



The Need for Retirement Housing:

The Blue Cedar Living System - One Home, From Active Retirement to Supported Old Age

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1.0 BLUE CEDAR HOMES OPERATION

- 1.1 Blue Cedar Homes, are focused on providing high quality, retirement housing.
- 1.2 We recognise the housing and lifestyle needs of the retirement sector, and specialise in creating homes for older people.
- 1.3 Our properties are offered for sale, freehold to the retirement market, and the permanent occupier or at least one spouse must be over the age of 55 (or 65 in some locations).
- 1.4 All our homes are supported by a range of core services including estate maintenance – both communal and individual – including gardening, external window cleaning, periodic building redecoration, security services and waste management.
- 1.5 Our homes have many features which allow versatility as and when it is required or necessary. As such, a Blue Cedar home helps reduce the likelihood of needing to move into a residential home, due to frailty in later life. All of our homes can be adapted as people's needs change and progress over time.

2.0 THE NEED

- 2.1 The proposed development of the site which provides housing for older people is a significant opportunity to contribute towards meeting the current and projected need for specialist housing for the elderly within Cherwell and in the UK generally.

National Need

- 2.2 There have been a multitude of reports and research undertaken in relation to the ageing population and much evidence has been produced on the benefits of retirement housing, however very little has been done to implement the proposals suggested and put forward.

- 2.3 In 2014, a House of Lords select committee was set up to consider the implications of demographic reform. The considerations included the following projections:
- There would be 51% more people aged 65 and over in England in 2030 than there were in 2010.
 - There would be 101% more people aged 85 and over in England in 2030 than there were in 2010.
 - The 85 and over cohort are increasing in number more rapidly than other segments of the population. 69% of over 85s currently have a long term illness or disability compared with 34% of 65 to 74s. The ageing of the population will need housing provision that meets their needs and may well include care and support services.
- 2.4 In September 2013, Demos published a report entitled 'The Top of the Ladder' which brought together evidence regarding what it described as the 'next housing crisis' – the chronic undersupply of appropriate housing for older people. The report noted that people at the top of the housing ladder are often trapped in homes that are too big and unmanageable. Further the report notes that a lack of choice of suitable homes to downsize into is having a negative effect not just on older people's health and wellbeing, but on the rest of the housing chain, as 85% of larger family homes owned by older people only become available when someone dies.
- 2.5 The report states that one in four over the age of 60 (25%) would be interested in buying a retirement property, which equates to 3.5 million people nationally. Furthermore, 33% of over 60s want to downsize, which equates to 4.6 million over 60s nationally. 58% of over 60s are interested in moving (downsizing and otherwise) and if they were able to move, this would release around £365 billion worth of mainly family sized property.
- 2.6 Whilst these reports were published a number of year ago, it is clear that there is huge potential for the retirement housing sector to provide for the needs of a much wider range of purchasers, rather than continuing to focus on a particular priority type (i.e. apartments). Indeed, retirement homes make up just 2% of the UK housing stock. The Executive Summary of the report can be viewed at Appendix 1.

2.7 The requirement to build and provide new retirement housing is also recognised by the Government with Paragraph 61 of the National Planning Policy Framework (NPPF), February 2019, stating that;

*“Within this context, the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies (including, but not limited to, those who require affordable housing, families with children, **older people**, students, people with disabilities, service families, travellers, people who rent their homes and people wishing to commission or build their own homes).”*[Emphasis added].

2.8 Moreover, the DCLG published guidance in the National Planning Policy Guidance (NPPG) relating specifically to Housing for Older and Disabled People. Paragraph 001, which was revised in June 2019, explains that;

*“The need to provide housing for older people is **critical**. People are living longer lives and the proportion of older people in the population is increasing. In mid-2016 there were 1.6 million people aged 85 and over; by mid-2041 this is projected to double to 3.2 million. **Offering older people a better choice of accommodation to suit their changing needs can help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and health systems.**”* [Emphasis added].

2.9 From the above, it is clear that the Government views housing for older people as **critically important**. Indeed, paragraph 001 is the only place in the entire NPPG where the word ‘critical’ is used. Moreover, Local Planning Authorities are encouraged to ensure all tenure and types of older persons accommodation, both public and private, are delivered.

2.10 Accordingly, the delivery of such housing should be considered a material planning benefit and significant weight should therefore be attached to proposals for retirement housing.

2.11 Furthermore, in September 2019 the NPPG was updated at paragraph 23 which stated that;

“Planning obligations for affordable housing should only be sought for residential developments that are major developments.

“For residential development, major development is defined in the National Planning Policy Framework as development where 10 or more homes will be provided, or the site has an area of 0.5 hectares or more.”

This is a most pertinent material consideration in the determination of this application.

2.12 A number of reports have also been published which promote retirement housing as well as the benefits that it brings. Reports of importance include;

- ‘Creating Housing Choices for an Ageing Population’; By Shelter;
- ‘A Better Life: Private Sheltered Housing and Independent Living for Older People’ by The Opinion Research Business; and
- ‘Identifying the Health Gain from Retirement Housing’ by the Institute of Public Care.

2.13 The Executive Summary of each of the above is contained in Appendices 2, 3 and 4.

2.14 A Blue Cedar home contributes to a form of specialised accommodation which meets a specific housing need. In doing so, it gives rise to many significant planning and social benefits which in turn address national and local priority, some of which comprises;

- An increase in retirement housing stock;
- A better choice for older people;
- A sense of community and security;
- A home that can be adapted over time to meet a changing lifestyle;
- Managed estate;
- Supports independent living with additional help and support.

Cherwell Local Need

- 2.15 Providing specialist accommodation for older persons on The Poplars, Land South of Clifton Road will deliver and contribute towards meeting the future and projected requirements for older persons in Deddington.

Older population (aged 65+)

		Mid year estimates			Projections		% change			
		1990	2000	2010	2020	2030	1990 to 2010		2010 to 2030	
Cherwell	Aged 65+	15,000	17,500	21,300	28,200	36,200	6,300	42%	14,900	70%
	% of total	12%	13%	15%	19%	23%				
South Oxfordshire	Aged 65+	17,200	19,300	23,300	29,500	36,400	6,100	35%	13,100	56%
	% of total	15%	15%	18%	22%	26%				
Vale of White Horse	Aged 65+	15,100	17,600	21,200	27,000	33,400	6,100	40%	12,200	58%
	% of total	14%	15%	18%	22%	26%				
West Oxfordshire	Aged 65+	13,000	15,200	19,100	25,500	32,900	6,100	47%	13,800	72%
	% of total	14%	16%	18%	23%	28%				

Source: ONS mid year estimates and 2010 based sub-national population projections

- 2.16 The table above shows the projected population for the District up to 2030. Whilst it does not show the projection for the village of Deddington specifically, it is compelling evidence that there is an ageing population. From 2010 to 2030, there will be an increase of 57% of people aged 65 and over in Cherwell. Housing for this age group is therefore most critical.
- 2.17 Indeed Policy BSC4 of the Council's adopted Local Plan (The Cherwell Local Plan 2011-2031, adopted July 2015) sets out the latest thinking of the Local Planning Authority with regard to housing mix. New residential development is expected to provide a mix of homes to meet current and expected future requirements in the interests of meeting housing need and creating socially mixed and inclusive communities. The policy notes that opportunities for the provision of specialist housing for older and/or disabled people will be encouraged in suitable locations close to services and facilities
- 2.18 The explanatory memorandum of Policy BSC4 at paragraph B.126 notes that a key driver of change in the housing market over the next 20 years will be the growth in the population of elderly people. Moreover, the Evidence produced for the Council's former Housing Strategy for Older People (2010-2015) highlights that an ageing population and higher levels of disability and health problems amongst older people will mean an increasing demand for specialist housing.

2.19 The Local Plan recognises that it has a key role to play in ensuring that suitable housing is provided for older people, through a combination of specialist housing provision. A Blue Cedar home is one such type of retirement provision. Our homes can be adapted overtime.

Deddington Need

2.20 The Parish has a relatively high proportion of older inhabitants. In 2011, 698 residents were aged 60 or over. Taken this further, 497 residents were aged over 65, some 23.2% of the parish population (compared with 16.3% in England as a whole). It is clear therefore that Deddington has a relatively high percentage of older inhabitants.

2.21 Whilst the submission version of the Deddington Neighbourhood Plan 2015-2031 (dated October 2018) was withdrawn and work on a new Neighbourhood Plan has started, it is worthwhile highlighting some of the findings of the report. Under 'Housing Mix' on page 41, many of the older population indicated a wish to downsize and remain in the Parish close to their support network. In relation to the types of new housing needed in the Parish, 50% of respondents wanted housing to be elderly friendly.

2.22 The Neighbourhood Plan also noted on pages 44-45 that given the demographic of the Parish and the known wish of many older residents to downsize, developers should take note that a significant proportion of downsizers will be looking for a high specification alternative to their current housing – fewer bedrooms, with an ensuite bathroom, a reception room spacious enough for family gatherings and a well-equipped and accommodating kitchen. Bungalows would be very much sought after. All of this is being delivered in our development.

2.23 No purpose built retirement dwellings have been built or are currently proposed in Deddington. There is therefore, a demonstrable need for further and alternative older persons housing to address the ageing population of the District.

- 2.24 This Blue Cedar Homes proposal will provide modern, purpose built accommodation, in keeping with the current needs and aspirations of elderly persons. The proposed development will provide specialist accommodation for older people, thereby helping to diversify housing options available for older persons within Deddington as well as assisting in addressing the ageing population of the District.
- 2.25 In addition, the supply of this type of housing stock could mean that family homes are 'freed up'.
- 2.26 As such, the proposal is a material consideration that should be taken into account in determining the application.

3.0 THE PROPOSAL

- 3.1 The rationale and key issues of the proposal are addressed in the accompanying Planning Supporting Statement prepared by D2 Planning.
- 3.2 However, it is worthwhile summarising in this document further, the importance of delivering more retirement housing.

Blue Cedar Homes Retirement Development

- 3.3 The Blue Cedar Homes product is unique to that offered elsewhere in the retirement marketplace. The properties at The Poplars, with the exception of plot 7, are single storey dwellings.
- 3.4 We enable people to 'rightsize' into properties which can accommodate their changing lifestyle as they mature. Not every older person wants to move to an apartment, and as such, we offer a range of housing to reflect this alternative requirement.
- 3.5 A Blue Cedar home has many features which allow versatility as and when it is required or necessary. As such, a Blue Cedar home helps reduce the likelihood of needing to move into a residential home, due to frailty in later life. All of the properties benefit from estate maintenance – both communal and individual.

- 3.6 There is also a recognised need in the Authority for homes for the elderly. As such, paragraph 001 of the NPPG is most prevalent. Providing retirement homes has other benefits too, such as freeing up underutilised housing stock.
- 3.7 We have carried out survey work of our completed schemes throughout the South and South West of England and the results reveal the following;
- The average age of our purchasers is 70-80 years of age;
 - The attraction of a Blue Cedar house over any other house is the offering of a communal garden, no requirement for maintenance of grounds or property, close to amenities and the security of being certain they will have likeminded people next door to ensure peace and quiet;
 - The main reasons for 'right sizing' to a Blue Cedar house includes the current house being too big, the existing gardens being too large, an illness/treatment which tells an individual/couple that they must finally get on with a move (plus their children tell them to move). Indeed, often it is the children who obtain the sales details initially;
 - Based on 5 completed schemes at Budleigh Salterton, Taunton, Wrington, Long Ashton and Shaftesbury, 40% of our purchasers live within a 0-5 mile radius of each site.

The Poplars – Land to the South of Clifton Road, Deddington

- 3.7 In line with guidance set out in the NPPG, no affordable housing is provided onsite.
- 3.8 This scheme will though deliver seven properties (six of which are single storey) specifically built as retirement houses and therefore deliver housing which meets an identified housing need. The delivery of housing on this site represents a sustainable form of development.
- 3.9 Taken together, the above sets out the exceptional circumstances which exist as a result of this application. The proposal will deliver housing to meet an identified local housing need, namely older person's accommodation. This is also consistent with the aspirations of the now withdrawn, Neighbourhood Plan.

4.0 SUMMARY

- 4.1 In respect of the proposed form of housing, the Government have confirmed that its delivery is **'critical'**.
- 4.2 Cherwell District Council have recognised the increase in the ageing population in the District and have acknowledged, through their adopted Local Plan, that a choice of housing options for older people will need to be provided to meet the housing need. As such, significant weight can be afforded to the development proposal given its proposed delivery of specialist accommodation for older persons.
- 4.3 All other matters in relation to this application are addressed (and summarised) in the Planning Supporting Statement by D2 Planning.

APPENDIX 1

'The Top of the Ladder' by Claudia Wood, DEMOS

“A new generation of retirement housing could set off a property chain reaction...”

THE TOP OF THE LADDER

Claudia Wood

DEMOS