

# Retirement Living Explained

## A Guide for Planning & Design Professionals





## FOREWORD



The Housing LIN takes a leading role in connecting people, exchanging ideas and sharing resources to help shape and influence the way we think about and deliver housing for an ageing population. This project has the same aims so I am pleased to help share the excellent work that Sam Clark, Newcastle University and Churchill Retirement Living have done.

This document not only sets out a comprehensive guide to the latest policy landscape, customer demographics and land and planning issues affecting the retirement living sector. It also provides a fresh and compelling perspective on exactly how retirement living should be defined, getting to the heart of the changing needs and expectations for this type of development, and the wide-ranging benefits it can bring.

I hope you will find this a valuable guide. If you would like to explore any of its topics in more detail you can find further comprehensive learning and improvement resources on the Housing LIN website.

*Jeremy Porteus*  
Director, Housing LIN

[housinglin.org.uk](http://housinglin.org.uk)



## INTRODUCTION



In January 2014 Churchill Retirement Living (CRL) teamed up with the School of Architecture, Planning and Landscape at Newcastle University to begin a three year PhD research project exploring what the homes of older people could look like in the future.

The aim of the project was to audit the national need for older people's housing, documenting the ageing population's aspirations and reviewing current practices. By doing so, we hoped to influence the design response to purpose-built retirement housing in the future.

We know the UK population is ageing. The number of households aged 65+ will account for over half of new households in the future. However, there is a chronic under supply of suitable accommodation for older people. Up to 3.5 million older people are interested in buying or renting a retirement property, but the next generation of older people have enjoyed unprecedented improvements in living standards and have alternative expectations. We need to establish what these expectations are so we can drive a step-change in housing choice for older people.

This document summarises a significant tranche of the research, exploring how retirement living is currently defined, the characteristics of our customers, and the benefits this type of housing brings for individuals, communities and society as a whole. More specifically, it sets out some of the key planning and policy issues that are relevant to our specialist sector of housebuilding, and the key considerations that set this type of development apart.

Churchill Retirement Living is a leading developer in the sector and the fastest growing privately owned company in the retirement market. We are proud to have funded this research, which demonstrates our commitment to developing the range and type of retirement housing that we will see in the future.

I would also like to thank Sam Clark and Newcastle University for their excellent work to date on this project.

*Spencer J McCarthy,*  
Chairman & CEO, Churchill Retirement Living

**Churchill**  
Retirement Living 



I hope that this report will be helpful to Members of Parliament, Councillors, Architects, Planning professionals and anyone with an interest in commissioning, designing and developing housing for older people. I consider that it explains the wide range of planning issues relating to retirement living in great detail and believe that it will assist in the consideration of planning applications and the development of planning policy both at a national and local level.

Churchill Retirement Living always seeks to work in partnership with Local Planning Authorities to ensure an appropriate range of specialist housing is offered to older people, in a way that satisfies the policies of local planning policy while also satisfying the government's wider planning and housing objectives. I consider that this report will assist in the achievement of this and ensure that everyone is better informed.

If you would like to discuss this report or our approach to planning and design, please contact me via email [andrew.burgess@planningissues.co.uk](mailto:andrew.burgess@planningissues.co.uk) or call 01425 462109.

*Andrew J Burgess BA Hons MRTPI FRSA,*  
Managing Director, Planning Issues Ltd  
Group Land and Planning Director, Churchill Retirement Living



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- Retirement developments offer communal living, with associated ‘soft’ services that help to sustain independence and mitigate loneliness.
- Twelve design characteristics are presented as key to successful private-sector retirement living schemes for older people.
- The size of development is particularly critical with respect to residents sharing the cost of the annual management and service charges incurred by the scheme.

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- CRL customers map onto type E23 ‘Balcony Downsizers’ and E21 ‘Bungalow Quietude’, accounting for 2.3% of the UK population.
- CRL’s typical customer is a 79-year old widow moving after her husband has passed away; usually leaving an older, larger house for a one or two-bedroom apartment.
- Research is shifting from physical to cognitive set-backs associated with ageing.
- Retirement living products are evolving to meet lifestyle aspirations, with early signs of customers prepared to move ‘ahead of time’.

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- Retirement properties are a small proportion of the UK housing stock (2% in 2013).
- Evidence suggests that there is significant and frustrated demand for retirement living products.
- There are no statutory definitions for ‘sheltered’ or ‘retirement’ housing, and labels are often misappropriated or misunderstood.
- Planning Use Classes are being tested by contemporary developments that blur traditional divides between dwellings and care environments, housing and health, public and private.
- ‘Retirement age’ is a bandwidth of 30 to 40 years and is increasingly meaningless as a term or group.
- Given the need, there is a good argument that retirement housing should be considered ‘sui generis’, or a sub-category of housing in the same way that affordable housing is treated as a sub-category of C3 housing.

#### **4 Site matters – Securing sustainable locations - Page 30**

- Retirement housing developers typically invest a lot of work in finding, analysing and testing development sites.
- Retirement housing developers face competition for sites from budget supermarkets that are not subject to the same planning obligations.
- Location is critical to sustainable development, particularly with respect to accessibility to local amenities and facilities.

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- CRL's retirement developments are contextually responsive, and sit comfortably within town centre, suburban and coastal town locations alike.
- CRL tends toward 'classic' designs, adopting traditional or vernacular building forms and materials, though adapting to 'heritage' or 'contemporary' approaches where the context demands it.
- CRL has demonstrated an ability to utilise difficult sites, such as former gas works and petrol filling stations and sites within conservation areas.

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- There are twelve significant areas of common ground between developers of retirement housing and local authority planners.
- The research found that local authority planners were hard-to-reach and apparently at a distance from expertise on retirement living.
- Developers continue to need to explain their products and are advised to use research platforms to do so.
- Assessing contributions toward off-site affordable housing through financial viability appraisals is accepted practice.

#### **7 The benefits of retirement housing - Page 54**

- Retirement housing offers wide-reaching benefits that meet the three pillars of sustainable development – economic, environmental, and social.
- Benefits of retirement housing operate at individual, communal and societal levels.
- Retirement housing regenerates the built environment and supports investment.
- Retirees make important economic contributions through local spending.
- Retirees are active citizens and help to sustain community cohesion.
- Older people make good neighbours.

# 1 PRODUCT DEFINITION – WHAT DO WE MEAN BY ‘RETIREMENT LIVING’?

## Diverse Market

On just one street in a UK coastal town Google maps registers 22 residential ‘court’ developments, 4 ‘lodges’ and 1 ‘nursing home’. Here sits one recently completed CRL retirement development; next door to a ‘home for clergy pensioners’; opposite a ‘luxury residential care home’ and ‘sheltered accommodation’ development; and along the road from a ‘residential’ care home and various for-sale ‘retirement’ apartments. Clearly demographic change has had a palpable effect on the built environment of this location, with ‘clustering’ of specialist housing and care institutions plain to see.

The range of accommodation offers for older people is bewildering to say the least, particularly when comparing associated service options – some with care, some without, and levels in-between. Indeed, it has been said that the waters are ‘muddied’ by increasingly specialist products that serve very particular segments of the ‘downsizer’ market<sup>1</sup>.

In recent years, within the private sector, we have seen an expansion of developer-providers targeting different lifestyles and/or financial tiers of the market. For example, intentional LGBT communities, asset-rich former chief-execs and mid-market baby boomers. Furthermore, what was once regarded niche, and for others (‘elderly housing’), is becoming acknowledged as the new centre ground. Hence we are beginning to see a number of volume housebuilders take an active interest, including household names known for developing ‘general needs’ housing (so-called ‘starter’ and ‘family’ homes). When examining the physical nature of developer retirement products, one finds that they are broadly similar in design typology – grouped apartments – which suggests that it is the softer aspects – brand prestige, marketing, product identity, customer experiences and service packages – that lead to misconceptions of and within the sector.



“ the range of accommodation offers for older people is bewildering to say the least, particularly when comparing associated service options – some with care, some without, and levels in-between

<sup>1</sup>Friederike Zielger, ‘Developing Age-Friendly Housing: DWELL Findings’, presented at Fit for Ageing: Applying Design to the Production of Age-Friendly Places, Sheffield, 6 October 2016



“retirement housing is occupying an ‘uneasy space’ between general needs housing and residential care, and suffering from association with both



Related to this diversity of offers is a kind of image problem. Commentators on retirement housing have remarked on its precarious status and position; occupying an ‘uneasy space’ between general needs housing and residential care, and suffering from association with both<sup>2</sup>. In 2015 the Planning Advisory Service reported that uncertainty continues for some authorities, with particular regard to Use Classes and implications for Section 106 agreements<sup>3</sup>. Indeed, at the time of writing this report, the author observed a planning inquiry in which a local authority design officer repeatedly referred to two sheltered housing schemes for older people as ‘care homes’ (colloquially, as if short-hand for ‘those’ places). Both schemes – one proposed and the other built circa 1986 – were specifically designed for independent older persons; that is to say not care environments or so-called Residential Institutions.



<sup>2</sup>Claudia Wood (DEMOS), *The Top of the Ladder*, (London: DEMOS, 2013) p.9-12

<sup>3</sup>Case Study *Planning for Older People's Housing: The Shock of the New*, (London: Planning Advisory Service, 2015)

“ owners often remark, happily, that the lodge does not share the image of the institutional ‘home’; instead regarding it as a means to maintaining an independent lifestyle with the benefits of a ‘like-minded’ community of older neighbours

## Defining Retirement Living

Our research focuses on Churchill Retirement Living (CRL), which specialises in one product: age-exclusive retirement developments made up of one and two-bedroom apartments that are privately owned. A typical development consists of 40 apartments in one building or ‘lodge’ with the following facilities:

- Concierge reception (staffed by a Lodge Manager)
- Owners’ Lounge (communal), coffee bar and accessible toilet
- Guest suite (for use by friends and family)
- Intruder alarm and CCTV entry system
- A central lift serving all floors
- 24-hour care and support system (through Careline)
- Landscaped gardens (with raised planters and potting sheds)
- Free parking (including electric vehicles, cycles and mobility scooters)
- Internal refuse store
- Plant room

For the sake of clarity, CRL retirement developments are not designed care environments, nor are staff trained care workers. Some residents or ‘Owners’ make private arrangements for care when they need it, but otherwise it is a domestic environment. Owners often remark, happily, that the lodge does not share the image of the institutional ‘home’; instead regarding it as a means to maintaining an independent lifestyle with the benefits of a ‘like-minded’ community of older neighbours. CRL chairman, Spencer McCarthy, likens the product to ‘halls of residences for the postgrads of life’, while brand ambassador Dame Esther Rantzen regards its potential to ‘combat loneliness’ in later life. In these terms the retirement development is more than just bricks and mortar.



*Dame Esther Rantzen DBE,  
Churchill Ambassador*



Owners' lounge at Chantry Lodge, Andover

“ the product and concept has evolved to ‘retirement living’

## Design Characteristics

In the UK, private-sector retirement housing evolved from the late 1970’s when McCarthy & Stone established its first model for sheltered accommodation for the over fifty-fives, which was later adopted and adapted by competitors over a forty-year period. In this time the product and concept has evolved to ‘retirement living’ – a lifestyle choice, not just a building. More recently, following the HAPPI inspired reports<sup>4</sup>, developers have learnt what makes a successful development, in terms of attracting purchasers, sustaining customer satisfaction over the long term, and maintaining properties in perpetuity. Some of these characteristics are taken from Northern Europe, America and Australia, where retirement living is more established.

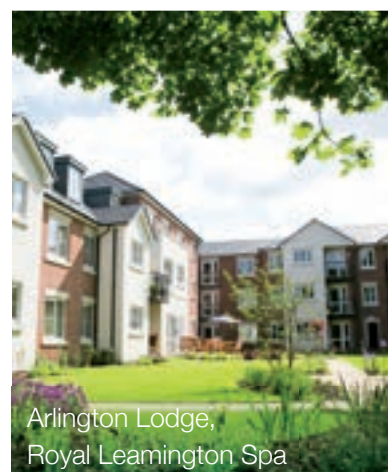


<sup>4</sup>Jeremy Porteus, *Housing our Ageing Population: Positive Ideas (HAPPI3)/Making Retirement Living A Positive Choice*, (London: All Party Parliamentary Group on Housing and Care for Older People, 2016)

“ characteristics are taken from Northern Europe, America and Australia, where retirement living is more established

CRL understand the following twelve design characteristics to be essential to the success of retirement living accommodation for older people in the UK:

- 1 Single-building with internal level access (for reasons of economy and end-user accessibility);
- 2 Mainly single-aspect apartments (double-loaded corridors necessitated by land values/sustainable land use, though double-aspect achieved where possible);
- 3 Quality amenity space (quantity is less important where there is a shared garden);
- 4 Parking ratio of one space per three apartments (supported by precedent, research<sup>5</sup> and appeal decisions);
- 5 Communal space or ‘Owners Lounge’ (a central feature of sheltered accommodation, providing space for social interaction, helping mitigate loneliness);
- 6 Manager’s office (and apartment for Lodge Manager in developments over 50 apartments);
- 7 Guest suite (twin bedroom and shower room for visiting friends and family);
- 8 Plant room (plant is managed centrally, particularly air source heat pumps for energy-efficient heating);
- 9 One lift (essential for end-user accessibility, albeit developments promote independent living/active lifestyles i.e. not a residential institution);
- 10 Internal refuse store (for environmental reasons and end-user accessibility/comfort);
- 11 Mobility scooter store (for protected storage of mobility scooters and bicycles);
- 12 Target minimum of 30 apartments (to spread cost of management charge for end-users).



<sup>5</sup>Mott MacDonald, Lodge Parking Survey Results, (Southampton: Mott MacDonald, 2017)

## “ a minimum number of apartments are required to form a successful retirement living development

The size of development is particularly critical. In order to ensure the annual management and service charges incurred by the scheme (which is payable by each resident/owner) are set and maintained at a cost-effective and acceptable level to purchasers, and comparable to similar private retirement living housing schemes for sale in the area, a minimum number of apartments are required to form a successful retirement living development.

### Practice Notes

- There is a bewildering array of names, labels and brands applied to accommodation offers for older people.
- Retirement living developments are primarily designed for independent living – they are not ‘residential institutions’ or ‘care homes’.
- Retirement living developments offer communal living, with associated ‘soft’ services that help to sustain independence and mitigate loneliness.
- Twelve design characteristics are presented as being key to successful private-sector retirement living schemes for older people.
- The size of development is particularly critical with respect to residents sharing the cost of the annual management and service charges incurred by the scheme.
- Further useful information on housing for an ageing population, including the HAPPI reports, can be found on the Housing LIN’s free online ‘design hub’ at: [http://www.housinglin.org.uk/Topics/browse/Design\\_building/](http://www.housinglin.org.uk/Topics/browse/Design_building/)



## 2 CUSTOMER CHARACTERISTICS – IS THERE A ‘TYPICAL’ BUYER?

### Mid-Market Downsizers

CRL's target customer is a mid-market, owner-occupier over the age of 60 looking to downsize (or 'right-size') to a manageable and secure town-centre property with community benefits. CRL's typical purchaser is a 79-year old widow moving after her husband has passed away; usually leaving an older, larger house – generally a mid-terrace or semi-detached with 2-3 bedrooms and a garden – for a one or two-bedroom apartment that is close to relatives. Historically purchasers have been driven by need rather than aspiration, prioritising location and sustained independence, while gaining the security and support that retirement living brings. At present, 59% of customers are single women, 26% are couples and 15% are single men. Within recent developments there are examples of couples making positive moves 'ahead of time', customers with part time jobs or engaging in third sector voluntary work, and active single men that are keen to garden, potter and mend things (some acting as handymen for their female neighbours).



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“ Historically purchasers have been driven by need rather than aspiration, prioritising location and sustained independence, while gaining the security and support that retirement living brings

Group	Type	Name
<b>B: Professional Rewards</b>	B06	Yesterday's Captains
	B10	Parish Guardians
<b>C: Rural Solitude</b>	C12	Country Loving Elders
	C15	Upland Struggle
<b>D: Small Town Diversity</b>	D18	Hard Working Families
	D19	Innate Conservatives
<b>E: Active Retirement</b>	E20	Golden Retirement
	<b>E21</b>	<b>Bungalow Quietude</b>
	E22	Beachcombers
	<b>E23</b>	<b>Balcony Downsizers</b>
<b>I: Ex-Council Community</b>	I38	Settled Ex-Tenants
<b>J: Claimant Cultures</b>	J42	Worn-Out Workers
<b>L: Elderly Needs</b>	L50	Pensioners in Blocks
	L51	Sheltered Seniors
	L52	Meals on Wheels
	L53	Low Spending Elders
<b>M: Industrial Heritage</b>	M54	Clocking Off
<b>N: Terraced Melting Pot</b>	N58	Asian Identities

Table 1: Older Consumers [Data Source: Mosaic UK, Experian, 2010]  
Consumers in highlighted bold type most closely map onto CRL customer profile.

## “ ‘older people’ is not a meaningful category in lifestyle terms

### Wider Market Profiles

The research explored consumer profiles published by Experian, which segments the UK consumer market into 67 types and 15 groups<sup>6</sup>. Of these groups two specifically represent older persons: ‘Active Retirement’ (Group E) and ‘Elderly Needs’ (Group L), which broadly separates consumers with choice from those without or having circumstances that limit lifestyle. These two groups represent eight consumer types or subgroups. A further ten subgroups have been identified, outside groups E and L, and so totalling eighteen that refer to older persons. Of these types CRL customers map most closely onto type E23 ‘Balcony Downsizers’ and E21 ‘Bungalow Quietude’, accounting for 2.3% of the UK population; whereas all 18 types amount to 24.6% of the UK population. These figures serve to remind us of the wider market, which is necessarily broad by socio-economic measures. Indeed, ‘older people’ is not a meaningful category in lifestyle terms.

### Reinventing Retirement

Research suggests that we are beginning to see persons with varied and independent lifestyles reach retirement. The generation now entering retirement have experience redefining lifestyles – leaving adolescence in the late 1950s, they were arguably the first generation to take up ‘teenage’ identities in the UK. The same generation, often referred to as ‘baby boomers’, are rejecting established labels, such as ‘Old Age Pensioner’, by extending – or hanging onto – identities and lifestyles created in their middle years. Baby boomers do not associate with old age; considering it far removed and burdensome. Anecdotal evidence suggests that very few people are prepared to self-identify as ‘old’, ever, with many actively rejecting retirement destinations as places ‘not for them’ or ‘not yet’. Few people are prepared for the end of their healthy life, with growing numbers actively denying ageing processes through surgical procedures and pro-euthanasia debate. There is a pressing need for society, including design and planning professionals, to talk about positive routes to accommodating age – what might ‘home’ look and feel like as we age, and how might we get there?



<sup>6</sup>Experian, Mosaic United Kingdom: The consumer classification of the United Kingdom (Nottingham: Experian Ltd, 2010)

“ campaigners have reported that loneliness is more dangerous than many imagined: ‘the equivalent of smoking 15 cigarettes a day in terms of causes of early death’



### Accommodating Later Life

The physical set-backs of ageing are largely understood and appropriate responses have been made through legislation, namely through the *Equality Act 2010* (formerly the *Disability Discrimination Act 1995*). This Act is referenced in *Approved Document M: Access to and use of buildings of the Building Regulations*, and forms the underlying logic for other documents, such as *Lifetime Homes Design Guide* and the *Code for Sustainable Homes* that have been shaping the built environment at the level of individual dwellings for the past ten to twenty years. Many local authorities also run home improvement programmes aimed at adapting the homes of older people and people with disabilities to aid independent living or tackle significant disrepair that is having an impact on the households' health and well-being. As a result, the general public are reasonably well versed in knowing what services to seek and/or possible home adaptations that can mitigate loss of mobility.

Whilst physical set-backs associated with ageing are well known, we are just beginning to unpack the challenges brought about by cognitive and psychological set-backs. To some extent these are the new known unknowns. Key areas being explored by research are dementia, loneliness, and obesity linked to depression. The effects of these conditions on physical and mental health are beginning to be mapped, with some surprising parallels being made. For example, campaigners have reported that loneliness is more dangerous than many imagined: ‘the equivalent of smoking 15 cigarettes a day in terms of causes of early death’<sup>7</sup>. The baseline report from the Campaign to End Loneliness states that large numbers of respondents aged over 65 reported needing extra support but friends or family did not provide it<sup>8</sup>. CRL, and other leading providers, argue that retirement housing is well placed to mitigate loneliness as its communal spaces and ‘soft’ services offer opportunities for meaningful interaction<sup>9</sup>.

“ retirement housing is well placed to mitigate loneliness as its communal spaces and ‘soft’ services offer opportunities for meaningful interaction

<sup>7</sup>A Third of Over--50s are ‘Lonely’ (The Telegraph Online, 11 April 2013)

<sup>8</sup>Sally Cupitt, *Listening to you: The Baseline Report from the Campaign to End Loneliness*, (London: Campaign to End Loneliness, 2011)

<sup>9</sup>A Better Life: *Private Sheltered Housing and Independent Living for Older People*, (Bournemouth: McCarthy & Stone Plc., 2003)

## Positive Choices

CRL recognises a growing desire for more ‘boutique-like’ services that support residents’ well-being. Historically retirement housing providers have made space for visiting hairdressers, beauticians and alternative therapists, though CRL found the take up of these services to be relatively low, perhaps due to proximity to local high streets. CRL continues to explore ‘age-friendly’ product features that give residents a certain reassurance and ‘feel good factor’ when purchasing their property. A recent innovation is the communal coffee bar with ‘bottomless’ coffee machine, which has helped to update the look and feel of the communal lounge; making it a place with a more familiar and contemporary programme, and proving popular with owners and their visitors. CRL has also made provisions for gardeners by introducing raised planters and potting sheds for those that wish to keep on potting.



## Practice Notes

- The research identified 18 Experian consumer profiles that refer to older persons, amounting to 24.6% of the UK population.
- CRL customers map onto types E23 ‘Balcony Downsizers’ and E21 ‘Bungalow Quietude’, accounting for 2.3% of the UK population.
- CRL’s typical purchaser is a 79-year old widow moving after her husband has passed away; usually leaving an older, larger house for a one or two-bedroom apartment.
- Research is shifting from physical to cognitive set-backs associated with ageing.
- Retirement living products are evolving to meet lifestyle aspirations, with early signs of customers prepared to move ‘ahead of time’.



# 3 POLICY LANDSCAPE – HOW PLANNING GUIDANCE IS CHANGING

## Previous Retirement Housing Best Practice Guidance

In 2003, a good practice guide was written by a joint working party of the Planning Officers Society and the Retirement Housing Group, with an audience of local authority planners and retirement housing developers in mind. It acknowledges that retirement housing is a small part of the total housing stock and therefore many local authority planners will not have encountered planning applications for such housing before; and furthermore may not ‘understand its characteristics’<sup>10</sup>. The guide also states that developers are not always aware of the concerns of both planners and local residents when a planning application goes forward, and asserts the need for developers to understand and address those concerns and to communicate more effectively. These positions are still recognisable today, while other aspects of the guide are in need of updating. For example, use of the term ‘elderly’ and typological definitions such as ‘Category 2 housing’ have become redundant, and much of the detail of planning policy and guidance has moved on. Similarly, older person population projections continue to grow.

Since 2003, the abovementioned organisations have generated independent, shorter documents with arguably lower impact. The Planning Officers Society produced manifestos for Community Infrastructure Levy (CIL) and Affordable Housing in 2015 and 2016 respectively. While the Retirement Housing Group produced briefing notes and open letters, including ‘*Introducing Retirement Housing*’ (2015); ‘*The Case for Reduced Stamp Duty for Downsizers*’ (2014); responses to draft and adopted changes to National Planning Policy Guidance (2013, with revisions published thereafter), and a package of information relating to CIL (2013). The activities of both organisations are symptomatic of ongoing challenges in the sector. One planning consultant, reporting on planning issues at an RTPI (Royal Town Planning Institute) conference, remarked on ‘the same old chestnuts’: intensity of use/density; size and scale of development; car parking provision; assimilation into established communities and inward migration of older people; and Affordable Housing in relation to Use Class designation<sup>11</sup>.



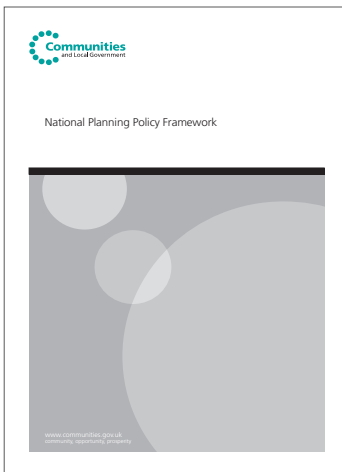
<sup>10</sup>Planning Officers Society/Retirement Housing Group, *Planning for Retirement Housing: A Good Practice Guide*, (London: The House Builders Federation, 2003) p5.

<sup>11</sup>Peter Tanner (Tanner, ‘Warden Assisted / Sheltered Housing’, presented at *Planning for an Ageing Population*, RTPI South East Conference, Winchester, 27 September 2012

“ use of the term ‘elderly’ and typological definitions such as ‘Category 2 housing’ have become redundant, and much of the detail of planning policy and guidance has moved on. Similarly, older person population projections continue to grow

### National Planning Practice Guidance Updates

Perhaps the most promising changes are the 2015 updates to sections of National Planning Practice Guidance (NPPG) that purportedly seek to encourage the development of more housing for older people. These were positively acknowledged by the Planning Advisory Service in its case study report in 2015. While planning consultants take a more circumspect view, some suggesting that the changes ‘mainly relate to Local Plans’ and so at best will take a long time to ‘work through the system’ or – less positively – Councils can argue they were ‘already doing’ the things that most of these changes are suggesting.<sup>12</sup>



<sup>12</sup>John Sneddon (Tetlow King Planning), 'Housing for Older People', presented at Delivering Housing: Needs and Alternatives, RTPI South West Conference, Swindon, 29 January 2016.

“ In 2013 the cross-party think-tank, Demos, found that retirement properties made-up just 2% of the UK housing stock, or 533,000 homes, with just over 100,000 to buy

Government updates to sections of National Planning Policy Guidance (March 2015) in support of housing for older people.

- Added that ‘many older people may not want or need specialist accommodation or care’, and prefer to stay in general housing ‘that is already suitable’ or that ‘can be adapted to meet a change in their needs’. It says that ‘local authorities should therefore identify particular types of general housing as part of their assessment’ (‘Housing and economic development needs assessments’, Paragraph: 021, Reference ID: 2a-021-20150326).
- Inserted the statement that ‘evidence that development proposals for accessible and manageable homes specifically for older people will free up under-occupied local housing for other population groups is likely to demonstrate a market need that supports the approval of such homes.’ (‘Housing and economic land availability assessment’, Paragraph: 037, Reference ID: 3-037-20150320).
- Included a new section on how LPAs should ‘express the need for different types of housing in their local plan’. The guidance says that authorities should, where appropriate, ‘identify specific sites for all types of housing to meet their anticipated housing requirement.’ If an LPA does not consider it appropriate to allocate these sites, it should ensure ‘sufficiently robust criteria [are] in place to set out when such homes will be permitted’, possibly supplemented by targets for the number of homes to be built (‘Local Plans: Key Issues’, Paragraph: 006, Reference ID: 12-006-20150320).
- Added ‘house builders (including those specialising in older people’s housing)’ to the list of organisations that LPAs should involve as early as possible when preparing local plans (‘Housing and economic development needs assessment’, Paragraph: 007, Reference ID: 2a-007-20150320).
- Made clear that ‘supporting independent living can help to reduce the costs to health and social services’ (‘Housing and economic development needs assessment’, Paragraph 021, Reference ID: 2a-021-20150326).

Source: *Case study Planning for Older People’s Housing: The Shock of the New*, (London: Planning Advisory Service, 2015), cross-referenced with the PPG website.





“ one in four persons aged over 60 would be interested in buying a retirement property, equating to 3.5 million people nationally



### Retirement Housing Demand vs Existing Supply

For decades now the housing market has been a key economic and political driver for the UK. The importance of this is being affirmed by the inclusion of a new statement in NPPG that gives credence to an economic argument predicated on market demand and housing supply: ‘evidence that development proposals for accessible and manageable homes specifically for older people will free up under-occupied local housing for other population groups is likely to demonstrate a market need that supports the approval of such homes’<sup>13</sup>. In 2013 the cross-party think-tank, Demos, found that retirement properties made-up just 2% of the UK housing stock, or 533,000 homes, with just over 100,000 to buy. Their research shows that demand outstrips supply – reputedly one in four persons aged over 60 would be interested in buying a retirement property, equating to 3.5 million people nationally. The evidence states that more than half (58%) of people over 60 were interested in moving, with half (57%) of those wanting to downsize by at least one bedroom (rising to 76% among older people currently occupying three-, four- and five-bedroom homes). Their figures suggest that 33% of persons aged over 60 want to downsize, equating to 4.6 million nationally.<sup>14</sup>

Demos combined New Policy Institute analysis (of current market chain effects of older people dying and moving each year) with their own analysis of the English Longitudinal Survey of Ageing (ELSA). They estimate that if all those interested in buying retirement property were able to do so, 3.5 million older people would be able to move, freeing up 3.29 million properties, including nearly 2 million three-bedroom homes. At present older persons are said to be under-occupying their properties. This group – ‘the under-occupiers’ – above all others has held the attention of the press and industry professionals, and now Government. Thus the problem of accommodating older people has become visible, but what of the solutions?

*“While all eyes are on those struggling to get on the bottom of the property ladder, those at the top are often trapped in homes that are too big and unmanageable... 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... Enabling this group to move to smaller properties – essentially extending the housing ladder – will have a domino effect down the housing chain, freeing up family homes and in turn freeing up smaller properties for first and second time buyers”.*<sup>15</sup>

<sup>13</sup>‘Housing and economic land availability assessment’, Paragraph: 037, Reference ID: 3-037-20150320. PPG website [www.gov.uk/guidance/housing-and-economic-land-availability-assessment](http://www.gov.uk/guidance/housing-and-economic-land-availability-assessment) [accessed January 2017]

<sup>14</sup>Claudia Wood (DEMOS), *The Top of the Ladder*, (London: DEMOS, 2013) <sup>15</sup>*ibid* p.9-12

“ In particular, Wood recommends that retirement housing should be given special planning status akin to affordable housing

## Defining Retirement Housing

Claudia Wood, deputy director of Demos, argues that we lack a coherent strategy at national level and guidance at local level on retirement housing, and that this shows in everyday planning decisions and the attitudes of those dealing with developers.<sup>16</sup> In particular, Wood recommends that retirement housing should be given special planning status akin to affordable housing.<sup>17</sup> Affordable housing is defined within Annex 2 of the National Planning Policy Framework (NPPF) 2012. No reference is made to ‘sheltered’ or – even finer grain – ‘retirement’ housing. However, the term ‘sheltered housing’ is long established (circa post-World War Two), albeit defined variously and made manifest in wide-ranging built precedent. According to the Planning Officers Society, the most commonly accepted definition was published in 1984 by the House Builders Federation.<sup>18</sup> In fact, there is no statutory definition. The term is often used to categorise ‘halfway houses’ for those going through gradual processes of rehabilitation and/or reintegration with society. These may be specialist environments taking into account medical or penological considerations. It is therefore necessary to qualify the intended occupants or means of occupation of sheltered housing schemes.

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

THE TOP OF THE LADDER

Claudia Wood

DEMOS

*“Housing which is purpose built or converted exclusively for sale to elderly people with a package of estate management services and which consists of grouped, self contained accommodation with an emergency alarm system, usually with communal facilities and normally with a warden.”<sup>19</sup>*  
**House Builders Federation, 1984**

Historically designers and developers have referred to ‘Category 1’, ‘Category 2’ and ‘Category 2.5’ (or ‘very sheltered housing’) definitions for specialist housing, as per Circular 82/69, issued by the Ministry of Housing and Local Government in 1969. Category 1 refers to self-contained dwellings designed to Parker Morris Space Standards (1961-1980), whereas Category 2 refers to grouped ‘flatlets’ (an implicit connotation of reduced space, substantiated by bedsit accommodation of the 1960s) with warden supervision. The latter tended to make greater provision for communal facilities.<sup>20</sup> However, Circular 82/69 was cancelled in 1980, though its influence lives on.<sup>21</sup> Planning barristers advise that developers should stop using these definitions as they are ‘out of date’ and not based upon extant policy guidance.<sup>22</sup>

<sup>16</sup>Claudia Wood (DEMOS), *The Top of the Ladder*, (London: DEMOS, 2013) p.9-12 <sup>17</sup>Ibid

<sup>18</sup>*Planning for Retirement Housing: A Good Practice Guide by the Planning Officers Society & Retirement Housing Group* (London: The House Builders Federation, 2003) p.9

<sup>19</sup>*Sheltered Housing for Sale: An Advice Note*, (London: House Builders Federation, 1984) <sup>20</sup>Ministry of Housing and Local Government, *Housing Standards and Costs: Accommodation Specially Designed for Old People*, (London: HMSO, 1969)

<sup>21</sup>(HC Deb 14 June 2000, vol 614, col 265W) <sup>22</sup>Neil Cameron QC [Landmark Chambers], pers.comm. [planning inquiry], 9 July 2014

“ Planning barristers advise that developers should stop using these definitions as they are ‘out of date’ and not based upon extant policy guidance

## Use Class

The Retirement Housing Group refer to the problem of the planning Use Classes.<sup>23</sup> It advocates – ‘at the very least’ – the removal of retirement housing and Extra Care from Use Class C3. Similarly, research by the Joseph Rowntree Foundation identified ‘room for debate’ when considering whether Continuing Care Retirement Communities (CCRC) should be considered as C2 (residential institution) or C3, or even ‘sui generis’ (of their own kind).<sup>24</sup> There appears to be a longstanding problem of ‘fit’ when it comes to planning policy and sheltered housing for older persons. A key question is what value can be placed on communal? We might, for instance, speculate that the communal facilities of future retirement schemes will reach into the public realm. How long will it be before ‘foyer’ becomes ‘coffee shop’, and ‘TV room’ becomes ‘cinema’?

How long before planners struggle to spot the difference between C2 and C3? Retirement living schemes are already exploring service menus, and residential institutions looking to soften their image of ‘home’. Once distinct accommodation models occupying separate Use Classes – that of ‘residential institution’ (C2) and ‘sheltered housing’ (C3) – are beginning to converge and overlap; blurring the boundaries of home and care, public and private. In fact, the breaking down of traditional boundaries is the basis of much current thinking around the delivery of public services, particularly in health and housing.

*“These variations [in local authority approaches to CIL] further illustrate the need for a consistent approach based on a new Use Class, to ensure appropriate policies that allow schemes for older people remain viable.”<sup>25</sup>*  
**Retirement Housing Group, 2013**

*“The once sharp divide between ‘housing’ and ‘care’ has recently been breached. There are now emerging... models of provision which conform neither to pure sheltered housing nor pure residential care. The blurring is coming from two directions. Residential care is becoming more ‘homely’ and sheltered housing more institutional.”<sup>26</sup>*

**Heywood et al, 2002**



<sup>23</sup>John Montgomery, *Community Infrastructure Levy and Sheltered Housing/Extra Care Developments*, (Retirement Housing Group, 2013)

<sup>24</sup>Robin Tetlow, *Continuing Care Retirement Communities: A Guide to Planning*, (York: Joseph Rowntree Foundation/Planning Officers Society, 2006)

<sup>25</sup>John Montgomery, *Community Infrastructure Levy and Sheltered Housing/Extra Care Developments*, (Retirement Housing Group, 2013)

<sup>26</sup>Frances Heywood, Christine Oldman & Robin Means, *Housing and Home in Later Life*, (Buckingham: Open University Press, 2002) p.128

Certainly new models of accommodation, such as ‘Extra Care’ are defying existing categories of classification – are they ‘housing’ or ‘care’ institutions?<sup>27</sup> Extra care is not one simple concept, with a statutory definition. Schemes vary in scale and nature so it may be – indeed has been the case – that schemes warrant different classification in terms of use class order.<sup>28</sup> Naturally this report could be much extended through consideration of extra care developments. Rather than add to an already well-populated field of literature, this report focuses on independent living retirement products. In particular, it questions what the qualifying features of these products are.



*“It is frequently unclear which ‘box’ extra care housing should be put into. This in itself leads to uncertainty and possibly conflict with developers and other agencies. The Class of a planning approval has a number of significant consequences for all parties...”*

*Extra care housing is akin to very sheltered housing, offering independent living but with the benefit of on-site care provision. If extra care housing is considered as Use Class C3, the developer may be required to include an amount of affordable housing in the scheme. This in turn could have consequences for financial viability.”<sup>29</sup>*

***Nigel King, Housing & Support Partnership***

<sup>27</sup>Moyra Riseborough et al, *Extra Care Housing: What is it?* (London: Housing LIN, 2015)

<sup>28</sup>Nigel King, *Planning Use Classes and Extra Care Housing*, (London: Housing LIN, 2011)

<sup>29</sup>Ibid



## Qualifying Features

In a recent *Housing LIN Viewpoint* Nigel King analysed national guidance documents on planning for Extra Care housing. Some of the questions raised chime with those being considered by developers of retirement living products. Of particular note are the identifying features of schemes qualifying for planning Use Class C2. King encourages planners to study developer portfolios and, where possible, refer to recent precedent to determine the average age on entry, and how much care per week was purchased during the first year of operation. King also refers to recent planning appeals, including one case where the Inspector acknowledged that ‘the level of care to be provided is not relevant, since the Use Classes Order does not refer to that’. The Inspector took the view that the inclusion of units ‘with their own front door’ should be classed as C3, even if a significant level of care is provided.<sup>30</sup> So it appears that the front door may be regarded the hallmark of ‘independence’, albeit there is a big difference between the *house* door and that of (sheltered) *housing*.

Besides typological, architectural or elemental features, housing may be defined by its occupants. A typical condition of planning permission for retirement living accommodation is that occupancy be age-restricted. CRL apartments are sold with a lease that ensures only people of 60 years or over, or those of 60 years or over with a spouse or partner of at least 55, can live in the development. In practice there is a need for flexibility, with individual cases being at the joint discretion of the developer and local authority. Therefore, in legislative terms, occupant age is a qualifying feature of these developments. However, it may be more meaningful to refer to life-course stage, since classification by age alone is problematic. The National Planning Policy Framework (NPPF) defines older people as being ‘over retirement age’.<sup>31</sup> This is a bandwidth of 30 to 40 years. Plus ‘retirement age’ is no longer fixed, and the state pension age seemingly a moving target.

*“Older people: People over retirement age, including the active, newly-retired through to the very frail elderly, whose housing needs can encompass accessible, adaptable general needs housing for those looking to downsize from family housing and the full range of retirement and specialised housing for those with support or care needs.”<sup>32</sup>*

*National Planning Policy Framework, 2012*

<sup>30</sup>Nigel King, *Planning Use Classes and Extra Care Housing*, (London: Housing LIN, 2011)

<sup>31</sup>National Planning Policy Framework, (Department for Communities and Local Government, 2012) p.54

<sup>32</sup>Ibid

“ owner-occupied retirement housing should be given equivalent status to affordable housing, and given ‘enhanced planning status’ alongside low-cost home ownership for younger households

## Specialist Housing

Demos has reported that the University of Reading and several others producing research in this field have come to the conclusion that owner-occupied retirement housing should be given equivalent status to affordable housing, and given ‘enhanced planning status’ alongside low-cost home ownership for younger households (i.e. developments of retirement properties should be exempt from paying charges towards affordable housing, and a proportion of the charges levied from other non-retirement private developments put towards helping develop older people’s housing).<sup>33</sup> Within their report, ‘Top of the Ladder’, Demos advocates the ‘obvious social value’ of building homes that can improve the health and wellbeing of older people. In their view being unable to buy a home should be seen as a crisis not just for tenants seeking affordable rent, but for home-owners too, ‘stuck in the wrong property’.<sup>34</sup>

## Practice Notes

- Retirement properties are a small proportion of the UK housing stock (2% in 2013)
- Evidence suggests that there is significant and frustrated demand for retirement living products.
- There are no statutory definitions for ‘sheltered’ or ‘retirement’ housing, and labels are often misappropriated or misunderstood.
- Planning Use Classes are being tested by contemporary developments that blur traditional divides between dwellings and care environments, housing and health, public and private.
- ‘Retirement age’ is a bandwidth of 30 to 40 years and is increasingly meaningless as a term or group.
- Given the need, there is a good argument that retirement housing should be identified as a distinct category and be accorded an enhanced planning status; being considered ‘sui generis’, or a sub-category of housing in the same way that affordable housing is treated as a sub-category of C3 housing.
- Further useful information on planning for an ageing population can be found on the Housing LIN’s free online ‘portal’ at: [www.housinglin.org.uk/Topics/browse/Planning/](http://www.housinglin.org.uk/Topics/browse/Planning/)

<sup>33</sup>Claudia Wood (DEMOS), *The Top of the Ladder*, (London: DEMOS, 2013) p.52

<sup>34</sup>Ibid p.53

“ Demos advocates the ‘obvious social value’ of building homes that can improve the health and wellbeing of older people. In their view being unable to buy a home should be seen as a crisis not just for tenants seeking affordable rent, but for home-owners too, ‘stuck in the wrong property’



# 4 SITE MATTERS – SECURING SUSTAINABLE LOCATIONS

## Attractive, Sustainable Sites

CRL is very specific and disciplined when targeting land. The company explores dozens of potential sites for every one that goes ahead, ensuring that scheme locations are accessible, attractive and sustainable. In fact, an independent design panel found that the development sites were universally well-serviced in terms of proximity to local and national transport infrastructures, local shops and services and amenity spaces (parks, leisure facilities, golf courses, bowling greens and so on). Panellists regarded CRL's site acquisition 'admirable'. A typical site is:

- A high profile location, on active roads with good transport links.
- Within 0.5 miles of town or local centres and amenities.
- On brownfield land, including former industrial or commercial uses.
- 0.4 to 1.5 acres (on average supporting 40 units per development, ranging from 25 to 75).
- Located throughout the South of England and the Midlands, with future expansion into the North of England and Wales.



CRL recognise that retirement destinations are no longer limited to coastlines, but also inland and centred on attractive towns throughout the country. For example, its developments are within easy reach of the Brecon Beacons, New Forest, South Downs, Norfolk Broads, Peak District, Yorkshire Dales and North York Moors. Of course finding and securing appropriate sites has its challenges.

The Local Government Association's recent Housing Commission report contained a specific section on housing for an ageing population, recognising a "distinct and urgent need to better provide a range of housing options to meet the wide variety of housing circumstances, aspirations and needs of people as they age."<sup>35</sup>

<sup>35</sup>The LGA Housing Commission Final Report: Building Our Homes, Communities and Future (London: LGA, 2016) p.45





“ CRL and other key operators in the industry would welcome a range of positive actions, asserting that location is key to the viability and sustainability of retirement living schemes for older persons

## Limited Land Supply

A key issue affecting the supply of retirement housing is the availability of land or development sites. In support of future growth, commentators on the *Housing LIN* ‘planning resources’ portal call for more specific land allocation, separating specialist housing from general needs housing.<sup>36</sup> Furthermore, the *Housing in Later Life* toolkit recommends that local authorities ‘consider the need and supply of land for all types and tenures of specialist housing for older people in SHMAs and SHLAAs’.<sup>37</sup> And from a Care Act 2014 perspective, the Housing LIN’s SHOP@ tool<sup>38</sup> highlights the wider market shaping role in developing Market Position Statements that take into account the housing needs and aspirations of older people.

In addition, Demos and the Institute of Public Care also suggest that incentives should be provided to local authorities to release land for the development of older people’s housing schemes.<sup>39</sup> CRL and other key operators in the industry would welcome a range of positive actions, asserting that location is key to the viability and sustainability of retirement living schemes for older persons. In recent years we have seen an emerging problem of ‘difficult-to-let’ public sector retirement living schemes, which in part fail to meet modern standards (namely undersized bedsits) but also many schemes are sited in inaccessible neighbourhoods.<sup>40</sup>

Ideally retirement schemes should be within easy walking distance of the town centre or nearest high street. At CRL there is much consideration given to the ‘quality of the walk’, with staff needing to be ‘convinced’ of its character, gradient and safety (appropriate street lighting, road crossings, and so on).<sup>41</sup> Sites that are more than half a mile from local facilities are not considered. Such central sites are difficult to come by and leading developers often consider up to 100 locations before settling on ‘one that works’.<sup>42</sup> Even then there is no guarantee of purchase, particularly with present competition from budget supermarkets, which ultimately can afford to pay more for sites as their developments are not subject to the same planning obligations, such as contributions to affordable housing.



Laurel Lodge, Carshalton



<sup>36</sup>Local Plans/Supplementary Planning Documents, (London: Housing LIN, 2016)

<sup>37</sup>Housing In Later Life: Planning Ahead For Specialist Housing For Older People (Housing LIN et al, 2012) p12

<sup>38</sup>Strategic Housing for Older People Analysis Tool, (London: Housing LIN 2015)

<sup>39</sup>Claudia Wood (DEMOS), *The Top of the Ladder*, (London: DEMOS, 2013) p.53

<sup>40</sup>David Clapham, ‘Evaluating Supported Housing Options for Older People in Britain and Sweden’, in *European Network for Housing Research (ENHR) Conference*, (Edinburgh: Heriot-Watt University 1-4 July 2014)

<sup>41</sup>Land, Design & Planning Meetings (Byfleet: Churchill Retirement Living, 7 July 2014)

<sup>42</sup>Charlie Berridge, *Building a Billion: The Story of John McCarthy*, (Peterfield: Harriman House Ltd, 2011) p.84

“ Ideally retirement schemes should be within easy walking distance of the town centre or nearest high street

### Practice Notes

- Retirement housing developers typically invest a lot of work in finding, analysing and testing development sites.
- Retirement housing developers face competition for sites from budget supermarkets that are not subject to the same planning obligations.
- Location is key to sustainable development, particularly with respect to accessibility.
- Further useful information on forecasting the demand and supply of specialist accommodation for older people by local authority area, visit the Housing LIN's free online SHOP@ resources at: <http://www.housinglin.org.uk/Topics/browse/HousingExtraCare/ExtraCareStrategy/SHOP/SHOPAT/?>



# 5 RESPONDING TO CONTEXT – CHURCHILL RETIREMENT LIVING CASE STUDIES

## St John's Lodge, Timperley

(Trafford Metropolitan Borough Council)

A 'classic' development for CRL comprising of 44 retirement apartments located in Timperley, a residential suburb of Manchester. The area consists of predominantly single and two storey detached dwelling houses in large, leafy plots. The development site is rectangular in shape with a street frontage extending approximately 82m and a plot depth of approximately 79m, and was formerly occupied by a Catholic Church and presbytery. The frontage is screened by a number of mature trees, which extend around the perimeter of the site and create filtered views into the site. The scheme constitutes a T-shaped building footprint that is set back from the road, forming a similar building line to that of the church and presbytery, and retaining the existing tree screening that lends maturity to the new building. The style of the proposed development references the other buildings in the area, and like them uses a broadly traditional domestic vernacular. Key features of this scheme are the tile hung gables.

CRL and its planning consultants worked collaboratively with the planning officer to achieve a successful design that was acceptable to the Council as a whole.

*"As Ward Councillor for Trafford Council, I have seen and appreciate the benefits of working on these types of schemes first hand they offer sustainability to a village economy and a huge benefit to local residents redeploing land and buildings appropriate to present day demands. By looking at it from all sides and working collaboratively developments can be built such as The Lodge in Timperley by CRL that define and capture all the needs of all parties."*

**Cllr Laura Evans Exec Member T&R, TMBC**



Photo: Tupungato/Shutterstock.com

## Site & ground floor plan



- Reception
- Lift
- Owners' Lounge
- Communal Areas

- One Bedroom Apartment
- Two Bedroom Apartment
- Guest Suite

- E** Entrance
- OFF** Office
- TP** Tea Point
- S** Stairs
- WC** Communal WC

- RS** Refuse Room
- P** Plant Room
- BS** Buggy/CycleStore
- ASHP** Heat Pump Enclosure

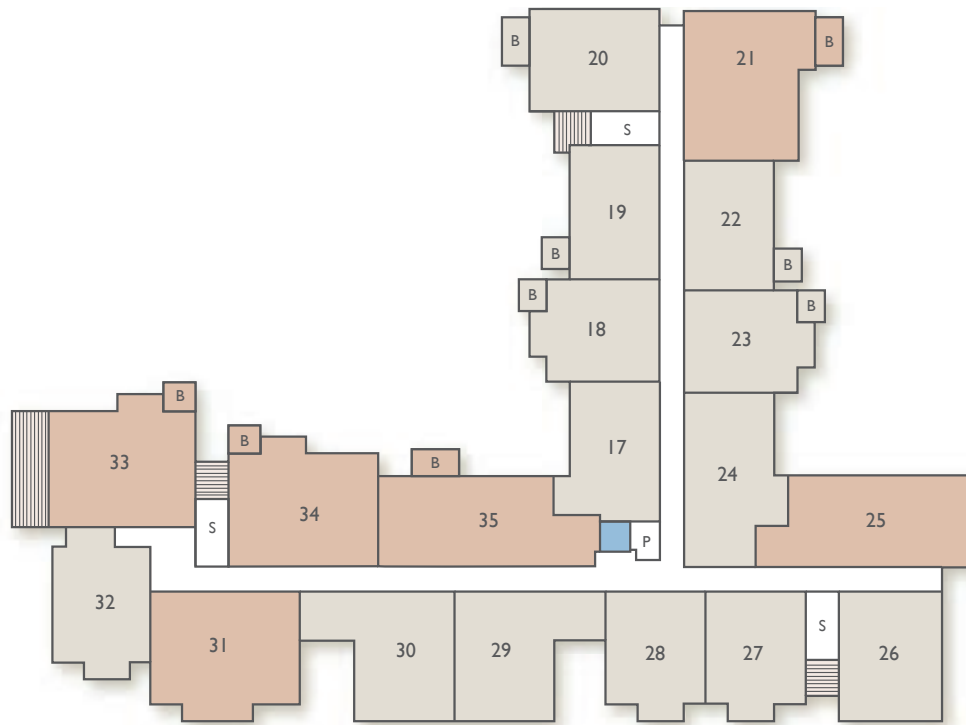


St John's Lodge, Timperley

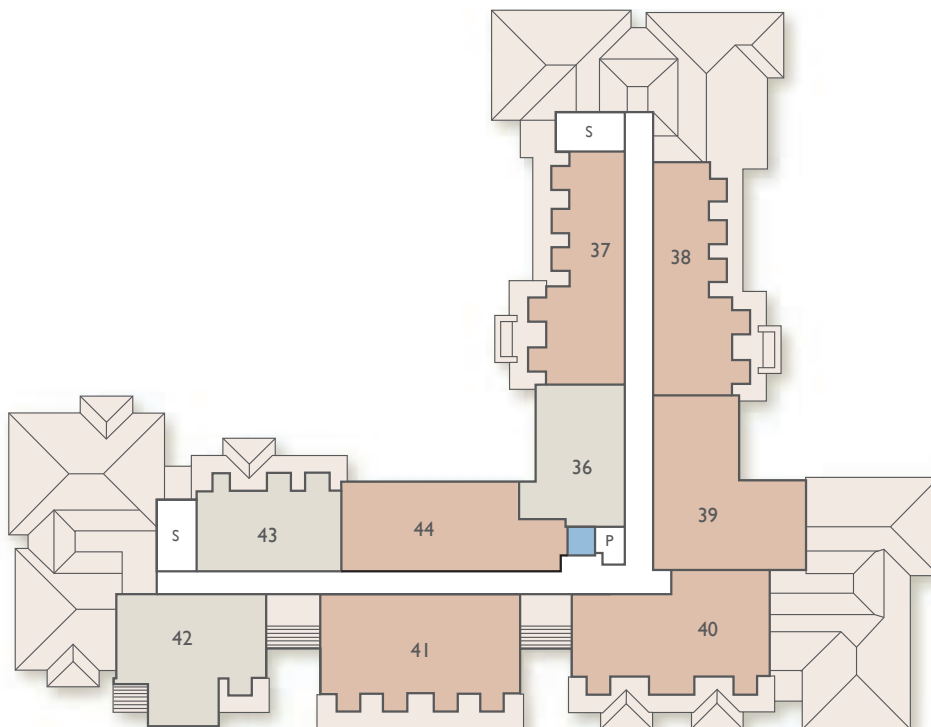


Owners' Lounge

## First floor plan



## Second floor plan



- |   |   |                     |
|---|---|---------------------|
| <span style="color: blue;">■</span> Lift  | <span style="background-color: #d9ead3;">■</span> One Bedroom Apartment | <b>P</b> Plant Room |
| <span style="border: 1px solid black; display: inline-block; width: 10px; height: 10px;"></span> Communal Areas | <span style="background-color: #f4cccc;">■</span> Two Bedroom Apartment | <b>B</b> Balcony    |
|   |   | <b>S</b> Stairs     |

“ There is a warm and relaxed air to the communal atmosphere - a sense of companionship, without losing the privacy and independent identity of individual apartments. Hawthorn Lodge looks good outside; feels good inside and has a robust sense of place and context

## Hawthorn Lodge, Farnham

(Waverley Borough Council)

An award-winning ‘heritage’ development for CRL comprising of 50 retirement apartments located in Farnham, Surrey. It is a town-centre development located within the Farnham Conservation Area, just south of the designated Central Shopping Area. The site was formerly occupied by a police station building, built in the 1960s, which had a bland façade with low pitched tile roof. The quality of architectural features and detailing on the police station was in stark contrast to other buildings in the vicinity. The scheme constitutes an inverted L-shaped building footprint laid out along the north-south axis. The long street façade is broken down by stepping the plan and staggering the building line, and varying the height between two and three storeys. Through consultation with the local authority an approach was agreed to adopt three distinct but complementary types of Georgian-style facades, following the pattern of facades in the historic development in the conservation area.

Landmark features were designed at the ends of the building, comprising three-storey circular brick forms with conical roofs. A clock turret from the former police station was installed on the Southern roof, thereby preserving a local landmark. Furthermore, three stone murals depicting Farnham’s history were carefully removed from the police station building and set into a brick gable elevation by the lodge entrance. Also adding to the distinctive character of this lodge are the Georgian-style balconies that overlook Gostrey Meadows and the River Wey. Separate to the planning process CRL contributed to funding for a statue of 18th Century political activist and pamphleteer William Cobbett (1763-18), which is sited on a plinth in front of the development. This represented the culmination of several years’ work to honour one of Farnham’s most prominent historical figures, and is now an important landmark in the town.

Hawthorn Lodge was awarded Silver in the ‘Best Retirement Development’ category at the *WhatHouse? Awards 2016*, with the Judges’ Report stating: “There is a warm and relaxed air to the communal atmosphere - a sense of companionship, without losing the privacy and independent identity of individual apartments. Hawthorn Lodge looks good outside; feels good inside and has a robust sense of place and context.”<sup>43</sup>



<sup>43</sup>WhatHouse? Awards 2016 Judges Report (London: Globespan Media, 2016) p.36



## Site & ground floor plan



BS Buggy Store  
 CB Coffee Bar  
 E Entrance  
 OFF Lodge Manager's Office

P Plant  
 RS Refuse Store  
 S Stairs  
 ST Statue  
 WC Communal WC

Reception  
 Lift  
 Communal Areas

One Bedroom Apartment  
 Two Bedroom Apartment

Hawthorn Lodge, Farnham

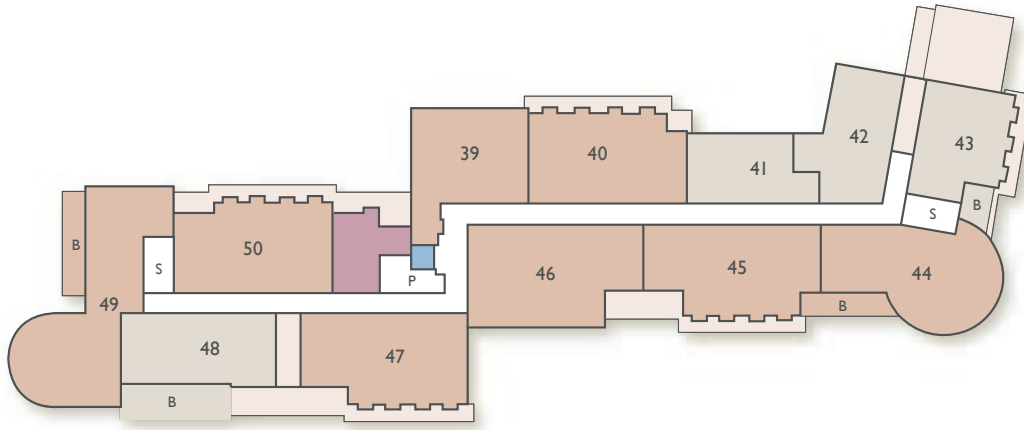


Hawthorn Lodge, Farnham



Coffee bar

## First floor plan



## Second floor plan



- |   |         |   |                |   |                       |
|---|---------|---|----------------|---|-----------------------|
| B | Balcony | ■ | Lift           | ■ | One Bedroom Apartment |
| P | Plant   | □ | Communal Areas | ■ | Two Bedroom Apartment |
| S | Stairs  | ■ | Guest Suite    |   |                       |

*“Everything is taken care of here so we can just relax and enjoy life. We were the first to move in at Hawthorn Lodge back in May 2016, and we’ve now made lots of friends amongst our new neighbours. There’s a great sense of camaraderie, and we especially enjoy the chance to get together for coffee mornings every week and really get to know each other. We both feel that moving to our new Churchill apartment was an excellent decision, everyone is lovely here and we’re very happy with our new home.”*

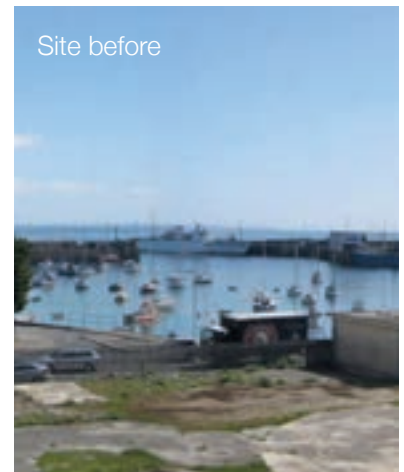
*Edward and Janet Searle, Hawthorn Lodge Owners*

## Mount's Bay Lodge, Penzance

(Cornwall Council)

A 'contemporary' development for CRL comprising of 5 commercial units and 51 retirement apartments located in Penzance, Cornwall (being built at the time of publication). The site is a former gas works directly opposite the harbour, with striking views of the sea, and over to Marazion and Mount's Bay, home to St Michael's Mount. Penzance's topography is such that buildings are set against a rising landscape causing a tiered roofscape with narrow lanes rising up from the harbour to the town above. The Western boundary of the site is necessarily cut into a slope, or cliff foreshore, that requires a tall concrete retaining structure. The site constraints have led to a non-standard scheme for CRL. For example, amenity space takes the form of a landscaped podium over the parking, and apartment plans were adapted to make the most of sea views.

Overall the design has a strong vertical emphasis with gable features reflecting the character of large scale maritime warehousing. In common with neighbouring buildings it adopts a contemporary materials palette, including white render, glass and metal roofing. The application scheme was subject to a planning inquiry due in part to its appearance and prime location, as well as the nature of its intended use. However, the Inspector ruled that the development would address a long standing gap site in the frontage of the Penzance Conservation Area. The Inspector observed concerns regarding further retirement living accommodation in the area, though considered the scheme to represent a viable and sustainable development that accords with the Local Plan and represents positive economic gain to the town centre.



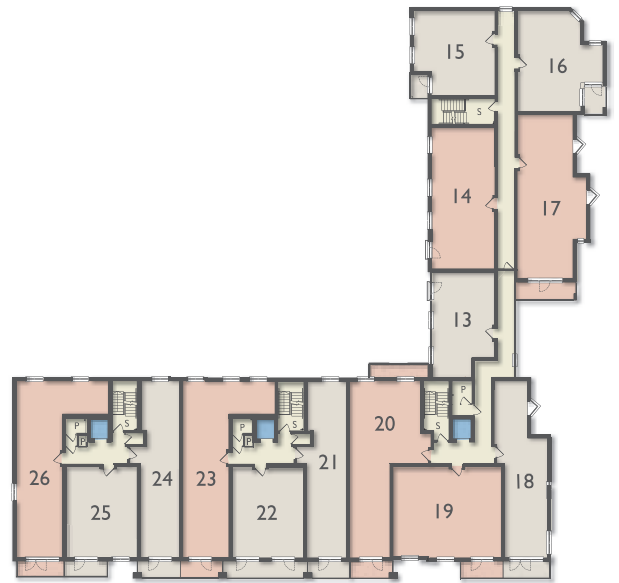
## Site & ground floor plan



<span style="display:inline-block; width:15px; height:15px; background-color:#ADD8E6; border:1px solid black;"></span> Commercial unit	<b>BS</b> Buggy Store	<b>L</b> Lift	<b>S</b> Stair
<span style="display:inline-block; width:15px; height:15px; background-color:#FFD700; border:1px solid black;"></span> Reception	<b>CS</b> Cycle Store	<b>OFF</b> Lodge Manager's Office	<b>SS</b> Sub Station
<span style="display:inline-block; width:15px; height:15px; background-color:#4682B4; border:1px solid black;"></span> Lift	<b>CU/RS</b> Commercial Unit Refuse Store	<b>P</b> Plant	<b>ST</b> Store
	<b>E</b> Entrance	<b>R</b> Reception	<b>V</b> Void
		<b>RS</b> Refuse Store	

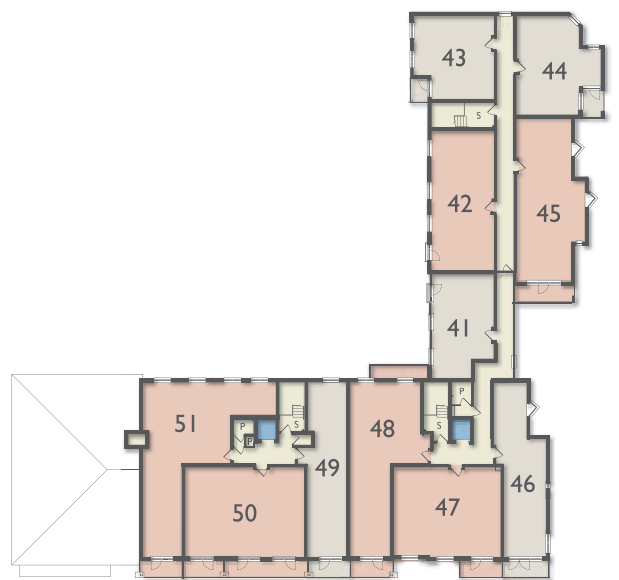
### First floor plan

### Second floor plan



### Third floor plan

### Fourth floor plan



- |                               |             |                                   |                           |
|-------------------------------|-------------|-----------------------------------|---------------------------|
| One Bedroom Apartment         | Guest Suite | <b>OFF</b> Lodge Manager's Office | <b>P</b> Plant            |
| Two Bedroom Apartment         | Lift        | <b>OL</b> Owners' Lounge          | <b>S</b> Stair            |
| Owners' Lounge and Coffee Bar |             | <b>CB</b> Coffee bar              | <b>WC</b> Communal Toilet |



Mount's Bay Lodge, Penzance

## Practice Notes

- Retirement living developments can be contextually responsive, and sit comfortably within town centre, suburban and coastal locations alike.
- CRL tends toward 'classic' designs, adopting traditional or vernacular building forms and materials, though adapting to 'heritage' or 'contemporary' approaches where the context demands it.
- Retirement living developments have demonstrated an ability to utilise difficult sites, such as former gas works and petrol filling stations and sites within conservation areas.
- Retirement living development can be flexible and respond to planning authorities and local stakeholders on design detail, whilst keeping within the essential attributes outlined in Part 1 of this document.



St Michael's Mount

# 6 PLANNING PROCESS – OVERCOMING THE OBSTACLES



## Common Ground

The research reviewed a number of CRL projects and associated planning application process, including scrutiny of planning correspondence, decision notices and planning appeal documents (Statements of Case, Statements of Common Ground, Proofs of Evidence and Appeal Decisions). Twelve areas of common ground – items of mutual interest/understanding between CRL, local authority planners and Inspectors – were identified in relation to planning policy and decision making criteria.

- 1** Development – The principle that the site was suitable for retirement living residential development, including situations where there is loss of former employment use (garages, bus stations, light industrial units, etc.).
- 2** Demand – General acceptance that demand for private retirement living accommodation exceeds the current supply, and that demographic change will continue to add to that demand
- 3** Age-Restricted – Planning condition that the apartment owner, or at least one of the people living in the apartment, must be aged over 60 with the partner being 55+.
- 4** Property Market – It is becoming acknowledged through market assessments that ‘downsizing’ can generate movement by releasing under-occupied properties suitable for families.
- 5** Location – Sustainable site locations in relation to the town centre where a good range of shops and services are available within easy walking distance for older people.<sup>44</sup>
- 6** Demolition – The demolition of existing buildings not considered to be of sufficient merit to warrant statutory protection or for inclusion within the local list.

<sup>44</sup>On commissioning this research, representatives from CRL noted that from time to time local authorities will make suggestions for alternative or ‘priority’ sites, including next to or in place of former nursing homes, regardless of their proximity to shops and services. This approach was not evident within the selected case studies.



- 7** Enhanced Townscape – Uplift of blighted or problem sites where the ground may be contaminated or redundant/derelict structures are present, and the addition of landscaping e.g. trees and garden frontages
- 8** Amenity – The amount and quality of external amenity space is appropriate for the residents and the amenities and gardens are maintained to an appropriate standard in perpetuity through a management company.
- 9** Parking – Evidence suggests that the volume of on-site parking is acceptable, based on the operation of similar schemes elsewhere and the centrality of the sites.<sup>45</sup>
- 10** Sustainability – The provision of renewable energy features within developments and general sustainability principles such as re-use of brownfield sites, benefits to the local economy and low-impact travel plans.
- 11** Local Spenders – It is acknowledged that residents tend to use local shops and services e.g. hair dresser, taxis, etc. (an indirect concern for development control).
- 12** Neighbourly – Developments bring many more ‘eyes on the street’, and some residents take part in civic engagement. Others may contribute to the voluntary sector or provide extra support to public services, helping to improve community cohesion.



<sup>45</sup>Mott MacDonald, Lodge Parking Survey Results, (Southampton: Mott MacDonald, 2017)

## Hard-To-Reach Experts

Two main observations of local authority planning departments emerged while undertaking this research, concerning contact and access to relevant expertise. The first regards contact. It is apparent that local authorities discourage open or general discussion with planners, to the extent that their infrastructures only permit project-specific enquiries through automated, electronic contact forms (some with prescribed questions). Departmental phone numbers and locations are rarely available on websites and planning staff are protected by anonymity (no online profiles or individual email addresses). Professional staff are apparently kept at arms-length, behind customer relations staff. No doubt this is a symptom of austerity measures and resulting limited resources.<sup>46</sup> The second observation concerns access to relevant expertise, for it was apparent that individual case officers had limited exposure to specialist housing and retirement living products. Indeed, expertise was often cited as being outside the department, be it research platforms such as HAPPI, Housing LIN or Stirling University's Dementia Services Development Centre, or the providers of specialist housing and their consultant designers.



*"The spending power of local authorities in England has been cut by 27% since 2010/11, compared to 11% in Scotland. Housing and Planning departments have seen their budgets cut by 45% and 40% respectively."*<sup>47</sup>

**Joseph Rowntree Foundation, 2015**

*"...with average submission to determination times increasing by four weeks year-on-year to 32 weeks, this suggests that under-resourcing of LPAs is seemingly having a direct impact on determination times."*<sup>48</sup>

**GL Hearn, 2015**

<sup>46</sup>Annette Hastings et al., *The Cost of the Cuts: The Impact on Local Government and Poorer Communities*, (York: Joseph Rowntree Foundation, 2015)

<sup>47</sup>Annette Hastings et al., *The Cost of the Cuts: The Impact on Local Government and Poorer Communities*, (York: Joseph Rowntree Foundation, 2015)

<sup>48</sup>BPF/Capita plc, *Annual Planning Survey 2015* (London: GL Hearn, 2015) p.13