new vehicular access is indicated off Ellerslie on the site's western boundary and will lead to a small parking court. An emergency access off Ellerslie will also be created along the same boundary.
- 4.2.5 The submitted plan shows 33 parking spaces including three disabled spaces. The building will be surrounded by a significant area of open space and landscaping, including the communal gardens.

Use

- 4.2.6 The proposal is for a retirement living complex with a mix of 33 x one-bedroom units and 29 x two-bedroom units with a bathroom, kitchen and open plan living room/diner plus communal living areas and an on-site bistro serving subsidised hot food.
- 4.2.7 The occupants will be over 70s with limited care requirements living independently. The proposed use class is therefore C2 Residential Institutions.
- 4.2.8 The proposals provide a minimum level of care to all residents together with the flexibility to increase levels of care as their needs alter over time. It is a form of development often termed as "Extra Care Housing" but is sometimes also

referred to as “Housing with Care” in government publications.

- 4.2.9 Extra Care can be distinguished from sheltered accommodation and is available to all members of the elderly population above a specific age (usually 60). Sheltered accommodation involves a very different physical layout involving much smaller communal areas and no on-site restaurant. Furthermore, it does not involve a dedicated onsite ‘24/7’ care team nor does it provide the ‘overarching’ level of care to all residents.
- 4.2.10 In this case, the proposed development provides the opportunity for residents to rent or purchase a long lease to their apartments, the right to use the communal areas and facilities as part of their “home environment” together with the right to receive overarching care provided by dedicated onsite staff and the ability to purchase additional care tailored to meet their needs.
- 4.2.11 The enclosed ‘Example Operational Management Plan’ relates to an Extra Care Accommodation development in Bagshot and has been submitted to provide an example of how the Applicant operates their Extra Care Accommodation. The final version of the Operational Management Plan for the application site will be finalised at a later stage.

Layout

- 4.2.12 The proposed Extra Care accommodation has been designed to promote independence and facilitate older people continuing to lead healthy and active lives.
- 4.2.13 One of the basic concepts of ‘Extra Care’ is to provide a barrier free environment with accommodation that is entirely wheelchair accessible. As a result, all corridors, communal areas and living accommodation are fully wheelchair accessible and therefore, by necessity larger, in order to meet with wheelchair rather than mobility standards. Access into the building requires gradients no greater than 1 in 20. These factors, together with the extensive communal facilities provided, necessitate a single footprint of built form and allows for the scheme to be seen as one that provides additional care rather than a traditional sheltered/retirement development.
- 4.2.14 There will be step free access to the apartments, communal spaces and parking and garden areas, lift access to all floors and all communal corridors are a minimum of 1.5m wide to make them easily traversable by a wheelchair user.
- 4.2.15 The ‘Extra Care’ concept possesses a number of “enhanced” facilities when compared to a typical “Sheltered/Retirement” development. The proposed development provides:
- Reception area: where staff are available throughout the day to assist Residents and visitors. It is designed to maximise contact, interaction and visibility;
 - Residents’ lounge: this comprises the heart of the community and is centrally located close to activity either on or off site;
 - Bistro restaurant (with catering kitchen): The restaurant is intended to have the feel of an independent private restaurant rather than a ‘staff

canteen' facility. The kitchen will be fully equipped to commercial standards;

- Wellness suite: A multi-purpose room available to all but designed with privacy in mind. Part of it is usually equipped for hair/beauty salon purposes for regular visiting hairdressers/beauticians, but it can serve for any manner of uses relating to health and hygiene and may also accommodate small group activities if necessary;
- Internal refuse room;
- Laundry;
- Guest suite;
- Accommodation to allow for 24-hour staffing comprising Manager's office, staff restroom and overnight suite for those staff who remain on site all night;
- Two lifts: One 13-person lift and one-8 person lift. The larger lift is similar to that found in hospitals and enables the movement of stretcher borne residents; and two lifts provide consistent service in the event of breakdown/servicing of one of them (dependent on size and Fire Regulations a Retirement Living development may have only one lift);
- A building with level access throughout and that provides for wheelchair accessible housing standards; and
- A site close to shops, services and public transport.

4.2.16 The apartments and communal areas are accordingly designed to allow older people to retain their independence by:

- The design and internal layout of the apartments themselves, providing a safe "home environment"
- The extensive communal areas and facilities have been designed as part of the living environment of residents and provide for resident's day to day needs;
- 24-hour on-site staffing, 365 days a year with care providing staff on site at all times; who are readily available to residents as part of the day to day operation of the scheme;
- The availability of a tailored package of care and support to meet individual and changing needs for care. Staffing levels vary according to the level of care that residents require. Residents will age together and therefore staffing needs alter over time to match the changing profile and needs of residents. Schemes are designed with dedicated staffing facilities, and levels of staffing that can cater for high levels of demand for care. The presence of an on-site Personal Care Agency means that the care needs of residents can be responded to rapidly and often facilitate the early release of a resident from hospital; and

- The availability of meals in a restaurant (or residents' apartments) seven days a week; 365 days a year.

4.2.17 Therefore, it is a form of accommodation where individuals or couples have their own accommodation but with an extensive range of facilities that are shared, such that residents "occupy" both their own apartment as well as the communal parts of the building as their "home", thereby living their lives as part of a community whilst also possessing their own space. The building is staffed by a dedicated on-site team of carers who provide a pervasive "overarching" level of care to all residents together with tailored care services and support.

Scale

4.2.18 The scale of the development has also been considered when designing the elevations. In order to minimise overlooking and potential impact on surrounding dwellings, windows towards the ends of the development closest to the boundaries are minimised, while those on the primary elevations to the site are maximised.

4.2.19 The development would be contained within a 4 storey (including roofspace) building. The roofspace accommodation features a mansard style roof with dormer windows.

4.2.20 The development includes varying eaves heights to introduce elements of hierarchy and variation in roof profile.

4.2.21 A high level of articulation and visual interest, through the use of different materials and window sizes, has been used as part of the design to break up the massing of the building.

Design and Appearance

4.2.22 The design of the proposal has been influenced by contextual studies of the local area and utilises features and materials identified as being indicative of the local identity. This will ensure that the design of the structure fits as well as possible into the site and will have minimal visual impact on the surrounding area.

4.2.23 The materials and architectural features included in the design reflect the mix of traditional and contemporary buildings in the surrounding area and respond to the opportunities and constraints on the site.

4.2.24 The external materials for the scheme include:

- Mix of red and yellow bricks with white render for walls;
- Grey roof tiles;
- UPVC casement windows (low maintenance and high Green Guide rating); and
- Glazed balustrade balconies.

Sustainable Design

4.2.25 Full details of the proposed sustainability measures are contained within the submitted Energy and Sustainability Statement. However, in summary:

- Each separate habitable room within the apartments will be designed with independent thermal controls as standard;
- Communal lighting will be linked to daylight and/or movement sensors;
- All the spaces within each flat will be lit by low energy light fittings, including all the external lighting;
- Good thermal performance will be further achieved by the use of Low-e solar control double-glazing with enhanced thermal insulation;
- Installed electrical appliances will be A-rated;
- An energy saving advice leaflet will also be passed onto the homeowners;
- Thermal insulation and ventilation will be designed into the building envelope using a specification to achieve a good SAP rating in compliance with Part L of the Buildings Regulations. Combined with a good standard of ventilation and air tightness, this will help to conserve the fuel used to power the building;
- Dual flush 3–6 litre WCs are specified in each apartment. The individual hot water storage units are located as close as possible to taps so as to minimise the amount of water (and energy) wasted through running the hot tap before hot water is available. Showers reduce water consumption and taps incorporate restrictors to reduce flow rates; and

Waste and Recycling

4.2.26 The development includes a communal refuse and recycling store, which is accessed from the proposed parking court.

4.2.27 The store can also be accessed internally.

4.2.28 The store will include large shared wheeled bins.

4.2.29 Refuse collection is now designed to be undertaken within the site rather than on street.

Landscaping

4.2.30 The new building will be surrounded by open space, together with new and existing trees.

4.2.31 Ground floor apartments will have their own private patios and where appropriate balconies are provided to upper floor apartments.

4.2.32 The majority of the existing trees along the site's boundaries will be retained as

part of the proposed development, to continue providing natural screening.

- 4.2.33 With regard to new planting, native species will be used to enhance biodiversity and borders are included with species chosen to add visual interest but also to encourage pollinators.
- 4.2.34 The hard landscaping on the site includes the use of tarmac for the parking and vehicle access areas of the site and a mixture of paving slabs and gravel for the paths and patios.
- 4.2.35 With regard to boundary treatments, with the exception of the boundary between the site and Church Walk, a 2.4m high weldmesh fence will enclose the majority of the site. Furthermore, the section of fencing along the boundary between the site and GRFC will be 2.4m with 5m high ball stop netting to prevent any balls from being kicked into the site during games or training. The boundary along Church Walk will be enclosed with a 0.3m – 0.6m high wall.

Parking and Access

- 4.2.36 The proposal includes parking for 33 cars with vehicle access located off Ellerslie.
- 4.2.37 An internal mobility scooter store will be provided with direct access to the proposed parking court.
- 4.2.38 The submitted transport statement indicates the level of traffic generation from the development and how parking demand is being met.

5 Planning Policy

5.1 Introduction

- 5.1.1 Section 38(6) of the Planning and Compulsory Purchase Act 2004 requires planning applications to be determined in accordance with the development plan unless material considerations indicate otherwise.

5.2 Development Plan

- 5.2.1 The Development Plan for Gravesham currently comprises:
- Gravesham Local Plan Core Strategy and Policies Map (2014);
 - Gravesham Local Plan First Review 1994 (saved policies); and
 - Kent Minerals and Waste Local Plan 2013 - 2030 (2016).
- 5.2.2 There are a number of other planning policy documents which are of some relevance to the consideration of planning applications and are material considerations, including national planning advice and guidance in the National Planning Policy Framework (NPPF), the National Planning Practice Guidance (NPPG), and supplementary planning guidance, and where they exist neighbourhood plans.
- 5.2.3 In addition, the Council has adopted a number of documents that have been produced by Kent County Council also as Supplementary Guidance, and these are set out further below.

Gravesham Local Plan Core Strategy (2014)

- 5.2.4 The Core Strategy sets out the Council's spatial vision and strategic objectives for the Borough to 2028 and the policies which will deliver them. It identifies the main areas where major change is likely to take place and allocates sites which are key to achieving the strategy.
- 5.2.5 The most relevant planning policies from the adopted Core Strategy in relation to this development are as follows:

Policy	Policy Name	Summary of Policy
CS01	Sustainable Development	Sets out how there will be a presumption in favour of sustainable development
CS02	Scale and Distribution of Development	States that the development strategy for the Borough is to retain and improve the existing stock of housing and suitable employment land and to make provision for the Borough's objectively assessed need for at least 6,170 new dwellings in total over the period 2011-2028.
CS10	Physical and Social Infrastructure	States that support will be given to proposals and activities that protect,

		retain or enhance existing physical and social infrastructure, or lead to the provision of additional infrastructure that improves community well-being. Where there is the threat of loss of existing infrastructure, it states that consideration will be given to viability and whether sufficient alternative provision is available.
CS11	Transport	Sets out that new developments should mitigate their impact on the highway and public transport networks as required. It states that transport assessments and travel plans should be provided and implemented to ensure the delivery of travel choice and sustainable opportunities for travel.
CS12	Green Infrastructure	States that there will be no net loss of biodiversity in the Borough, and opportunities to enhance, restore, re-create and maintain habitats will be sought.
CS13	Green Space, Sport and Recreation	States that the Council will seek to make adequate provision for and to protect and enhance the quantity, quality and accessibility of green space, playing pitches and other sports facilities, in accordance with an adequate, up to date and relevant evidence base.
CS14	Housing Type and Size	States that the Council will expect new housing development to provide a range of dwelling types and sizes taking into account the existing character of the area and evidence of local need to create sustainable and balanced communities.
CS15	Housing Density	States that sites will be developed at a variety of densities, depending on their location and accessibility to public transport.
CS16	Affordable Housing	States that the provision of affordable housing will be required on all new housing developments of 15 dwellings or more or on sites of 0.5 hectares or more in the urban area.
CS18	Climate Change	Relates to climate change over the longer term, including factors such as flood risk, coastal change and water supply. It also seeks to reduce the overall carbon footprint of the Borough.
CS19	Development and Design Principles	Seeks to ensure that new development is well designed so that it strengthens the character and distinctiveness of the area, safeguards local amenity and makes a positive contribution to the environment.

Saved Policies in the Gravesham Local Plan First Review (1994)

5.2.6 The Gravesham Local Plan First Review was originally adopted in November 1994.

5.2.7 The following remaining saved policies are relevant to the consideration of this application:

Policy	Policy Name	Summary of Policy
P3	Vehicle Parking Standards	Confirms that the Council will expect development to make provision for vehicle parking, in accordance with the Kent County Council Vehicle Parking Standards, as interpreted by Gravesham Borough Council, unless justified as an exception.
T1	Impact of Development	States that the Council will consider the impact on the transport system and on the environment of traffic generated by new development and will wish to ensure that all proposed developments are adequately served by the highway network.
T5	New Accesses onto Highway Network	States that the formation of new accesses or the intensification of use of existing accesses to the roads forming the highway network, will not normally be permitted, except where no danger would arise and where a properly formed access can be created in a location and to a standard acceptable to the Local Planning and Highway Authorities.

5.3 Other material considerations

National Planning Policy Framework (2021)

5.3.1 The National Planning Policy Framework (NPPF), July 2021, is a material consideration.

5.3.2 At the heart of the NPPF is a presumption in favour of sustainable development (NPPF 2021 - paragraph 11) which means approving development proposals that accord with the development plan without delay and where there are no relevant development plan policies or where the policies are out of date planning permission should be granted unless policies of the Framework provide a clear reason for refusing the development such as where land is designated as Green Belt or any adverse impacts would so significantly and demonstrably outweigh the benefits or specific policies in the NPPF taken as a whole.

5.3.3 The NPPF includes (in paragraph 8) three overarching objectives to achieving sustainable development:

- an economic objective;
- a social objective; and
- an environmental objective.

5.3.4 The following paragraphs are specifically highlighted as being of importance to the consideration of the application.

- Section 2- Achieving sustainable development;
- Section 4 – Decision-making;
- Section 5 – Delivering a sufficient supply of homes;
- Section 8 – Promoting healthy and safe communities;
- Section 9 – Promoting sustainable transport;
- Section 11 – Making effective use of land;
- Section 12 – Achieving well-designed places;
- Section 14 – Meeting the challenge of climate change, flooding and coastal change;
- Section 15 – Conserving and enhancing the natural environment.

Planning Practice Guidance (PPG)

5.3.5 The Planning Practice Guidance supports and clarifies areas in the NPPF and provides guidance on a wide range of issues. It also gives guidance on what is a material planning consideration in determining a planning application indicating that the impact of a development on the value of a neighbouring property or loss of private rights to light could not be material considerations.

National Design Guide

5.3.6 The National Design Guide sets out ten characteristics of well-designed places based on planning policy expectations and are illustrated by projects that demonstrate good practice.

Emerging Local Plan - Gravesham Local Plan Regulation 18 Stage 2 Consultation Part 2: Draft Development Management Policies Document October 2020

5.3.7 The Council published in 2020 a Regulation 18 (stage 2) consultation on its proposed Development Management Policies Document, replacing the 2018 Stage 1 version, which will in due course form part of and update the Gravesham Local Plan. Under paragraph 48 of the NPPF, policies in this document may be accorded weight in the decision-making process with this varying according to its stage of preparation; the extent to which there are unresolved objections; and the degree of consistency of policy with those in the

Framework.

- 5.3.8 As the Development Management Policies Document is at an early stage and the fact that the consultation has only recently concluded, the Council have confirmed in recent planning committee reports, that the policies therein should at this stage be given very limited weight.

Supplementary Planning Guidance and other Documents

- 5.3.9 The following supplementary and other documents are considered relevant to the evaluation and assessment of this application:

- Kent Design Guide (2005);
- Kent Vehicle Parking Standards (2006);
- GBC Residential Layout Guidelines (SPG2 February 1996 updated 2020);
- Housing Standards Policy Statement 1st October 2015;
- Technical Housing Standards - Nationally Described Space Standards;
- Kent Development Contribution Guide (March 2007);
- GBC Playing Pitch Strategy (June 2016);
- GBC Playing Pitch Strategy and Action Plan (August 2016); and
- GBC Strategic Housing Market Assessment (June 2016).

6 Planning considerations

6.1 Broad Principle of Development

- 6.1.1 A fundamental planning theme in Government Planning Policy in the National Planning Policy Framework (NPPF) is achieving sustainable development. Furthermore, it is explicit that planning policies and decisions should promote an effective use of land in meeting the need for homes and other uses. Paragraph 119 states that local planning authorities should take a proactive role in identifying and helping to bring forward land that may be suitable for meeting development needs.
- 6.1.2 Policy CS01 (Sustainable Development) of the Gravesham Local Plan Core Strategy (LPCS) sets out that support will be given to proposals that accord with the development plan. A positive approach to new development should therefore be taken that reflects the presumption in favour of sustainable development.
- 6.1.3 In addition, LPCS Policy CS02 prioritises development in the urban area, which is regarded as a sustainable location for development. It seeks to achieve this, and promote regeneration, by prioritising redevelopment and recycling of previously developed land.
- 6.1.4 In this case, the application site lies within the urban area, and as confirmed by the Council in their pre-application response (reference PRE20220057), meets the definition of previously developed land. The redevelopment of sites within the urban area, such as the application site, to higher densities appropriate to their context, can help reduce the pressures for the release of fresh land in rural locations, which is of particular importance in a Borough such as this, which is constrained by environmental and Green Belt policies. This is also in conformity with paragraphs 120 and 141 of the NPPF.
- 6.1.5 The proposed development therefore conforms to national planning policy and local plan policy as sustainable development, and clearly involves the reuse and recycling of a previously developed site. It is within a highly sustainable location, and it is within comfortable walking distance of the town centre and bus stops and close to the Gravesend main line railway station and a range of shops.
- 6.1.6 The broad principle of development, i.e. making effective use of previously developed within the urban area, is therefore considered to be acceptable in this case.

6.2 Use Class Order

- 6.2.1 The issue of whether or not various types of older persons accommodation fall within Use Class C2: "Residential Institutions" or within Use Class C3: "Dwellinghouses" has been the subject of much consideration and debate over the years, and there have been a number of papers and some appeal decisions related to this.
- 6.2.2 The current Town and Country Planning (Use Classes) Order 1987 defines Use

Class C2 as including use for the provision of residential accommodation and care to people in need of care (provided the use does not fall within Use Class C3) and nursing homes. Use Class C3 includes use as a dwelling by a single person or a family or by not more than 6 residents living together as a single household.

6.2.3 Paragraph 014 of the PPG states that *'It is for a local planning authority to consider into which use class a particular development may fall. When determining whether a development for specialist housing for older people falls within C2 (Residential Institutions) or C3 (Dwellinghouse) of the Use Classes Order, consideration could, for example, be given to the level of care and scale of communal facilities provided'*.

6.2.4 To help put this into context, paragraph 010 of the PPG explains the different types of 'specialist housing' that may be provided, including:

'Extra care housing or housing-with-care: This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses'.

6.2.5 It is therefore the provision of care that separates C2 and C3 use classes. Whilst a retirement living development with no care and minimal community facilities generally falls under Use Class C3 (dwelling house), the proposed development in this case will provide both communal facilities and provision of care by an on-site care team for future residents. This extra care development would therefore fall within a C2 use class.

6.2.6 An accompanying document entitled 'Extra Care Affordable Housing and Contributions' has been provided, which sets out the Applicant's experience in addressing the use class issue through planning and provides further information on how the proposed development operates and the care provision and facilities provided. However, in summary the proposed scheme provides a purpose-built form of Extra Care housing, designed specifically for the over-70s who are in need of varying levels of care, in a secure environment supported by a permanent and on-site care team of staff. The staff will provide care which is tailored to meet individual needs thereby allowing the continuing enjoyment of an independent lifestyle as far as is possible in older age. The proposals provide a minimum level of care to all residents together with the flexibility to increase levels of care as their needs alter over time. This allows residents to stay in their own 'home' within this specialised accommodation, maintaining a better sense of independence and enhancing their personal welfare.

6.2.7 The development will be managed by McCarthy & Stone's managing services. The Company is registered as a Domiciliary Care Agency with the Care Quality Commission ('CQC'). Care needs are assessed prior to entry and residents select the most appropriate level of care for their needs and the level of care provided can be modified in response to the changing needs of the residents. Staff provide 24-hour cover for the benefit of the residents, and typically consist of a

Manager, assisted by a team of Deputy Managers and support staff, who provide assistance with daily activities and care to residents, as well as a chef and grounds management. This is entirely in accordance with the accepted concept of Extra Care.

6.2.8 The following appeal decision further support the view that the level of care differentiates whether a development is Class C2 use or Class C3.

- Appeal Reference: APP/J3720/A/07/2037666 – Tiddington Fields, Stratford upon Avon

In September 2007, an appeal against the refusal of planning permission for the development of a residential care home, incorporating 44 leasehold extra care apartments at Tiddington near Stratford upon Avon, was upheld. The Inspector, within his decision letter recognised that occupation was restricted to over 65s and others in need of specific care. The Inspector further acknowledged that the degree of care would be established by means of interview/review, and that future occupiers would also effectively be restricted to those in need of care and required to pay a management charge for care services; thus dissuading those without such needs. In that case, a minimum of 1.5 hours care was provided within the service charge, half of which went towards meeting the costs of care staff, **and as such the Inspector found the level of care to be significantly above that of sheltered housing and sufficient to establish Class C2 use [own emphasis added]**. This view was further reinforced by the fact that the average age of those entering extra care accommodation elsewhere was 84, and that the majority of residents remained there until their death;

6.2.9 It is also important to note that upon completion of the development each individual unit of accommodation would not represent a separate planning unit. Instead, the 62 units would be units of residential accommodation within a single C2 planning unit. Furthermore, none of the proposed building would be used for an ancillary purpose. The whole site would be a C2 planning unit within which a variety of different activities would take place contributing to the "residential institution" use of the site as a whole.

6.2.10 However, should the Council consider it necessary to restrict the use of the development further, the Applicant is prepared to agree to an occupier restriction within a legal obligation or planning condition. An example of wording for legal obligations previously used is:

'None of the individual units of residential accommodation at the development shall be used otherwise than as a private place of residence for a person or persons of whom at least one must be a "qualified person" (defined below) at the date of his or her first occupation of the unit in question'

For the purposes of this schedule "a qualified person" means a person who is or has attained the age of 70 years and thereby in need of personal care by reason of old age or by reason of disablement. (whether or not such person suffers from a registered disability under the terms of the Chronically Sick and Disabled Persons Act 1970). An occupier of one of the individual units of residential accommodation who is not a "qualified

person" but who shares or previously shared the accommodation with a "qualified person" (e.g. a spouse or surviving spouse) must have attained the age of at least 60 years.'

6.2.11 An example of a planning condition with regards to use is also provided below:

'The development hereby permitted shall only be used for the purposes specified in the application and for no other purpose (including any other purpose in Class C2 of the Schedule to the Town and Country Planning (Use Classes) Order 1987 or any provision equivalent to that Class in any Statutory Instrument revoking and/or re-enacting that Order)'

6.2.12 Overall, it is considered that sufficient evidence has been presented in this case to demonstrate that the Extra Care accommodation being proposed, would fall within a C2 use class and not C3.

6.3 Housing Supply and Delivery

6.3.1 Paragraph 60 of the NPPF states that *'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'.*

6.3.2 In respect of housing delivery LPCS Policy CS02 sets out the Borough's objectively assessed need for housing over the Plan period (up to the year 2028) and finds that there is a need for over 6,000 new dwellings in that time. However, as the Council can only demonstrate a 3.27-year supply of housing, and as the delivery of housing was substantially below (less than 75%) that required by the Housing Delivery Test in January 2021 (GBC Five Year Housing Land Supply Statement 2020-25), the housing delivery element of LPCS Policy CS02 is regarded to be out of date, as required by the Paragraph 11(d) of the NPPF.

6.3.3 Paragraph 11(d) requires that in regard to housing development, planning permission should be granted unless:

- i. the application of policies in this Framework that protect areas or assets of particular importance provides a clear reason for refusing the development proposed; or
- ii. any adverse impacts of doing so would significantly and demonstrably outweigh the benefits, when assessed against the policies in this Framework taken as a whole.

6.3.4 In this case, the application site is not within a 'protected area' set out in Footnote 7 of the NPPF and therefore the tilted balance is engaged, which means that the application should be decided against the presumption in favour of sustainable development, granting permission unless any adverse impacts of doing so significantly and demonstrably outweighs the benefits.

6.3.5 There is no doubt that housing need is a pressing and significant consideration in the planning balancing judgement to be made on this application. Furthermore, the Planning Practice Guidance (PPG) is clear that where there is no 5 Year

Housing Land Supply, Councils can count housing provided for older people, including residential institutions in Class C2, towards housing land supply.

- 6.3.6 Having regard to the NPPF and the objective of significantly boosting the supply of homes, the provision of new housing is clearly a significant benefit of the proposed scheme.

6.4 Need for Older People's Housing

- 6.4.1 A House of Lords select committee considered the implications of demographic reform (*'Public Service and Demographic Change – First Report, Ready for Ageing', March 2013*). The Committee focused on the implications of an ageing population for individuals and public policy in the near future, the decade 2020-2030. Key projections about ageing included:

- 51% more people aged 65 and over in England in 2030 compared to 2010;
- 101% more people aged 85 and over in England in 2030 compared to 2010;
- 10.7 million people in Great Britain can currently expect inadequate retirement incomes;
- Over 50% more people with three or more long-term conditions in England by 2018 compared to 2008; and
- Over 80% more people aged 65 and over with dementia (moderate or severe cognitive impairment) in England and Wales by 2030 compared to 2010.

- 6.4.2 In May 2011, Professor Michael Ball of Reading University produced his report entitled *'Housing Markets and Independence in Old Age: Expanding the Opportunities'*. The report provides an analysis of why in this country we face a shortfall in housing for older people and what we can do about providing more private sector housing for older people.

- 6.4.3 In summary, the report identified that there were only 105,000 private sector (owner occupied) units of retirement housing in the UK, which was about 2% of the total number of homes for those aged 65 and over. The report identified that this form of housing has benefits for residents, their families, local communities, the public sector and society in general, but the provision of this accommodation was being constrained at that time by restrictive planning and housing policies.

- 6.4.4 The report statistically identified that the need for this form of accommodation is set to increase with the changing demographics of the UK. By 2033, there is expected to be an additional 3.5 million older households in England alone, which is a 60% increase on today's levels. In respect to supply, the report states:

'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

over 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 in 2007'

6.4.5 In February 2018, the Department for Communities and Local Government (DCLG) Committee published a report entitled '*Housing for Older People*'. It highlighted the lack of suitable housing for the older generation and called on the Government to come together and improve policies affecting this area, making the following recommendations:

- More specialist retirement housing should be built to address a shortfall of supply, estimated to be around 15,000 to 25,000 units each year;
- Recognition that retirement housing promotes the health and wellbeing of older people, leading to savings in spending on health and social care, and for this to be addressed in the forthcoming social care green paper;
- The National Planning Policy Framework should be amended to emphasise the key importance of the provision of housing for older people and the new standard approach to assessing need should explicitly address the housing needs of older people;
- To facilitate the delivery of new homes, specialist housing should be designated as a sub-category of the C2 planning classification, or be assigned a new use class; and
- Councils should publish a strategy explaining how they intend to meet the housing needs of older people in their area and, in their Local Plans, identify a target proportion of new housing to be developed for older people along with suitable, well-connected sites for it.

6.4.6 The summary to the report concluded:

'National and local planning policy should give greater encouragement to the development of housing for older people. Older people who wish to move should be able to choose from a wide range of housing to accommodate their needs and preferences. However, the evidence we heard suggested there was shortage of desirable mainstream, accessible and specialist housing and bungalows in both the private and social sectors.'

6.4.7 The most recent report from WPI Strategy and Homes for Later living titled 'Healthier and Happier' (Appendix 1), which was released in September 2019 and includes new analysis, conducted by a former Treasury economist, found that:

- People living in homes for later living typically experience reduced health risks, contributing to fiscal savings to the NHS and social care services of c. £3,500 per person per year;
- Building 30,000 more retirement dwellings every year for the next 10 years could generate fiscal savings across the NHS and social services worth £2.1bn per year; and
- Using established national well-being criteria for happiness and life satisfaction, an average person aged 80 feels as good as someone aged

10 years younger after moving from mainstream housing to housing specially designed for later living.

- 6.4.8 The need to provide housing for older people is described in the Planning Practice Guidance (PPG) on Housing as 'critical' as people are living longer lives and the proportion of older people in the population is increasing (Paragraph 001 - ID: 63- 001-20190626). Its states:

'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'

- 6.4.9 At the local level, LPCS Policy CS14 states that *'sheltered housing and extra care housing for people with special needs will be supported on suitable sites in areas with access to a range of services that provide for the needs of future occupants'*.
- 6.4.10 The latest Gravesham Borough Council Strategic Housing Market Assessment (June 2016), states that *'The most significant growth is forecast in the age bands over 65. Growth is particularly marked in the 85+ household age band, which is projected to increase by 2,030 householders (144%) over the 25 years from 2012 to 2037'*.
- 6.4.11 The Council's formal pre-application response (LPA Reference PRE20220057) stated that *'Households with occupants in the 65+ age bracket are growing above the national average, however there is a trend of out migration of older people from the borough. This could be because there is not sufficient accommodation available. It is also hoped that by providing more specialist older people's accommodation that larger, family homes will be released back into the housing stock'*.
- 6.4.12 The development of the site for 62 Extra Care apartments for older people would therefore offer a very significant contribution towards meeting the current and projected need for special needs housing for the elderly within the Borough, which weighs heavily in support of the development as proposed.
- 6.4.13 The proposed use would also provide a vital care facility in an area where there is demand, and this would provide significant social community benefit.
- 6.4.14 On balance it is considered that the development as proposed should be supported as the contribution the development can bring to meeting local housing need, to adding to the overall mix and supply of housing and in going some way to addressing the local and national shortfall in Older Persons Housing Need carries significant weight and its importance cannot be underplayed.

6.5 Loss of Bowling Green

- 6.5.1 As set out in the Council's pre-application response, whilst it is acknowledged that there is an identifiable housing need for this type of development, and whilst it is agreed that the site is defined as previously developed land within a

highly sustainable location, the development would involve the loss of a bowling green and a small part of the adjoining playing field.

6.5.2 Whilst bowling greens do not fall within Sport England's definition of a playing pitch, Sport England were consulted at the pre-application stage and said that bowling greens should be included in the area defined as a playing field if in physical or functional terms they form part of an overall playing field site, which they consider to be the case here.

6.5.3 It is therefore important to consider:

- Sport England's playing fields policy;
- Paragraph 99 of the NPPF; and
- CSLP Policy CS13 (*supported by the Gravesham Open Space, Sport and Recreation Assessment, which includes bowling greens within the Gravesham Playing Pitch Strategy and Action Plan 2016 and Gravesham Playing Pitch Strategy Final Assessment Report June 2016*)

6.5.4 Each of the above seeks to protect and enhance the quantity, quality and accessibility of green space, playing pitches and other sports facilities.

6.5.5 Paragraph 99 of the NPPF states that '*Existing open space, sports and recreational buildings and land, including playing fields, should not be built on unless:*

a) an assessment has been undertaken which has clearly shown the open space, buildings or land to be surplus to requirements; or

b) 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

c) the development is for alternative sports and recreational provision, the benefits of which clearly outweigh the loss of the current or former use'

6.5.6 In this case, the GRFC Bowls Club bowling green ceased use in 2020, following a period of decline in playing facilities and membership. Whilst the club was affected by Covid restrictions, it is clear that the decline had set in a considerable time before this.

6.5.7 Gravesend RFC is a multi-sports club. The Bowls Club formed one of a number of sporting activities offered by Gravesend RFC, in addition to rugby, cricket, hockey, tennis and petanque.

6.5.8 Membership of the Bowls Club steadily declined from 2015, when it had 55 Members and a membership income of £3,025. By 2019, membership had fallen by 27% to 40 members, and an income of only £2,130, barely covering the operating costs.

6.5.9 As a result of falling membership, the Club was not always able to fulfil its fixtures. It is understood that the Club risked receiving fines if it could not fulfil

fixtures in some circumstances.

- 6.5.10 Gravesend RFC Bowls Club was not alone in suffering from a declining membership at this time. Other local clubs had already closed, including Deansgate, Belle Vue and Windmill Bowls Clubs with many members of those clubs joining Gravesend RFC as an alternative. Membership at Gravesend RFC declined despite the arrival of these additional members, illustrating the wider issue of declining interest in the sport.
- 6.5.11 Whilst it was profitable in 2015 and 2016, Gravesend RFC Ltd made a loss of between £5,000 and £50,000 each year between 2017 and 2020. Whilst Bowls Club members were responsible for day-to-day maintenance of the facility, other costs such as utilities and insurance costs fell to Gravesend RFC. Whilst still in a fair condition, the bowls pavilion is now over 90 years old and was coming towards the end of its economic life.
- 6.5.12 As a result, decisions needed to be made about how best to maintain facilities and offer playing opportunities to as many members as possible. If the losses were allowed to continue, it would have resulted in cuts to the rugby and cricket provision at the club. A decision had to be made based on the greater good for all club members across all sports.
- 6.5.13 Due to the decline in bowling membership, the fact that the club could not cover its costs and the availability of other alternative facilities locally, Gravesend RFC took the decision to close the bowling green facility in order that its remaining bowls members could make use of other underutilised bowling greens in the local area. Indeed, over 80% of the bowls club membership transferred to other local clubs including Bat & Ball and Old Gravesendians and did not renew their Gravesend RFC membership. The intention was that Gravesend RFC bowling members would make use of these other facilities and the club considered options that could have included investing in facilities at other locations, though the committee and membership chose not to pursue this path further.
- 6.5.14 This decision was taken in discussions with the Chair of the Bowls Club, who shared the view that the club had an uncertain future due to the declining membership and would not be sustainable within the next five years.
- 6.5.15 Although the club has not been formally wound up, the bowling green facility was closed in 2020. It should be noted that the issues described above all took place prior to the Covid pandemic. Unsurprisingly, the Club could not operate its clubhouse for long periods, further reducing income.

Alternative Bowls Club Provision

- 6.5.16 Gravesham Borough Council undertook an assessment of the supply of and demand for playing pitches for various sports in 2016.¹ This identified that, at that time, there were 10 bowling clubs located within Gravesham based at nine bowling greens located across eight sites (there being two greens at Bat and Ball, whilst two clubs share the facilities at Windmill Hill). Seven of these greens

¹ Knight, Kavanagh & Page (2016): Gravesham Borough Council Playing Pitch Strategy Final Assessment Report, June 2016

(Woodlands, Old Gravesendians Sports Association (formerly Fleetway), Bat and Ball, Gravesend RFC, Windmill Hill and Wombwell Park) were located within the urban area, with two rural facilities at Cobham and Winget. It should be noted that the Old Gravesendians Sports Association are located on a site immediately adjacent to the south of the rugby club.

- 6.5.17 The report noted that all of the greens were good quality and in good condition, though Gravesend RFC and Windmill Hill were singled out for showing signs of wear and tear. The green at Gravesend RFC was also the only green noted as having unevenness. Of all the clubs responding to a survey, only Gravesend RFC described its green as being of average quality, with others considering their own facilities to be good.
- 6.5.18 The survey found that in total there were 409 bowling club members in Gravesend, with an average of 68 per club. GRFC was shown as having 60 members, slightly below the average, and said to be remaining the same as previous years, though they hoped to increase membership in future.
- 6.5.19 The report found that most greens had spare capacity and that the current stock of greens was sufficient to meet both current and future demand. This finding was agreed by the Council at the pre-application stage:

'It is accepted that there is currently no shortfall in demand for bowling greens and that an increase in membership could be accommodated on existing greens'

- 6.5.20 It is therefore clear that whilst there is no longer an identified need for the existing outdoor sports facility at the application site, there is sufficient capacity at most other greens in the Borough to accommodate new members. The loss of this facility as a result of the development proposed would not, therefore, conflict with LPCS Policy CS10.

Alternative Form of Infrastructure

- 6.5.21 Whilst the proposal will see the loss of the former bowling club and part of an existing playing field, it will be replaced with high quality social infrastructure. Given the care that will be provided onsite for future residents, the proposed scheme will provide a new facility for health provision. The proposal will also contribute to alternative sporting infrastructure improvements as described further later in this section.
- 6.5.22 The proposed development constitutes Extra Care Accommodation and is aimed at providing independent living for the frail elderly, with day-to-day care tailored to the owners' individual needs. It provides purpose-built, specifically designed accommodation in a safe and secure environment whilst facilitating an independent lifestyle through care and support. In doing so it meets better the on-set and increasing problems of mobility/frailty. Independence in later life is now recognised as central to wellbeing. Independence is achieved in an Extra Care scheme by providing the care and support that people need to enable them to be so. The level and type of care will increase as abilities decrease.
- 6.5.23 In promoting independence, Extra Care accommodation lies at the heart of the emphasis and policy of government through the Care Act towards wellbeing and delivering choice and services in later life. Appropriate accommodation is of

course recognised as key to health and wellbeing, particularly for those in their later years.

6.5.24 Furthermore, the development will provide other health and well-being benefits including:

- Care packages;
- Monitoring of the residents' well-being;
- Facilities to encourage activity and mobility; and
- Reduced isolation.

6.5.25 The on-site support would also be likely to reduce the need for residents to make use of primary health care services or social services as well as relieving pressure on hospital bedspaces.

6.5.26 It is acknowledged that the provision of one type of social infrastructure alone might not necessarily justify the loss of another, however NPPF paragraph 99 does allow for development on playing fields if it can be demonstrated that the land is surplus to requirements.

6.5.27 It is also important to make reference to Appeal APP/G5180/W/20/3249202, where permission was granted for the loss of existing bowls club and the erection of a three-storey building and basement to provide a 60-bedroom care home. In that case the Inspector agreed that whilst the development would result in the loss of a sports facility, it would provide an alternative high quality social infrastructure, which would benefit the community's health and social wellbeing.

Loss of Part of Playing Field

6.5.28 A small section of the adjoining playing field between the bowls club and Ellerslie will be lost as a result of the proposed development. However, it is important to note that the proposed development only affects part of the playing field that does not form part of an existing playing pitch. In accordance with Sport England's Playing Fields Policy, the development would not:

- reduce the size of any playing pitch;
- result in the inability to use any playing pitch (including the maintenance of adequate safety margins and run-off areas);
- reduce the sporting capacity of the playing field to accommodate playing pitches or the capability to rotate or reposition playing pitches to maintain their quality;
- result in the loss of other sporting provision or ancillary facilities on the site; or
- prejudice the use of any remaining areas of playing field on the site.

- 6.5.29 It is therefore concluded that there would be no significant harm to the loss of the former bowls green site, or the small area of adjoining playing field, and there is sufficient supply of indoor and outdoor sites within the Borough. The proposed development therefore complies with Sport England's Playing Field Policy, paragraph 99 of the NPPF and LPCS 13.

Sporting improvements

- 6.5.30 At the pre-application stage, Sport England confirmed that if the Applicant were to submit a proposal to adequately mitigate the loss of the existing sports facilities, the development would be considered to broadly meet the objectives of exception 4 of their Policy i.e. *'that the area of playing field to be lost as a result of the proposed development will be replaced, prior to the commencement of development, by a new area of playing field of equivalent or better quality; and of equivalent or greater quantity, and in a suitable location, and subject to equivalent or better accessibility and management arrangements'.*
- 6.5.31 This was also the case in Appeal reference APP/G5180/W/20/3249202, where Sport England suggested that their original objection to the development might be overcome if the loss of the facility were mitigated through improvements to other bowls facilities in the area. The Inspector subsequently dealt with the matter via a mitigation contribution.
- 6.5.32 In this case, improvements are to be made to the existing rugby pitch to the south of the application site. A separate planning application has been submitted for the installation of 4 no. new floodlights together with the relocation of 4 no. existing floodlights from an existing pitch.
- 6.5.33 The Council's 'Playing Pitch Strategy Final Assessment Report' (2016) identified overplay amounting to 8.5 match equivalent sessions at Gravesend RFC, with one of the main reasons for overplay being identified as training taking place on match pitches and mini teams playing on senior pitches. The report went on to suggest that a practical way to help alleviate could be to install additional floodlighting at the Club.
- 6.5.34 The Applicant has therefore agreed to support the provision of the new floodlights to address this overplay on match pitches by enhancing the quality of an existing playing pitch to provide additional training capacity.
- 6.5.35 In terms of the loss of the bowls club, Sport England suggest that a financial contribution towards improvements to other existing bowls facilities in the area to mitigate the loss of the site. As above, the Applicant is happy in principle to explore this mitigation strategy further with GRFC.
- 6.5.36 Given the above improvements that the Applicant would be happy to support, it is hoped that Sport England will be able to support the application in accordance with Policy E4.

6.6 Affordable Housing

- 6.6.1 LPCS Policy CS16 (Affordable Housing) states that the Brough Council will seek 30% provision of affordable housing for schemes of 15 dwellings or more.

- 6.6.2 Paragraph 64 of the National Planning Policy Framework (NPPF) indicates that where a need for affordable housing is identified planning policies should specify the type of affordable housing required and expect it to be met on site unless (a) off site provision or an appropriate financial contribution in lieu can be robustly justified and (b) the approach contributes to the objective of creating mixed and balanced communities, while paragraph 65 of the NPPF expects where major development is proposed planning decisions should expect at least 10% of the total number of homes to be available for affordable home ownership.
- 6.6.3 In this case development falls within C2 Use Class and not within the C3 Use Class under the terms of the Use Classes Order. As the proposed development would have significant social benefits over and above the provision of housing need, the scheme would be rendered unviable if there was a requirement to provide affordable housing as well.
- 6.6.4 In any event it is argued that developments in Class C2 (residential institutions) should normally be exempt from such requirements.
- 6.6.5 It is acknowledged that the recent Judgment in *Rectory Homes Ltd v SSHCLG* [2020] EWHC 2098 (Admin), which related to a development for “housing with care” (Use Class C2), upheld the Inspector’s conclusion that although the development would be in C2 use, the units of accommodation within the development would nonetheless be “dwellings” for the purpose of the Core Strategy Policy, so as to require an affordable housing contribution. In that case there was nothing in the relevant Policy that required a “dwelling” to be restricted to a dwelling in Use Class C3.
- 6.6.6 However, in another appeal decision concerning the same affordable housing policy, and a very similar proposal for extra care housing (Appeal Ref: APP/Q3115/W/19/3220425) at Lower Shiplake, a planning inspector found that the proposal would not give rise to “dwellings” within the meaning of the policy. The Inspector’s reasoning was as follows:

43. [...] As individual elements it is not unreasonable to consider each of the separate units of accommodation as dwellings. They have the form, function and facilities one would associate with a dwelling. However the development proposed is more than the provision of individual units it is the collection of a number of units the occupation of which is restricted and which the occupants have access to communal facilities and which require occupants to have a level of care need; hence the C2 classification. It would be inappropriate to dissect the development into its constituent parts and conclude that one element triggered the affordable housing threshold. The policy refers to the site. The site in this case incorporates the whole development. The development consists of an extra care development of up to 65 units comprising of apartments and cottages (Use Class C2) and associated communal facilities. Parts of the development could not be implemented independently, the communal facilities and extra care is an integral component of the development. In this regard I am of the view that the development does not result in a net gain of three or more dwellings but results in the provision of an extra care development of up to 65 units comprising of apartments and cottages (Use Class C2) and associated communal facilities, as the description of development confirms.

- 6.6.7 Furthermore paragraph 65 of the NPPF clearly states that development which provides specialist accommodation for a group of people with specific needs (such as purpose-built accommodation for the elderly) should be exempt from affordable housing requirements.
- 6.6.8 The Council may argue that C2 uses should not be exempt from the requirement to provide affordable housing, however the conflict with LPCS Policy CS16 is outweighed by the provision in the more up-to-date Framework at paragraph 65 that specialist housing for the elderly should not be subject to such requirements (as per appeal decision APP/H2265/W/18/3202040).
- 6.6.9 It is therefore argued in this case, that the lack of affordable provision complies with the NPPF given that the proposal will provide purpose-built accommodation for the elderly.

6.7 Design and Layout

- 6.7.1 The National Planning Policy Framework (NPPF) sets out that the creation of high-quality buildings and places is fundamental to what the planning and development process should achieve and add to the overall quality of the area, not just for the short term but over the lifetime of the development (paragraphs 126 and 130 of Part 12 - Achieving well designed places).
- 6.7.2 Paragraph 130 indicates that developments should be sympathetic to local character and history, including the surrounding built environment and landscape setting while not preventing or discouraging appropriate innovation and change (such as increased densities); and establish a strong sense of place, using streetscapes, building types and materials to create attractive, welcoming and distinctive places to live, work and visit.
- 6.7.3 Paragraph 134 also advises that development that is not well designed should be refused, especially where it fails to reflect local design policies and government guidance on design.
- 6.7.4 Paragraph 64 of the National Design Guide, states that '*Well-designed new development makes efficient use of land with an amount and mix of development and open space that optimises density. It also relates well to an enhances the existing character and content*'.
- 6.7.5 At the local level, LPCS Policy CS19 (Development and Design Principles) states that the design, layout and form of new development will be derived from a robust analysis of local context and character and will make a positive contribution to the street scene, the quality of the public realm and the character of the area. It requires development to conserve and enhance the character of the local built, historic and natural environment, integrate well with the surrounding local area and meet anti-crime standards, amongst other things.
- 6.7.6 In this case, the proposed design is set out in full in the Design and Access statement and the accompanying plans, which include a detailed analysis of the site, the design evolution and justification for the layout, form and external appearance.

- 6.7.7 The principal objective for the scheme is to create a secure, intimate environment that residents, staff, visitors and local people will find attractive, visually stimulating and enjoyable.
- 6.7.8 The design process has involved researching the character of the local area in order to reflect this atmosphere back into the scheme, so people have an innate sense of being at home with the architecture being warm and rich domestic character.
- 6.7.9 The proposed Extra Care Accommodation has been designed to create a high-quality building which will complement the setting of the site.
- 6.7.10 The three/four storey volume of the proposed building has been broken up by the staggered roofscape, articulation and vertical emphasis. Different materials and window sizes have also been incorporated to break up the mass of the building.
- 6.7.11 The use of projections, gables, dormers and balconies all help to create a varied and articulated appearance.
- 6.7.12 The scheme combines traditional materials with simple modern detailing. Red and yellow bricks with render together with grey roof tiles, creates a background vernacular language, while the use of steel and glass balustrading will give the scheme a sharp, crisp appearance.
- 6.7.13 The site is set back from the A226, Milton Road and it's northern boundary is heavily screened with trees and vegetation, which will be retained as part of the proposed scheme. The view of the new care home building from approach on the A226 (in both directions) will therefore be less dominant as the existing landscaping can aide in softening the appearance of the bulk.
- 6.7.14 Overall, it is considered that the proposed care home building has been designed to create a high-quality building which will complement the setting of the site. Further, its layout would introduce a form of building that would integrate into the site without appearing dominant or incongruous. The proposed scheme is therefore considered to comply with the objectives of LPCS Policy CS19 and guidance with the NPPF and the National Design Guide.

6.8 Sustainable Design

- 6.8.1 Planning policy at all levels recognises the need to address climate change and to reduce the amount of energy consumed by development. The NPPF places a presumption in favour of development that is sustainable.
- 6.8.2 At the local level, LPCS Policy CS18 requires all development to support the transition to a low carbon future and ensure that they address issues relating to flood risk, sustainable drainage and water run-off, water demand and carbon reduction through building construction and energy supply systems. Policy CS19 (LPCS) requires (where relevant) that new development will provide carbon reduction and provision for low carbon and renewable imagery, minimising energy consumption and water use.
- 6.8.3 The application is accompanied by an Energy Statement and a summary of the

sustainability measures are:

- Robust 'fabric first' approach to build specification;
- Use of panel heating in conjunction with thermal mass to regulate internal temperature, which achieves efficiencies up to 100%;
- Use of mechanical ventilation with heat recovery (MVHR) in all apartments;
- Well insulated cavity walls, roof, floors and openings provide a comfortable environment within the development;
- Use of bespoke calculated thermal bridge details ensure that thermal performance is enhanced by minimising heat and energy losses through thermal bridges and air gaps; and
- Lighting occupancy sensors will be utilised that switch off or dim the lighting when occupants are not present in areas such as circulation spaces, toilets or storage areas. This prevents lighting from being left on when it is not needed, therefore saving energy;

6.8.4 The report concludes that the proposed development is set to reduce carbon emissions by 2,678.34 kg/CO₂/yr, equating to an approximate 1.77% reduction against the notional amount, reflective of the robust fabric and specification set to be employed.

6.8.5 It also confirms that a proposed sanitaryware specification has also been provided in order to comply with Core Strategy Policy CS18 (Water Demand Management), and a water requirement of 105 litres/use/person/day. The specification proposed achieves a total of 94.5 litres/use/person/day, meeting the requirement.

6.8.6 Given the above, it is considered that the proposals in respect of energy and sustainability, accord with national and local planning policy, including LPCS Policies CS18 (Climate Change) and CS19 (Development and Design Principles).

6.9 Highways, Access and Parking

6.9.1 The NPPF recognises that transport policies have an important role to play in facilitating sustainable development but also in contributing to wider sustainability objectives. All developments that generate significant amounts of movement are required to be supported by a Transport Statement or Transport Assessment. The NPPF clearly states at Paragraph 111 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 would be severe

6.9.2 A Transport Assessment (TS) has therefore been produced to accompany this application in accordance with the NPPF and the LPCS.

Access

- 6.9.3 Vehicular access to the site will be from Ellerslie by way of a simple priority junction, 27m to the south of the junction with Milton Road. An initial carriageway width of 6.0m will be provided on entry to the site, running through a parking court with bays on both sides before entering a second parking court.
- 6.9.4 The access has 6m kerb radii, with 1.8m wide footways and a pedestrian dropped crossing with tactile paving. The short distance from the access to the junction with Milton Road means that only 2.4 x 25m visibility splays can be achieved. Therefore, a kerb taper is proposed to the bus layby on Milton Road, which will reduce the kerb radii to 8m and encourage lower vehicle speeds of traffic entering Ellerslie from Milton Road. A 4.8m wide dropped kerb emergency access with a gate is proposed to the south of the access to serve the sports fields
- 6.9.5 Pedestrian access to the site is directly from Milton Road, 10m from the aforementioned bus stop, from where a path runs to the north, east and south of the building to reach the main entrance, with a side path on to Church Walk. Access on foot from the vehicle entrance and parking spaces, to the main entrance is via the access road.

Sustainable transport

- 6.9.6 The closest bus stops to the site are located on Milton Road, approximately 10m from the pedestrian access, which provide regular services to Gravesend town centre and other local and regional destinations.
- 6.9.7 The nearest railway station is Gravesend on the North Kent Line, located approximately 1.2 km from the site. This provides regular services to London Charing Cross and London St Pancras International, and to Faversham and Ramsgate to the east.
- 6.9.8 A convenience store is situated less than 200m from the site and there is a range of health and community services in the local area. Future residents will therefore have the opportunity to undertake everyday journeys by non-car means.

Parking

- 6.9.9 Adopted parking standards are referenced 'saved' Local Plan Policy P3 (Vehicle Parking Standards) and contained within Kent SPG4: Vehicle Parking Standards (2006) which sets maximum parking requirements of 1 space per resident warden and 1 space per 2 units.
- 6.9.10 In this case, 33 parking space are proposed, of which three will be for disabled users. Whilst this provision is below the maximum standard in the adopted guidelines, not every resident will have access to a vehicle or indeed has the ability to drive due to physical impairment of other reason.
- 6.9.11 Furthermore, given the highly sustainable location of the application site, it is considered that the level of parking provision will be sufficient on site to meet the parking demand from the development at a ratio of 0.52 spaces per

apartment.

- 6.9.12 It is important to note that a ratio of 0.32 spaces per apartment was recently deemed acceptable by the GBC Highways Development Management Officer and KCC Highways and Transportation as part of Application 20220432 (*Demolition of existing structures on site and the erection of 75 Retirement Living apartments for older people (comprising 48 no. 1- bed and 27 no. 2-beds) including communal facilities, access, car parking and landscaping*). In that case 24 parking spaces were provided for the 75-unit development.

Electric Vehicle Charging

- 6.9.13 Paragraph 112 (e) of the NPPF requires applications to be designed to enable charging of plug-in and other ultra-low emission vehicles in safe, accessible and convenient locations.
- 6.9.14 The Council also expects suitable electric vehicle charging facilities on developments in support of the Council's commitment to become carbon neutral by 2030.
- 6.9.15 In this case Electric Vehicle charging facilities will be provided in accordance with Part S of the Building Regulations.

Cycle Parking

- 6.9.16 In terms of cycle parking, SPG4 states that a minimum of 1 space per 5 units would be expected for sheltered accommodation (Use Class C3), thus 15 spaces.
- 6.9.17 In this case and bearing in mind the demographic expected to occupy the apartments, the use of bicycles is likely to be low. However covered and secure provision for cycle parking has been accommodated within the mobility scooter store.
- 6.9.18 The internal mobility scooter store, which has capacity for six scooters, will be provided next to the main entrance to the building and will have internal and external access straight from the parking area. Each scooter space will be equipped with a charging point.

Servicing and Delivery

- 6.9.19 To ensure that the proposed site layout is accessible to service vehicles, swept path analysis has been undertaken. A refuse vehicle, pantechnicon, estate car and fire tender have been assessed, and this demonstrates that the site layout can comfortably accommodate these larger vehicle movements, ensuring that accessibility to all properties is maintained and that they can access and egress the site in a forward gear.

Traffic Generation and Distribution

- 6.9.20 The Transport Assessment demonstrates that the proposed development has the capacity to generate approximately 85 vehicle trips across the 12-hour weekday period (0700-1900), equating to approximately severe movements per hour on

average. It is not considered that this represents a 'severe' impact with reference to Paragraph 111 of the National Planning Policy Framework.

Conclusion

- 6.9.21 On balance it is considered that the proposals accord with the objectives of LPCS Policy CS11 (Transport) as well as saved policies T1, T5 and P3 of the Gravesham Local Plan First Review 1994. The development is also considered to be in accordance with Section 9, Paragraphs 104 – 113 of the National Planning Policy Framework (NPPF).
- 6.9.22 Given the above, it is concluded that the proposed development should not have any adverse transport impacts and therefore there should be no sound transport-based objections to the planning application.

6.10 Landscape

- 6.10.1 Paragraph 130 (b) of the NPPF indicates that planning policies and decisions should ensure that developments are visually attractive through good architecture, layout and appropriate and effective landscaping.
- 6.10.2 LPCS Policy CS19 (Development and Design Principles) stresses the need for details of appropriate hard and soft landscaping in new developments.
- 6.10.3 In this case, the proposal seeks to establish a high-quality landscaping scheme to provide relief to the built form and create a welcoming environment for the future residents.
- 6.10.4 The landscaping proposals have been developed to meet the following key design requirements;
- Create a well-designed and attractive space offering residents, staff and visitors the opportunity to enjoy their external environment;
 - Provide low maintenance and flexible external spaces;
 - Provide screening and privacy along site boundaries;
 - Provide natural dappled shade;
 - Improve air quality;
 - Provision of native tree and hedge species; and
 - To enhance site biodiversity and ecological value.
- 6.10.5 The proposal offers a carefully considered hard and soft landscaping scheme, which contributes to the overall appearance and functioning of the development and will assist in establishing the development within its location.
- 6.10.6 Well-connected paths provide connectivity for residents through to proposed communal gardens.

- 6.10.7 External hard landscaping materials have been selected for their appropriateness for use in the environment, providing the site with safe, hard wearing and low maintenance surfacing.
- 6.10.8 The scheme will seek where possible to use native or predominantly natives species but will also draw upon a range of ornamental plant species known to be beneficial to wildlife but also considered suitable for use in a school setting.
- 6.10.9 The proposed planting has also been carefully selected to:
- Be resilient to climate change;
 - Ensure carbon neutral maintenance;
 - Include all year seasonal interest; and
 - Provide sensory experiences to touch, sounds and smells.
- 6.10.10 Accordingly, it is concluded that the proposed landscaping scheme is acceptable and would meet the objectives set out in LPCS Policy CS19.

6.11 Trees

- 6.11.1 The NPPF recognises the importance of trees and the contribution they make to the character and quality of urban environments, and how they can also help mitigate and adapt to climate change. Paragraph 131 of the NPPF states that *'Planning policies and decisions should ensure that new streets are tree-lined, that opportunities are taken to incorporate trees elsewhere in developments (such as parks and community orchards), that appropriate measures are in place to secure the long-term maintenance of newly planted trees, and that existing trees are retained wherever possible'*.
- 6.11.2 At the local level, paragraph 5.7.18 of the LPCS indicates that landscape features such as trees and hedgerows within the urban area are also important as they help to raise the quality of the environment and the quality of people's lives as well as providing steppingstones and habitats for wildlife. Policy CS19 also stresses the need for details of appropriate hard and soft landscaping in new developments.
- 6.11.3 The application is supported by a Tree Survey and Arboricultural Impact Assessment.
- 6.11.4 Appendix 3 of the Assessment presents details of the individual trees, groups and hedgerows including heights, diameters at breast height, crown spread (given as a radial measurement of cardinal points from the stem), age class, comments as to the overall condition at the time of inspection, BS5837 category of quality and suitability for retention, and the root protection area information.
- 6.11.5 The Schedule at Appendix 3 lists a number of trees, none of which have been categorised as Category A (i.e. trees that are considered for retention and are of high quality with an estimated remaining life expectancy of at least 40 years and with potential to make a lasting contribution).
- 6.11.6 Section 4 of the report considers the impact of the proposed scheme upon the

existing trees. In summary, the Report confirms that the proposed scheme seeks to retain all the significant trees at the site, and the proposed building and layout of hard surfaces are generally remote from root protection areas. Whilst it is noted that short sections of the proposed footpath are located within root protection areas, it is confirmed that these can be constructed using specialist techniques to avoid harm to the trees.

- 6.11.7 The Report also states that the development proposals bring forward opportunity to plant a selection of trees throughout the development. It is noted that generous space is available for the planting of new trees to supplement those retained and provide a material contribution to the green infrastructure of the area.
- 6.11.8 Overall, given the findings of the Assessment, it is concluded that the proposed development recognises the important contribution trees make to the character and quality of urban environments, and the role they play to help mitigate and adapt to climate change. The proposals seek to retain existing trees and integrate new trees in accordance with the requirement of local and national planning policy.

6.12 Ecology

- 6.12.1 Paragraph 174 of the National Planning Policy Framework (NPPF) 2021 requires planning decisions to ensure that the natural and local environment is enhanced by minimising impacts on and providing net gains for biodiversity.
- 6.12.2 LPCS Policy CS12 indicates that sites designated for their biodiversity value will be protected, with the highest level of protection given to internationally designated Special Protection Areas, Special Areas of Conservation and Ramsar sites, and that there will be no net loss of biodiversity in the Borough.
- 6.12.3 As part of the pre-application advice from the Council, KCC Ecology confirmed the following:

'There is unlikely to be much protected species interest associated with the site and therefore we take the view that a preliminary ecological appraisal is unnecessary for the proposed development at this site.'

'However, the site does consist of ample green space, as well as trees and scrub. Therefore, we would expect any application at this site to demonstrate that a biodiversity net gain can be achieved'

Biodiversity Net Gain

- 6.12.4 The National Planning Policy Framework (NPPF) places a responsibility on local planning authorities to encourage net gains for biodiversity to be sought through planning policies and decisions. At the local level, LPCS Policy CS12 states that there will be no net loss of biodiversity in the Borough, and opportunities to enhance, restore, re-create and maintain habitats will be sought.
- 6.12.5 In this instance, a Biodiversity Net Gain Assessment for the application site has been completed using the accompanying Defra Biodiversity Metric 3.1 calculation

tool.

- 6.12.6 The accompanying letter by GreenLink Ecology Ltd. confirms that the pre-development habitat data converts to an on-site baseline score of 1.74 habitat units and 0.85 hedgerow units. The post construction habitat data, which has been obtained from the proposed landscaping plans, converts to a post-intervention score of 2.29 habitat units and 1.51 hedgerow units. Based upon this scoring, the proposals will result in an on-site net change of 31.71% for habitat units and 77.91% hedgerow units, which exceeds the 10% BNG target.
- 6.12.7 Given that the results of the BNG Assessment have demonstrated that a biodiversity net gain can be achieved in this case, it is considered that the development is policy compliant (LPCS Policy CS12 and the NPPF) in terms of biodiversity net gain.

Thames Estuary and Marshes Special Protection Area (SPA) and SAMMS

- 6.12.8 The Thames Estuary and Marshes Special Protection Area (SPA) is classified in accordance with the European Birds Directive, which requires Member States to classify sites that are important for bird species listed on Annex 1 of the European Directive, which are rare and/or vulnerable in a European context, and also sites that form a critically important network for birds on migration.
- 6.12.9 The SPA is also listed as a Wetland of International Importance under the Ramsar Convention (Ramsar Site).
- 6.12.10 It is understood that studies have shown marked declines in key bird species, particularly in areas that are busiest with recreational activity. The Local Planning Authority has therefore mitigated out the impacts of this on each and every planning application for a new residential development of one or more units within the 6km zone since September 2015 by accepting a Strategic Access Mitigation and Monitoring Strategy (SAMMS) (tariff) payment (currently £275.88 per dwelling). This approach is approved by Natural England for all new residential developments.
- 6.12.11 The Applicant accepts that a Strategic Access Management and Monitoring Strategy (SAMMS) mitigation contribution would be required to offset any potential recreational impacts, and that with the adoption of this payment then the scheme will prevent any likely significant impact occurring, but that further adverse impacts from the proposed development on designated sites are not anticipated.
- 6.12.12 The SAMMS tariff payment will therefore ensure that adequate measures are put in place to mitigate any potential significant adverse impacts on the Thames Estuary and Marshes SPA/Ramsar sites and to protect their integrity in accordance with their conservation objectives.
- 6.12.13 On this basis, the proposal is therefore considered to comply with Paragraphs 180 and 181 of the NPPF and LPCS policy CS12, and the requirements of the Conservation of Habitats and Species Regulations 2017 in respect of potential impacts on the European Sites.

6.13 Historic Environment

- 6.13.1 In considering this proposal, the impact on heritage assets needs to be considered and assessed.
- 6.13.2 The NPPF sets out the importance for the conservation and enhancement of the historic environment. Any application should describe the significance of any heritage assets affected, including any contribution made by their setting, and include an assessment of the impact of development on this significance, proportionate to the assets' importance.
- 6.13.3 Paragraph 194 of the NPPF advises that where a site on which development is proposed includes, or has the potential to include, heritage assets with archaeological interest (evidence of past human activity), local planning authorities should require developers to submit an appropriate desk-based assessment and, where necessary, a field evaluation.
- 6.13.4 At the local level, LPCS Policy CS20 (Heritage and the Historic Environment) gives high protection towards the preservation, protection and enhancement of the Borough's heritage and historic environment. It states that proposals will be supported which preserve and, where appropriate, enhance heritage assets and their interpretation including surviving built features and archaeology relating to the Borough's maritime, military, industrial and transport history.
- 6.13.5 Saved Policy TC7 of the Gravesham Local Plan First Review also indicates that planning permission may be refused without adequate assessment of the archaeological implications in areas of archaeological potential.

Archaeology

- 6.13.6 In accordance with relevant government planning policy and guidance, a desk-based assessment has been undertaken to clarify the archaeological potential of the application site.
- 6.13.7 The accompanying Archaeological Desk Based Assessment confirms that in terms of relevant, nationally significant designated heritage assets, no World Heritage Sites, Scheduled Monuments, Historic Wrecks or Historic Battlefields lie within the application site or its immediate vicinity.
- 6.13.8 The Assessment also states that the available information indicates a generally low archaeological potential within the application site for all past periods of human activity.
- 6.13.9 It goes on to state that past post-depositional impacts within the application site are considered likely to have had a severe, negative archaeological impact. The central/eastern area was laid out as a bowling green with associated pavilion during the early part of the 20th century, and a substantial modern sewer is known to cross beneath the study site on a northwest-southeast alignment. Proposals comprise residential redevelopment, focussed within the area of the existing bowling green.
- 6.13.10 Given the above, the Assessment concludes that in view of the application site's perceived low archaeological potential, combined with the likely impact of existing development, no further archaeological mitigation works are anticipated

to be required in this particular instance. Impacts on buried archaeology should not therefore be seen as an overriding constraint preventing the construction of this development.

Heritage Statement

- 6.13.11 In accordance with relevant government planning policy and guidance, a Heritage Statement also accompanies the application.
- 6.13.12 The Statement confirms that the site does not contain any buildings or structures included on the Statutory List of Buildings of Special Architectural or Historic Interest. It is however noted that the site is in proximity to a number of designated assets including the Church of St Peter and St Paul (Grade II* Listed) and the Milton War Memorial (Grade II Listed).
- 6.13.13 The Statement therefore includes a Significance Assessment which identifies the relative heritage value of the assets which may be affected by proposals to develop the site, and an Impact Assessment to consider the effect of the proposals on that significance.
- 6.13.14 In terms of the existing Clubhouse on site, the Assessment confirms that this has not been identified by the Local Planning Authority as a non-designated heritage asset, and it is considered that it does not hold sufficient local interest to warrant this status.
- 6.13.15 In terms of the significance of the Church of St Peter and St Paul, the Assessment states that this is considered to hold a good/high level of significance as a medieval parish church which retains a great deal of medieval, 18th and 19th century fabric. In terms of the contribution of the site to the Church's setting, the Statement confirms that the presence of trees within the churchyard and around the north and eastern boundaries of the site results in there being no direct inter-visibility between the site and much of the church.
- 6.13.16 In terms of the Milton War Memorial, the Statement considers this to hold a moderate/good level of significance as a result of the monument's connection to the local community, and to the First World War. With regard to setting, the report states that the application site is considered to make a neutral contribution to the setting of the War Memorial.
- 6.13.17 In terms of impact, the report concludes that the proposed development will have a negligible adverse impact on the setting of the Church of St Peter and St Paul, and a neutral impact on its significance. In terms of the War Memorial, it concludes that the proposals will have a neutral impact upon its setting and no impact on its significance.
- 6.13.18 Overall, the Statement concludes:

'As a result of the approach taken to the design of the scheme, its placement and the response to existing landscaping, we consider that the proposed development has had special regard for the desirability of preserving the setting of the listed buildings in accordance with Section 66(1) of the Planning (Listed Building & Conservation Areas) Act 1990.

In addition to satisfying this provision of the Act, the NPPF Paragraphs 199-203 are also satisfied and, whilst there may be a slight adverse impact on the setting of the Grade II listed church, no residual harm would be caused to the significance of the heritage assets identified.'*

6.14 Residential Amenity

- 6.14.1 Paragraph 130 (f) of the NPPF states that developments should create places that are safe, inclusive and accessible and which promote health and well-being, with a high standard of amenity for existing and future users.
- 6.14.2 The National Design Guide in paragraph 120 states *'Well-designed homes and buildings are functional, accessible and sustainable. They provide internal environments and associated external spaces that support the health and well-being of their users and all who experience them'.*

Future Users

- 6.14.3 LPCS Policy CS19 (Development and Design Principles) requires that all development should be 'fit for purpose' and be *'adaptable to allow changes to meet the need of users'* and that *'the design and layout of new residential development, including conversion, will accord with the (SPG2) adopted GBC Residential Layout Guidelines'.*
- 6.14.4 The Supplementary Planning Guidance Note 2 Residential Layout Guidelines referred to above sets out the Council's standards in relation to private garden areas and internal space standards, amongst other things.
- 6.14.5 The introduction of new housing technical standards on 1 October 2015 means that the Borough Council now interpret Tables 1 and 3 of the Residential Layout Guidelines July 1996 in accordance with the new standards. The National Technical Standards require bedroom sizes of 7.5m² for a single bedroom and 11.5m² for a double bedroom and minimum overall areas of 70m² for a 2-bedroom (4 person) unit and 86m² for a 3-bedroom (5 person) unit as well as overall sizes for dwellings and flats based on the number of storeys, bedrooms and bed spaces.
- 6.14.6 In accordance with the above, the proposed units in the building all meet or exceed the adopted minimum floorspace standards, have suitably sized gardens, and will be well served with natural daylight. They would all provide a good standard of amenity for future occupants.
- 6.14.7 Similarly, the outdoor amenity areas indicated on the plans are of adequate proportions and would provide acceptable amenity space for future occupiers both in terms of size, accessibility and usability.

Existing Amenity

- 6.14.8 In considering any proposals for development it is important to ensure that it does not cause demonstrable harm to the amenity of any existing residents or property such that it will materially harm their living conditions.
- 6.14.9 LPCS Policy CS19 (Development and Design Principles) indicates that new

development will be located, designed and constructed to safeguard the amenity, including privacy, daylight and sunlight, of its occupants and those of neighbouring properties and land.

- 6.14.10 The Supplementary Planning Guidance Note 2 Residential Layout Guidelines also sets out requirements not to just protect future residents/occupants of new development but also those existing residents that might be affected by the development.
- 6.14.11 The guidelines include guidance on privacy distances and overshadowing including the minimum standard of a window-to-window distance of at least 21 metres and on the 25° rule.
- 6.14.12 Government policy in the NPPF also indicates in paragraph 125 (c) that when considering applications for housing, authorities should take a flexible approach in applying policies or guidance relating to daylight and sunlight, where they would otherwise inhibit making efficient use of a site (as long as the resulting scheme would provide acceptable living standards).

6.15 Air Quality

- 6.15.1 Paragraph 186 of the NPPF indicates that planning policies and decisions should sustain and contribute towards compliance with relevant limit values or national objectives for pollutants, taking into account the presence of Air Quality Management Areas and Clean Air Zones, and the cumulative impacts from individual sites in local areas.
- 6.15.2 LPCS Policy CS19 (Development and Design Principles) states that new development should avoid adverse environmental impacts from pollution, including air and odour amongst other things.
- 6.15.3 The application is therefore supported by an Air Quality Assessment (AQA) and the summary indicates the following:
- Construction: The residual effects of dust and particulate matter generated by construction activities on air quality are therefore considered to be not significant. The residual effects of emissions to air from construction vehicles and plant on local air quality is considered to be not significant. The A226 Air Quality Management Area (AQMA) lies to the north following still the original route of the one-way system through the town centre and for which there is a local Air Quality Action Plan;
 - Operation Phase: The Proposed Development is expected to result in a negligible impact associated with the operational phase traffic on nearby receptors and the residual effects are considered to be not significant;
 - All Pollutants: The residual effect of the Proposed Development is considered to be not significant for all pollutants considered.
 - Mitigation: A number of mitigation measures are therefore provided which would help reduce potential emissions from the development.
- 6.15.4 Overall, the AQA concludes that based on the assessment results, air quality issues are not considered a constraint to planning consent for this proposal.

The proposed development therefore complies with the NPPF and LPCS Policy CS19.

6.16 Noise

- 6.16.1 Paragraph 185 of the NPPF requires planning decisions to ensure that new development is appropriate for its location including taking into account the likely effects of pollution, including noise, on health, living conditions and the natural environment.
- 6.16.2 LPCS Policy CS19 (Development and Design Principles) requires, amongst other things, new development to be located, designed and constructed to avoid adverse environmental impacts from pollution including noise.
- 6.16.3 The application is therefore supported by a Noise Impact Assessment, which includes:
- Environmental noise monitoring;
 - Consideration of the noise arising from nearby sources affecting the site;
 - Assessment of internal noise levels within the dwellings; and
 - Assessment of external noise levels within garden areas.
- 6.16.4 The report presents the results of the assessment, following site visits and ambient noise surveys undertaken between 18th and 24th August 2022.
- 6.16.5 In terms of internal noise levels, calculations have been completed to determine mitigation measures such that acceptable internal noise levels can be achieved for the proposed development.
- 6.16.6 With regard to noise levels in external amenity areas, the report states that based on the measured noise levels at the southern boundary of the site and the screening provided by the new building (from Milton Road), noise levels within the communal gardens would be less than 55 dB LAeq, 16 hour and therefore acceptable.
- 6.16.7 In terms of noise from the adjacent sports pitches, the report states that based on the relatively low noise levels measured at the southern boundary and given the distances between the sports pitches and the proposed development, the risk of noise impact from the sports pitches is considered low.
- 6.16.8 External plant noise limits have been established for cumulative noise levels from all plant associated with the scheme, applicable at the nearest sensitive properties.
- 6.16.9 Overall, the report concludes that with the recommended measures, an acceptable internal and external noise environment can be achieved within the development. It is therefore considered that the development is in conformity with LPCS Policy CS19 (Development and Design Principles) and section 12 of the NPPF.

6.17 Flood Risk and Drainage

Flood Risk

- 6.17.1 Section 14 (Meeting the challenge of climate change, flooding and coastal change) of the NPPF indicates that the planning system needs to take full account of and the long-term implication for flood risk and coastal change because of climate change.
- 6.17.2 Paragraph 159 also advises that:
- 'Inappropriate development in areas at risk of flooding should be avoided by directing development away from areas at highest risk (whether existing or future). Where development is necessary in such areas, the development should be made safe for its lifetime without increasing flood risk elsewhere'*
- 6.17.3 Paragraph 167 then points out that when determining any planning applications, local planning authorities should ensure that flood risk is not increased elsewhere, and where appropriate, applications should be supported by a site-specific flood-risk assessment.
- 6.17.4 At the local level, LPCS Policy CS18 (Climate Change) indicates that the Council will prioritise the maintenance, improvement or replacement of flood defence infrastructure over other land uses where relevant. The Council also expects new development to take advantage of opportunities to reduce the causes and impacts of flooding from all sources where it is technically and financially feasible.
- 6.17.5 In this case, the application is supported by a Flood Risk Assessment and a summary of the Assessment has been set out below.
- 6.17.6 The application site lies fully within Flood Zone 1, the area at low risk of flooding from rivers and the sea.
- 6.17.7 The risk of flooding from surface water flood mapping shows a flow path through the site from south to north. The Assessment states that if surface water flooding were to occur from the field to the south there is a proposed flow path (including a swale) through the application site and a proposed finished floor level raised to 8.05 mAOD, 450mm above proposed surrounding levels. A small wall is proposed along part of the site's east boundary to contain flood flows on the site and re-directing to the original floodplain location at the site's north boundary.

Drainage and Sustainable Urban Drainage (SUDS)

- 6.17.8 In terms of drainage, the application is also accompanied by an initial Drainage Strategy Summary Report.
- 6.17.9 The report confirms that the site is not located within a groundwater source protection zone.
- 6.17.10 With regard to Foul Water Drainage, the Report states that the new onsite FW drainage for the proposed buildings will connect via a gravity drain to the

existing Southern Water combined sewer manhole located car park located at the proposed lower car park.

6.17.11 In terms of surface water drainage, the report states that whilst it would not be practical or desirable, in terms of function of the open space around the new building, to include an open drainage feature, such as a pond, the proposal does include some surface SuDS features, including:

- Permeable paving – To parking areas and access road;
- Crate Storage – To accommodate the runoff from all storm events; and
- Surface Water conveyance swales.

6.17.12 A detailed sustainable surface water drainage scheme for the site and submission of a verification and maintenance scheme can be conditioned.

Conclusion

6.17.13 The proposed development, including mitigation and enhancement measures for flood risk, the management and enhancement of surface water drainage, and foul water drainage, will therefore be in accordance with the requirements of LPCS Policy CS18 and section 14 (Meeting the challenge of climate change, flooding and coastal change) of the NPPF.

6.18 Construction and Contamination

6.18.1 Paragraph 178 of the NPPF indicates that planning policies and decisions should ensure that a site is suitable for its proposed use taking account of ground conditions and any risks arising from land instability and contamination and land is properly remediated prior to development.

6.18.2 At the local level, LPCS Policy CS19 (Development and Design Principles) requires that new development will be located, designed and constructed to avoid adverse environmental impacts from land contamination.

6.18.3 As such the application is accompanied by a Grounds Condition Desk Study Appraisal.

6.18.4 The desk study includes a review of historical maps of the site and surrounding area and an appraisal of the published geological data and information from regulatory authorities. The report presents the results of the study, together with an assessment of the likely ground conditions, including a Preliminary Risk Assessment (PRA) of potential contamination (with a Conceptual Site Model), Mining Risk Assessment and an initial appraisal of foundation solutions.

6.18.5 In summary, the Appraisal has found that:

'Based on the available information, the site does not appear to be associated with a significant source of potential contaminants. In the unlikely event that impacted soils are encountered beneath the site, to protect against the risks to end users, a barrier, in the form of a topsoil/subsoil capping layer in proposed landscaping areas is likely to be

required. The ground conditions at the site are unlikely to be associated with a valid contaminant linkage in relation to Controlled Waters and the proposed development should not be constrained by issues relating to ground gases'.

- 6.18.6 Notwithstanding the above, it has been recommended that a ground investigation be undertaken at the site to obtain appropriate data to enable a more detailed environmental risk assessment to be undertaken and appropriate foundation solutions to be confirmed and data provided for design.
- 6.18.7 Given these initial findings, a condition could be attached to any planning permission securing the Ground Investigation, which could address the requirements in the NPPF to protect future users of the site from potential contamination.

6.19 Planning Balance

- 6.19.1 Paragraph 8 of the NPPF sets out the three objectives of sustainable development as economic, social and environmental aims.
- 6.19.2 This development is considered to comprise sustainable development on the basis of the following considerations:
- An economic objective – to help build a strong, responsive and competitive economy, by ensuring that sufficient land of the right types is available in the right places and at the right time to support growth, innovation and improved productivity; and by identifying and coordinating the provision of infrastructure;
 - A social objective – to support strong, vibrant and healthy communities, by ensuring that a sufficient number and range of homes can be provided to meet the needs of present and future generations; and by fostering a well-designed, beautiful and safe places, with accessible services and open spaces that reflect current and future needs and support communities' health, social and cultural well-being; and
 - An environmental objective – to contribute to protecting and enhancing our natural, built and historic environment; including making effective use of land, helping to improve biodiversity, using natural resources prudently, minimising waste and pollution, and mitigating and adapting to climate change, including moving to a low carbon economy.

Economic Benefits

- 6.19.3 The development will bring forth much needed housing and go some way to meeting the critical need both nationally and locally for older persons housing as identified in the Homes for Later Living Report, September 2019.
- 6.19.4 During the construction phase, the development will also directly employ contractors and feed the supply chain. Many construction jobs will be located on the site itself, others will be based in the Borough, with some further afield within the construction supply chain. The jobs will also vary in type, from elementary occupations (e.g. site labourers) to professional and higher skilled

technical occupations (e.g. project managers and site surveyors). The development of this scheme has the potential to draw upon local labour and help the effort to reduce unemployment.

- 6.19.5 Alongside its role in supporting employment creation, the construction industry is a good source of training and skills development, including apprenticeships. This is important at a time when young people face particularly acute barriers to entering the workforce.
- 6.19.6 Furthermore, the attached report at Appendix 2 titled '*Silver saviours for the High Street*' by WPI Strategy found that retirement properties create more local economic value and more local jobs than any other type of residential housing. In this case, once operational, the proposed development will generate a range of full and part-time jobs.
- 6.19.7 Indirectly, future occupiers of the development will support local business and facilities through increased expenditure, including for example purchasing of furniture and white goods after moving in, as well as ongoing and regular weekly shopping expenditure. The '*Silver saviours for the high street*' report found that on average 63% of residents' annual expenditure is in local shops, which is much higher than the average local spend by 80+ year olds in the general population.
- 6.19.8 Increased household expenditure will flow to the retail and food and accommodation businesses present in the locality, helping to sustain the jobs and services which these facilities provide into the future. Household expenditure will also be captured by businesses further afield.

Social Benefits

- 6.19.9 The development will bring forth much needed housing and go some way to meeting the critical need both nationally and locally for older persons housing as identified in the Homes for Later Living Report, September 2019. The provision of retirement housing has the benefit of releasing under occupied family homes back into the housing market.
- 6.19.10 In terms of quality of life, social benefits of housing for older people include:
- Residents can maintain their independence for longer;
 - Improves feelings of safety, security and companionship; and
 - Supports independent living with additional help and support.
- 6.19.11 Persons living in suitable accommodation with appropriate communal facilities and the provision of care on site, such as in the proposed extra care, have been shown to have less need for care home type accommodation with their needs often being able to be met on site. Residents' physical and mental health have also been shown to benefit and to deteriorate more slowly resulting in less demand for both care and nursing home bed spaces [Housing LIN and Kings Fund et al].
- 6.19.12 Isolation both within the community or in unsuitable housing, compounded by existing health conditions or impairments, can lead to a curtailment of

independence to older persons and can limit social roles, resulting in feelings of loneliness. Chronic feelings of loneliness can result in deterioration of health and well-being, and a shorter lifespan, with additional cost to the NHS. Suitable extra care housing with communal facilities and support, such as the proposed development, combats this providing both social wellbeing and a community benefit.

6.19.13 A report by The King's Fund and the University of York (Evaluating the Care and Support Specialised Housing (CASSH) programme: result of a scoping exercise provides, November 2020] provides "overwhelming evidence" of the widespread benefits of housing-with-care in keeping older people healthy and independent, and reducing levels of health and care support needed.

6.19.14 It found strong evidence of significant systemic benefits, as follows:

- Reduced visits to GPs;
- Reductions in use of community nursing services;
- Reduction in length of hospital stays;
- Reductions in hospital admissions;
- Reduced ambulance and emergency call outs;
- Reductions in care and care equipment costs;
- Reduced likelihood of entering a care home or other long-term care.

Environmental Benefits

6.19.15 The site falls outside of any environmental designations. The scheme is landscaped, and one of the overarching principles which drove the design was the need to protect and enhance biodiversity on site.

6.19.16 Boundary vegetation is retained and enhanced wherever possible, and the scheme is focused around a central belt of retained and enhanced mature hedgerow.

6.19.17 Furthermore, the results of the BNG Assessment have demonstrated that a biodiversity net gain can be achieved in this case.

Conclusion

6.19.18 The proposals subject to this planning application will clearly deliver a sustainable form of development.

6.19.19 Given this context, the 'tilted balance' applies. For decision-taking this means approving the application unless any adverse impacts of doing so would significantly and demonstrably outweigh the benefits. Consequently, it would now be wrong for the Council to undertake a simple balancing between positive and negative factors related to this proposal. Until a plan is up to date it is only proposals that have adverse effects markedly ("significantly") outweighing the

benefits overall that would constitute unsustainable development that should not be granted.

6.19.20 As set out within the sections above, the proposal contributes to a number of the core objectives of the development plan. This includes the provision of much-needed extra care housing on a suitable site in an area with access to a range of services that will provide for the needs of future occupants.

6.19.21 The weight to be attributed to the additional housing is significant given the previous under delivery, the volatility of the Council's housing supply and the uncertainties regarding the timetable for achieving a successful plan review.

6.19.22 In summary, the benefits associated to the development are very substantial and relate specifically to the Council's severe housing shortage.

Harm

6.19.23 We accept that the development involves the loss of a former playing pitch. Nonetheless, the site is vacant and defined as 'previously developed land', where new development is encouraged. Furthermore, the Council's 'Playing Pitch Strategy' confirms that there is adequate Bowls facilities in the Borough, now and in the future.

6.19.24 Beyond this harm there is likely to be extremely limited adverse impacts.

Balance

6.19.25 Consideration of the scheme has shown the unequivocal need for the development, whilst there is no clear sign of any emerging replacement development plan. The clear public benefits of the scheme include the provision of 62 extra care homes that would help meet the current and urgent shortfall.

6.19.26 The harm therefore does not outweigh the distinct benefits and therefore the presumption in favour of sustainable development should be applied, and planning permission should be granted.

6.19.27 Having regard to all of the matters outlined above, it is our view that the benefits of the proposal are genuine and tangible and directly respond to the objectives of the adopted development plan and other material considerations. This being the case, the proposal largely complies with the requirements of S38(6) of the Planning and Compulsory Purchase Act 2004. Furthermore, where conflict has arisen, it has been demonstrated that the harm does not outweigh the distinct benefits in this case.

6.19.28 In light of the above context, and in the absence of any clear reason for refusal, the presumption in favour of sustainable development is engaged and planning permission should be granted.

7 Conclusions

7.1 Summary

- 7.1.1 The development would provide a social role by providing a much needed and high-quality development that would contribute towards meeting the need for extra care bed spaces in the borough.
- 7.1.2 The site is within a highly sustainable location at the southern periphery of the town centre with access to a good range of shops and community facilities as well as public transport services.
- 7.1.3 Prior to the submission of the current planning application the applicants (McCarthy Stone, the UK's leading developer of retirement communities) undertook pre-application consultations with both the Council and the local community.
- 7.1.4 The massing and scale of development is appropriate for the site. The design and layout provide a good standard and quality of accommodation on the site and a high-quality environment for future residents of the scheme in accordance with national and local planning policy.
- 7.1.5 In terms of heritage impacts there will be no material harm to designated or non-designated heritage assets.
- 7.1.6 In respect of highway issues, the access to the development is via a new access off Ellerslie and adequate visibility is available/achievable from this access.
- 7.1.7 The level of parking provision will be sufficient on site to meet the parking demand from the development at a ratio of 0.53 spaces per apartment.
- 7.1.8 The scheme will include electric vehicle charging points and cycle parking as well as storage for mobility scooters.
- 7.1.9 All other material planning considerations, including Ecology and Biodiversity, Archaeology, Construction and Contamination, Drainage/Flood Risk/Services, Sustainability, Energy Efficiency and Green Credentials, Waste & Refuse, Fire Access, Security - Secured by Design, etc., have been considered and fully assessed and can be addressed through planning conditions.
- 7.1.10 In conclusion, and in balancing the various issues it is considered that the current proposals have the strong potential to deliver a high quality and much needed development. The proposed development of this sustainable site represents a carefully considered scheme that is broadly in accordance with local and national policy. It provides an acceptable use for this site and will bring forward positive social, economic, environmental and community benefits and should therefore be supported.

7.2 Overall Conclusion

- 7.2.1 Overall, given the context of the site, the proposed development is deemed to

be acceptable and in accordance with the relevant policies from the Development Plan and the other material considerations. It should thus benefit from the presumption in favour, representing sustainable development in accordance with Paragraph 11 of the NPPF.

- 7.2.2 In view of the above, it is requested that planning permission be granted subject to appropriate conditions.

Gravesham Borough Council

APPENDIX

1



Gravesham Borough Council

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.



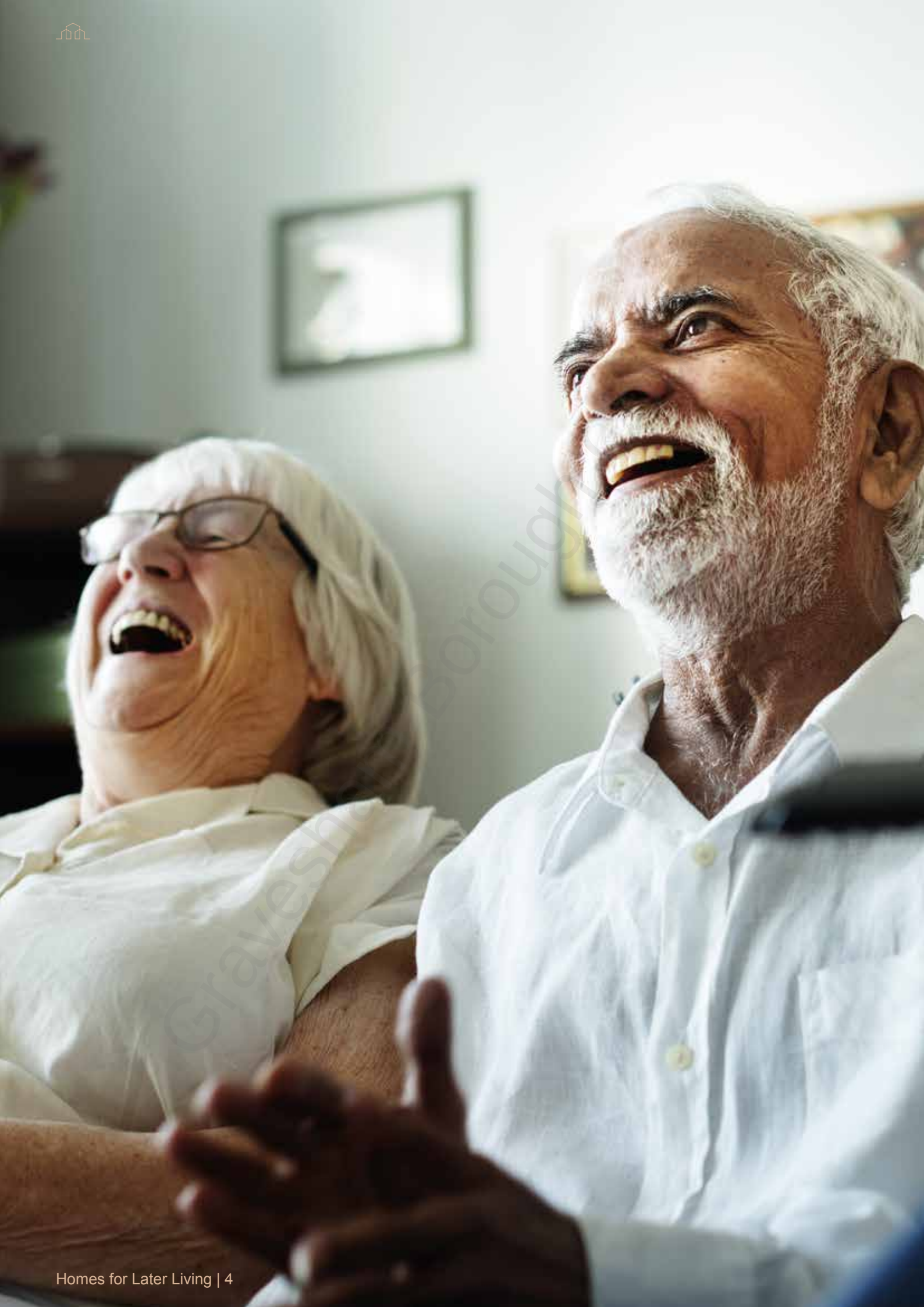
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Contents

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

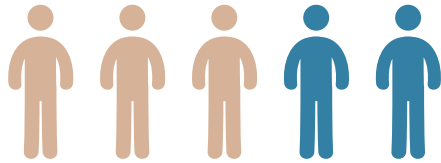
This report is the first of three explorations of the case for building more homes for later living. In future studies, we will investigate the positive impact that more homes for later living would have on the wider housing market and we will assess the significant benefits that local communities receive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

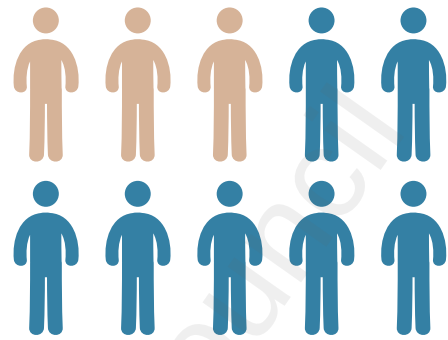
However, it is the significant potential fiscal savings that should make all politicians sit up and take note. Any policy-maker looking to mitigate increasing costs to the state associated with an ageing population cannot afford to ignore these findings.

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



Key:  = 1 million over 80s

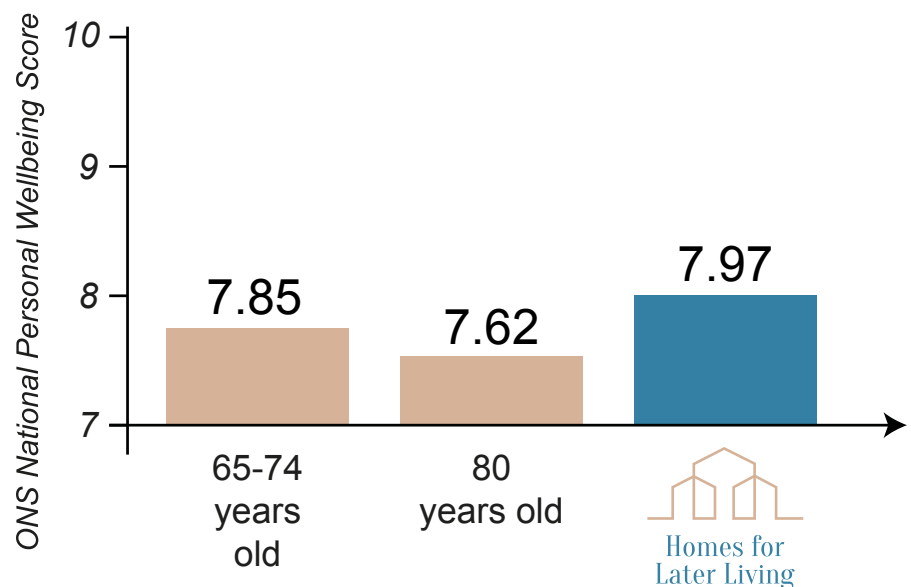
This will increase to 10m by the end of the century



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.

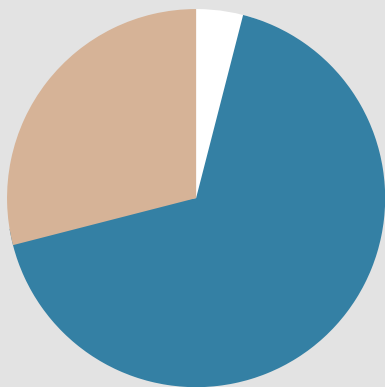


A survey of Homes for Later Living residents

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

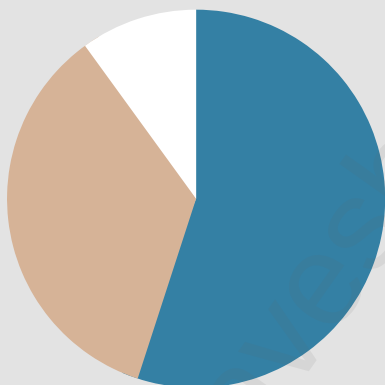
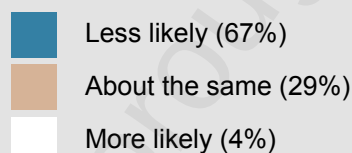
Questions were answered by more than 1,400 residents and the survey results showed that:

- 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.

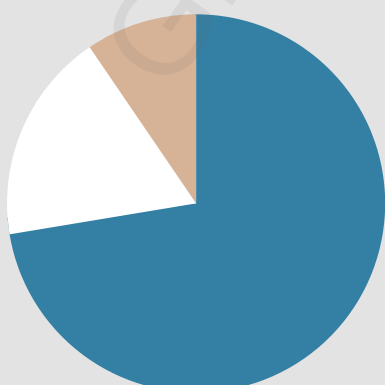
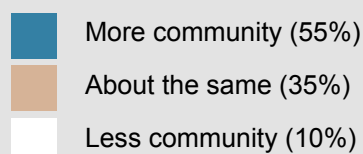


Breakdown of questions and responses:

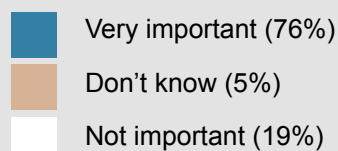
Do you feel your new home means you're more likely, or less likely, to move into a residential care home?



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.

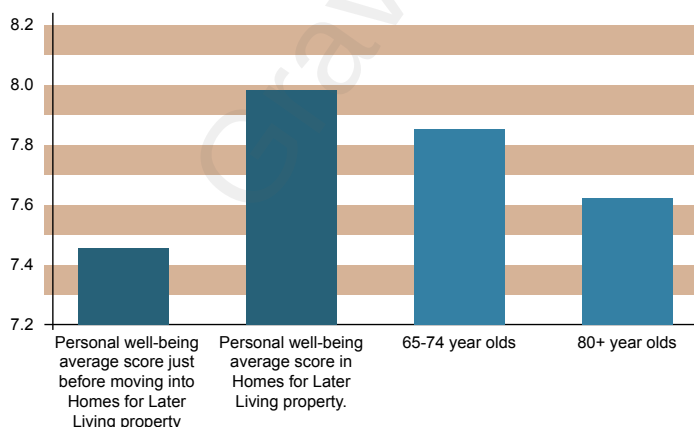
Well-being impact: key findings

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

A photograph of an elderly woman, Marjorie Carter, with short white hair and glasses, wearing a blue and white patterned top. She is smiling and reaching out towards the camera. The background is a blurred indoor setting with colorful cushions.

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:
 $(162,000 + 300,000) \times 1.33 \times £3,490 = £2.1\text{bn p.a.}$

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 (£5,060 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: $1.5\% \times (£26,100 \text{ treat} + £6,000 \text{ sc}) \times 75\%$
FAST = £334

MS (vRL or vEC): $1.5\% \times (£26,100 \text{ treat} £6,000 \text{ sc}) =$
 £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: $4.5 \times £30 \text{ GP} + 0.4 \times £160 \text{ A\&E} = £199$

MS: $6 \times £30 \text{ GP} + 0.5 \times £160 \text{ A\&E} = £260$

EC: $3 \times £30 \text{ GP} + 0.4 \times £160 \text{ A\&E} = £154$

MS: $6 \times £30 \text{ GP} + 0.5 \times £160 \text{ A\&E} = £260$

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 home care 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	$3,304 \times £4,642 = £15,337,168$
Building 300,000 new homes	300,000	1.33	£4,642	$300,000 \times £4,642 = £1,392,600,000$
Existing 162,000 homes	162,000	1.33	£4,642	$162,000 \times £4,642 = £725,004,000$

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



Endnotes

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APPENDIX

2



Gravesham Borough Council



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.

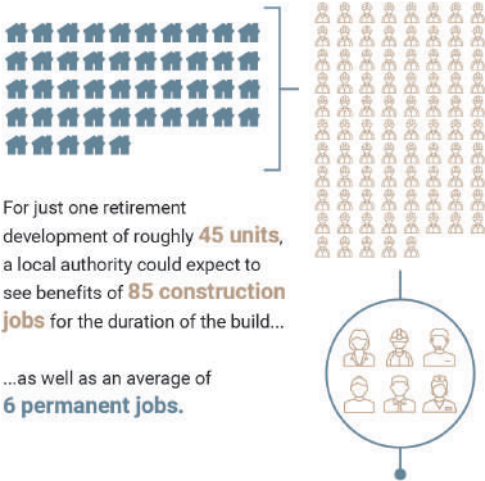
Our previous reports have set out firstly the extent to which retirement housing creates fiscal savings through reduced health and social care costs, and secondly the impact on the wider housing market of releasing second-hand properties back onto the market.

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.

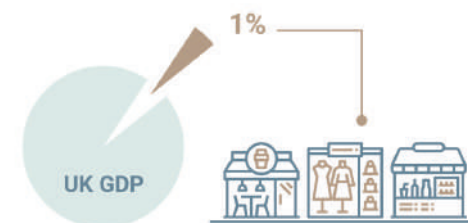


Our findings come as UK-wide polling for this paper shows that retirement housing is among the most popular type of housing. We can see that 68% of people would approve of such housing being built near them, compared to the 45% approval rating given to a conventional block of flats. Meanwhile the generation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

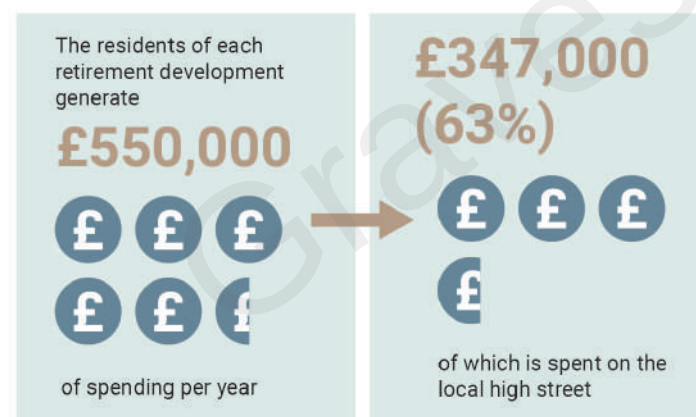
- £2bn of additional economic activity every year would be created across the country. This is £20bn over 10 years, roughly equivalent to 1% of current UK GDP over 10 years, focussed where it is most needed, on our high streets.
- 15,000 additional construction jobs would be created nationally and sustained 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 sites 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	• 85 construction jobs for the duration of the build • £7.6m in gross value added in the local area	• 14,820 construction jobs for the duration of the build • £1.4bn in gross value added nationally	• 14,820 jobs sustained for 10 years • £14bn in gross value added nationally
Repairs and Renovations	• 1 permanent jobs • £1.6m in gross value added in the local area	• 174 permanent jobs • £285m in gross value added nationally	• 1,740 permanent jobs • £2.85bn in gross value added nationally
Management and Care	• 2.3 permanent jobs • £1.6m in gross value added in the local area	• 523 permanent jobs • £366m in gross value added nationally	• 5,230 permanent jobs • £3.66bn in gross value added nationally
High Street Spend ^a	• 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	• 85 construction jobs for the duration of the build • 6.4 permanent jobs • £13m in gross value added in the local area	• 14,820 construction jobs for the duration of the build • 700 permanent jobs • Nearly £2bn in gross value added nationally	• 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, c. 97% of Homes for Later Living properties 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 lost. 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 one of McCarthy Stone's Estates Managers 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."



CHAPTER

2

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.

CHAPTER 3 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% 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.

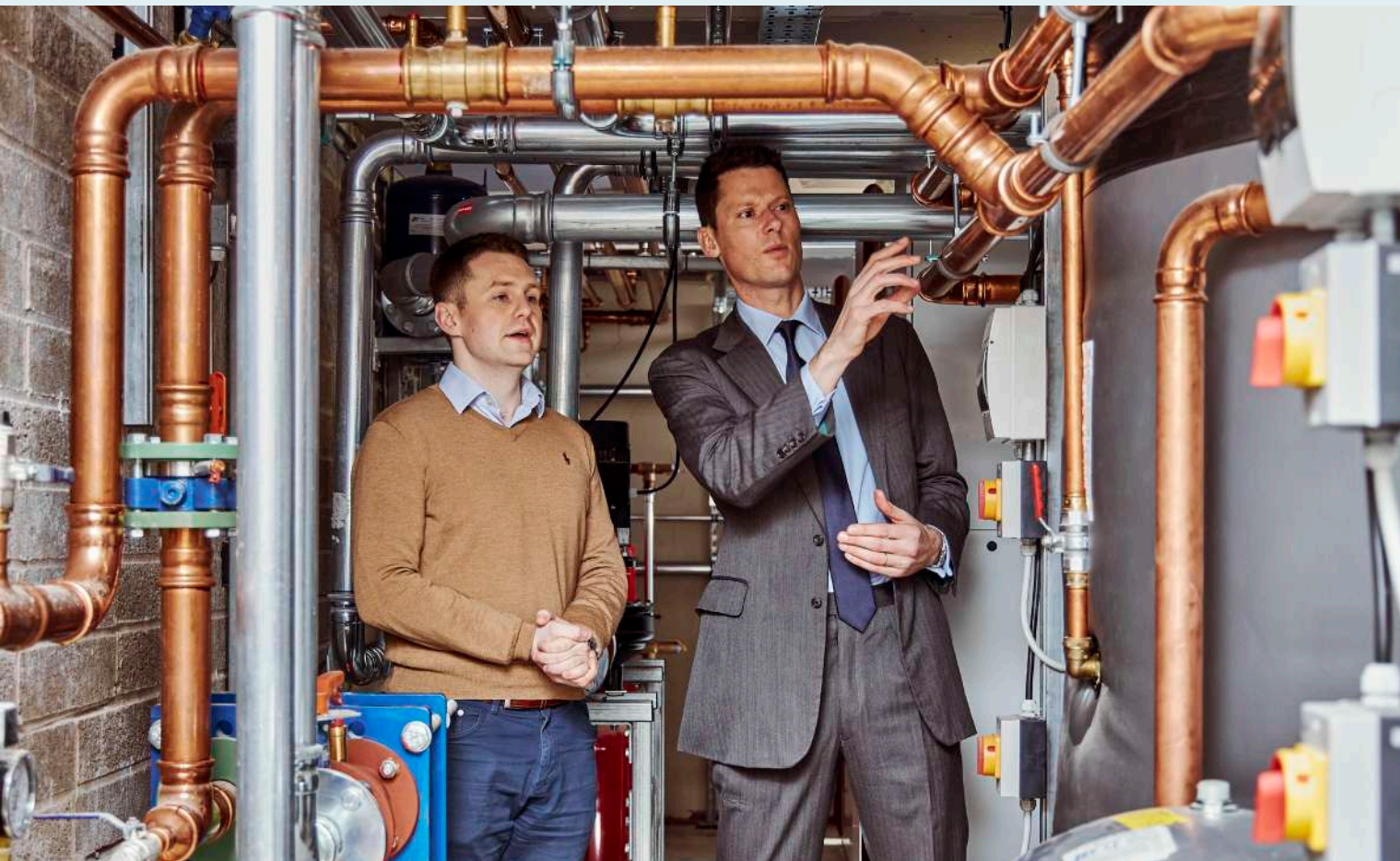
Each apartment and all the communal areas at the Lodge have heating and hot water provided via the communal ground source heat pump. Designed and installed by sustainable energy company 'The Renewable Design Company', the pump system extracts heat directly from the earth to provide heating and hot water 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	• 46 jobs for the duration of the build • £4.2m of gross value added in the local area	• 8163 jobs for the duration of the build • £737m in additional economic activity	• 8163 jobs sustained for 10 years • £7.4bn in additional economic activity
Repairs and Renovations	• 1 permanent job • £1.6m of gross value added in the local area	• 174 permanent jobs • £285m in additional economic activity	• 1740 permanent jobs • £2.9bn in additional economic activity
Management and Care	• 2.3 permanent jobs • 1.6m of gross value added in the local area	• 523 permanent jobs • £366m of gross value added in the local area	• 5230 permanent jobs • £3.7bn of gross value added in the local area
High Street Spend	• 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	• 46 construction jobs for the duration of the build • 5.4 permanent jobs • £9m of gross value added in the local area	• 8163 construction jobs for the duration of the build • 700 permanent jobs • £1.4bn in additional economic activity	• 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	• 30 jobs for the duration of the build • £2.7m of gross value added in the local area	• 5231 jobs for the duration of the build • £476m of additional gross value added nationally	• 5231 jobs sustained for 10 years • £4.8bn of additional gross value added nationally
Repairs and Renovations	• 1 permanent job • £1.6m of gross value added in the local area	• 166 permanent jobs • £277.4 of additional gross value added nationally	• 1,660 permanent jobs • £2.8bn of additional gross value added nationally
Management and Care	• 2.25 permanent jobs • 1.6m of gross value added in the local area	• 523 permanent jobs • £366m of gross value added nationally	• 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	• 30 construction jobs sustained over the duration of the build • 3 permanent jobs • £5.8m of additional gross value added in the local area	• 5231 construction jobs for the duration of the build • 689 permanent jobs • £1.1bn of additional gross value added nationally	• 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 are 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 Pubic 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; andShelter (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)



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