

# New Southwark Plan Evidence Base: Older People Housing Report

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## 1. Introduction

- 1.1. This report sets out older people's housing need in Southwark. Southwark has an ageing population and is committed to promoting itself as an age friendly borough. The findings inform the development of relevant planning policies in the New Southwark Plan to ensure local older people's housing needs can be met over the plan period.

## 2. Executive summary

- 2.1. Enabling older people to remain in their own home, with the correct support, should be encouraged wherever possible. This can be achieved through the continuing development of home adaptation services and non institutional care alongside supporting people to make housing choices that take account of their needs as they age. The continued coordination of key services in Southwark Council such as Adult Social Care, Housing and Communities, and Public Health should also be supported. Downsizing can also enable older people to live independently in their own homes for longer as well as enable more efficient use of existing house stock. The associated incentives of downsizing should be made clear in order for older people to view it as a worthwhile option. Further, the report suggests that the building of good quality smaller 1 or 2 bed houses with good infrastructure would also make downsizing more appealing to older people. Lastly, the report identifies a demand for extra care housing for older people that outweighs current supply. Whilst two additional schemes are planned, the development of further extra care housing may be required in order to meet the growing need over the New Southwark Plan plan period.

## 3. National planning policy context

- 3.1. The World Health Organisation determines a link between housing and access to community and social services as key for the "independence and quality of life of older people" (WHO 2007: 30). Southwark has recently been officially accredited by the WHO, gaining membership to its *Global Network of Age-Friendly Cities and Communities*. Southwark is the first London member of this network.
- 3.2. The National Planning Policy Framework requires local planning authorities to "plan for a mix of housing based on current and future demographic trends, market trends, and the needs of different groups in the community", including for older people (NPPF 2012: 13). It details that they should also have a clear

understanding of the housing needs in their area by preparing a Strategic Housing Market Assessment to “identify the scale and mix of housing and the range of tenures that the local population is likely to need over the plan period which...addresses the need for all types of housing” including for older people (NPPF 2012: 38-39).

- 3.3. The National Planning Practice Guidance (NPPG) identifies a critical need to provide housing for older people due to the projected increase in the number of households aged 65 and over. It states that the size, location and quality of dwellings needed for older people in the future must be considered “in order to allow them to live independently and safely in their own home for as long as possible” or provide suitable accommodation if they wish to move (NPPG 2015). The NPPG also identifies that by providing more housing options for older people to move into, under occupied houses could be freed up. Planning authorities should also acknowledge that some older people “many not want or need specialist accommodation or care” instead wishing to “stay or move to general housing that is already suitable, such as bungalows”, or homes that can be adapted (Ibid). Consequently planning authorities should identify “particular types of general housing” as part of their older people’s housing needs assessment (Ibid).

#### **4. Regional planning policy context including the London Plan**

- 4.1. In the London Plan the Mayor identifies the “growing and changing requirement for housing older people in London as one of the most important emerging planning issues for London” (2015: 121). The Mayor recognises the importance of decent housing for older people as a strategic health issue and consequently encourages the “coordination of social and other services to enable older people to remain in their homes” (Ibid: 122).
- 4.2. As more older people are choosing to stay living in their own home rather than residential institutions the London Plan states that “all London’s future housing should be built to ‘The Lifetime Homes’ standards”<sup>1</sup> (Ibid: 121).
- 4.3. To inform local borough targets the FALP provides an indicative annual benchmark for specialist housing for older people between 2015-2025. For the

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<sup>1</sup> “Lifetime Homes Standards are a set of simple home features that make housing more functional for everyone including families, disabled people and older people. They also include future-proofing features that enable cheaper, simpler adaptations to be made when needed” (Department for Communities and Local Government 2008:88).

whole of London this is set at 3,900 (units per annum), with Southwark's annual target set at 115.

## **5. Sub-regional planning policy context (South East London boroughs)**

- 5.1. The South East London Housing Partnership (SELHP) Strategic Housing Market Assessment (2014a) has determined that South East London (which includes the boroughs of Bexley, Bromley, Greenwich, Lewisham and Southwark) has the highest projected growth in numbers of residents aged 75+ among all sub-regions and expects a 41% increase in the number of 65+ households by 2032. It also identifies that the tenure, existing provision, support arrangements and overall approach to older people housing differs across the different boroughs in the sub-region. Thus, it states that further work is required at a local level to consider future provisions.
- 5.2. To complement and inform the above SHMA the SELHP conducted a review of housing requirements of older people in South East London (April 2014). Within this a key conclusion was the acknowledgement of the "considerable benefits for both older people themselves and the wider housing market if the rate of downsizing by current owner occupiers is increased" (SELHP 2014b: 10). In order for this to take place however, the right provision of suitable accommodation and associated incentives, advice and support needs to be ensured (Ibid). The review also suggests "planning for such provision should be based on a better qualitative understanding of the demand and aspirations for retirement housing" (Ibid).
- 5.3. Relatedly the London Mayor's Interim Draft Housing Supplementary Planning Guidance (SPG) explains that boroughs should identify sites suitable for specialist housing for older people and that "when assessing proposals, there should be consideration of the 'net gain' housing provisions of this kind can have in terms of freeing-up existing homes for occupation, particularly under-occupied larger family sized properties" (2015: 30).
- 5.4. The SPG also identifies that in London most specialist housing for older people is in the social rented sector. "Given that more than 60% of older people in London are home owners, local authorities should seek to encourage provision of a range of housing options which reflects the diversity of tenure amongst older households" (SPG 2015: 106-107).

## 6. Research on older people's housing

- 6.1. Older people's housing has attracted a lot of research in recent years. A joint report by Shelter and Joseph Rowntree Foundation (2012) on housing choices for older persons households<sup>2</sup> made the following recommendations:
- A significant increase in the supply and range of suitable housing for older people, including private-rented and owner-occupied specialist housing is needed.
  - Attractive and well-designed homes for older people should be built by developers.
  - The planning system must support the development of housing for older people.
  - Identifying that many older people need practical help and support with their housing and plans for later life, they need to be better informed about their options from an early stage so they can plan accordingly.
  - More is required from local government to facilitate schemes that help older people move to more suitable accommodation.
  - Local plans, strategies, and housing market assessments must factor older people's housing, as well as integrate these with health and social care strategies.
- 6.2. A key conclusion from a report for the Housing Learning and Improvement Network (LIN), regarding the planning for older people housing provisions, was that "housing, planning, health and social care need to act together" (2013: 1).
- 6.3. A report by the Intergenerational Foundation (2011) suggests that in order to use existing housing stock more efficiently downsizing could be further incentivised through additional options such as abolishing stamp duty for those wanting to downsize and increasing the supply of suitable housing for people wanting to downsize to move into.

## 7. Population profile: Southwark's older people

- 7.1. The population pyramid below taken from the 'Public Health Report for Southwark 2013-2014' evidences a significant bulge in the percentage of the population aged between 25 and 34. This is because a high number of younger people move to London for work and, historically, many leave to raise a family. However, between 2014 and 2030 Southwark has a projected population

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<sup>2</sup> In this report 'older person households' refers to ages 55 and over.

increase in people aged 65 and over of 56%<sup>3</sup>, up to 36,600 (see table below). This is higher than London's, which is expected to increase by 44% during the same period. Regionally within London, the percentage rise in people aged over 65 in Southwark is second only to the City of London (64%). Southwark is therefore likely to see a substantial rise in older residents during the local plan period. Providing the housing to needed to suitably address this ageing population will need to be a key concern for the local plan.

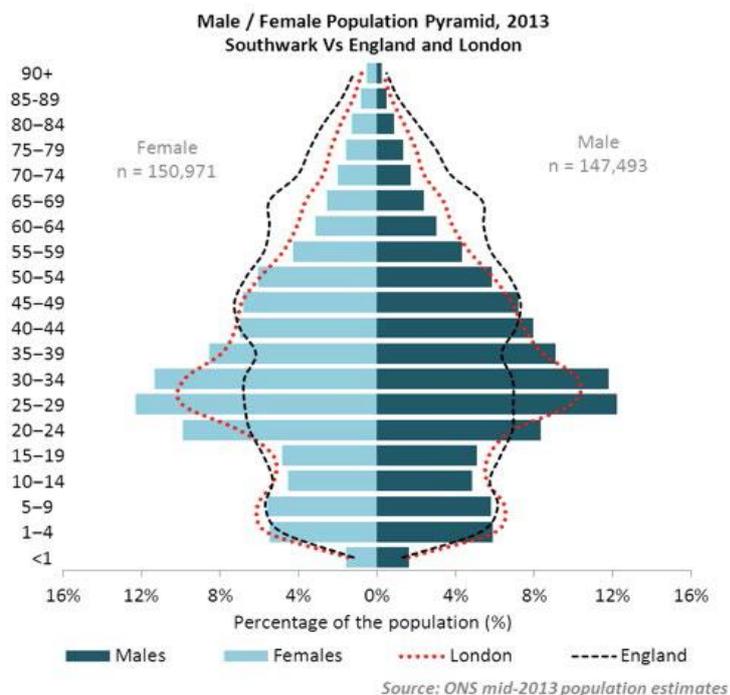


Table to show Southwark's population aged 65 and over, projected to 2030 (data from POPPI.org.uk)					
Age range	2014	2015	2020	2025	2030
People aged 65-69 (percentage increase from 2014)	0	3%	11%	44%	73%
People aged 65-69	7,500	7,700	8,300	10,800	13,000
People aged 70-74 (percentage increase from 2014)	0	0	20%	29%	67%
People aged 70-74	5,500	5,500	6,600	7,100	9,200
People aged 75-79 (percentage increase from 2014)	0	2%	2%	25%	34%
People aged 75-79	4,400	4,500	4,500	5,500	5,900
People aged 80-84 (percentage increase from 2014)	0	0	10%	13%	39%
People aged 80-84	3,100	3,100	3,400	3,500	4,300
People aged 85-89 (percentage increase from 2014)	0	0	5%	21%	26%
People aged 85-89	1,900	1,900	2,000	2,300	2,400
People aged 90 and over (percentage increase from 2014)	0	0	18%	36%	64%
People aged 90 and over	1,100	1,100	1,300	1,500	1,800
<b>Total population 65 and over (percentage increase from 2014)</b>	<b>0</b>	<b>1%</b>	<b>11%</b>	<b>31%</b>	<b>56%</b>
<b>Total population 65 and over</b>	<b>23,500</b>	<b>23,800</b>	<b>26,100</b>	<b>30,700</b>	<b>36,600</b>

<sup>3</sup> Statistics from the POPPI System (Projecting Older People Population Information): [www.poppi.org.uk](http://www.poppi.org.uk).

- 7.2. Within this ageing population Southwark is expected to also see an increase in the amount of older people living alone, with those aged over 75 projected to increase by 37% from 5,210 in 2014 to 7,144 in 2030, and those aged 65-74 projected to rise 70% from 3,320 to 5,660 during the same period (data from POPPI). Southwark will therefore need to ensure the right support and housing options are available to such people, such as providing good quality smaller homes to encourage downsizing, and offering home adaption services.
- 7.3. Also within this ageing population, Southwark is expected to see a 51% rise in people with a limiting long term illness (ages 65 and over), rising from 6,972 to 10,557 between 2014 and 2030. This will require further acute housing support, particularly for older people wanting to stay in their own home.

## 8. Older people's housing choices

- 8.1. Southwark Council supports residents to age well and comfortably for as long as possible, ideally in their own homes. Southwark is developing a housing pathway that is based on the model below (Figure 1), whereby own home living will be supported through the provision of housing adaptations and supportive care services. However, should it be required, extra care housing, and nursing home care will also be available.

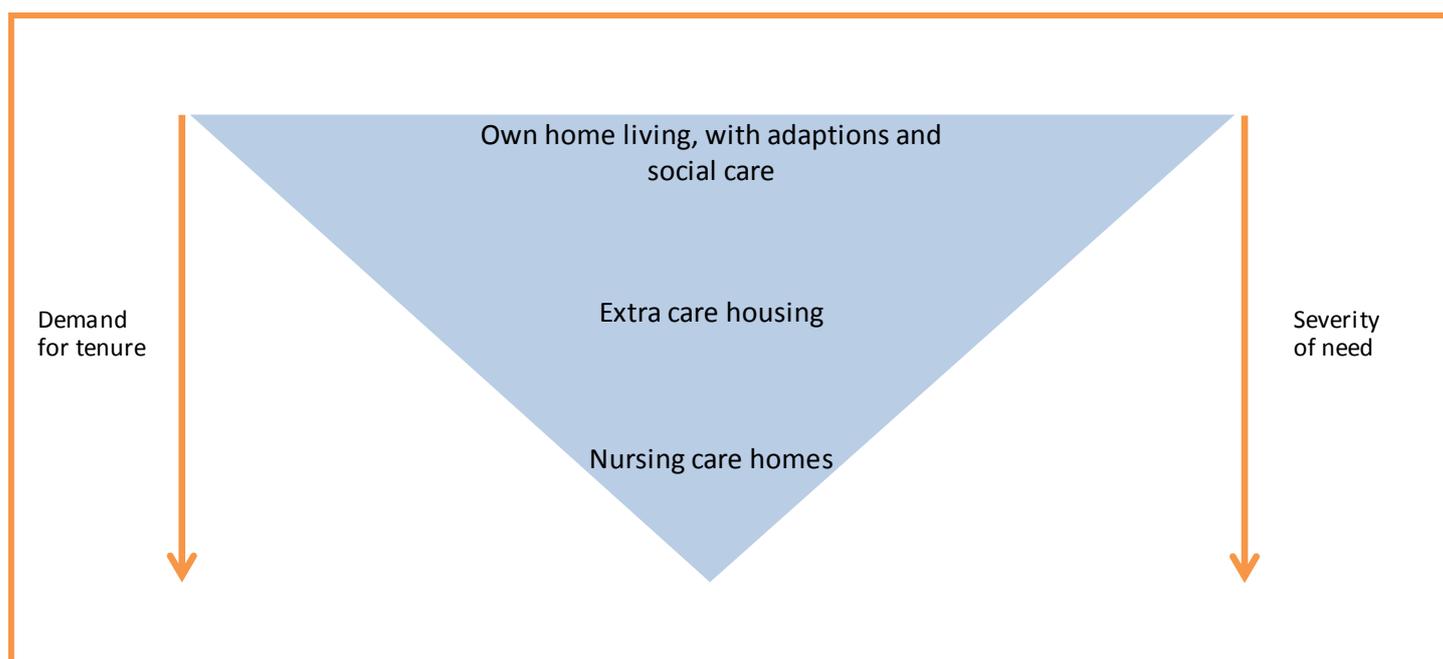


Figure 1. Southwark's age friendly housing model

### **Own home living**

- 8.2. Southwark Council identifies the importance of living for as long as possible in people's own homes. All new housing must be built to the Lifetime Homes standard so adaptations can be easily made to suit changing needs. This includes In doing so it enables the care needs of older residents to be met in their homes, supporting independent living in their existing communities. Meeting care needs in older people's own homes is understood as physical changes to the building as well as the correct supportive social infrastructure around living. Within the provision of home adaptations Southwark has an emphasis on new technology including community alarms and telecare<sup>4</sup>. Southwark's Housing Strategy also sets out a clear ambition to become a dementia friendly borough, providing "homes and neighbourhoods that will support people to live long, healthy, happy lives in their own communities" (Southwark Council 2015c: 7).
- 8.3. Southwark has an established downsizing scheme for council and housing association tenants called Smart Move which incentivises moving into smaller properties. Incentives include Band 1 priority to choose a new smaller home, a payment of £1,000 for each bedroom being given up, a moving allowance of up to £600 and individual advice and support during the process.
- 8.4. The English Housing Survey identified that 9% (2 million) of dwellings in England are bungalows, however the development of these has been on the decline since the 1980s, with around 2% of all dwellings that are given planning permission (Housing LIN 2015). This is because of a pro-density approach encouraged by central government which consequently makes the construction of more bungalows less viable (Morton 2013). Consequently there is a growing undersupply. A recent survey stated that over 60% of older people would prefer to move into a bungalow in later life (Housing LIN 2015). A report by Debbie Shanks for Housing LIN suggests that "communities are often more accepting, and sometimes positively welcoming, of developments which include bungalows for their older people" (2013: 5). However developers tend not to like building bungalows as they are regarded "too land hungry" (Housing LIN 2014).

### **Sheltered housing**

- 8.5. Sheltered housing is purpose built or specially adapted housing designed for various people with additional needs, including some older people, allowing them to live as independently as possible but with access to support. Around 5%

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<sup>4</sup> Telecare is support and assistance provided at a distance using information and communication technology such as sensors and alarms in people's homes.

of the older population (65+) live in sheltered accommodation. In most cases they consist of self-contained individual flats with communal facilities (Southwark Council 2015a). Sheltered housing is predominantly social rented, however it can also be privately owned (Joseph Rowntree Foundation 2012; Age UK 2015). In the report 'Southwark Supporting People Five Year Strategy 2005-2010' a net surplus of sheltered housing in Southwark was identified (Southwark Council 2005). Relatedly, Southwark is aiming to reduce the use of such housing, instead adopting the model detailed in 8.1. based around older people living in their own homes for longer, with the right support. However there may still be a need for sheltered housing for older people with support needs around mental health, drugs and alcohol who have traditionally not been appropriately supported by general sheltered housing schemes. Southwark has a selection of sheltered housing schemes that residents can choose from, such as Harry

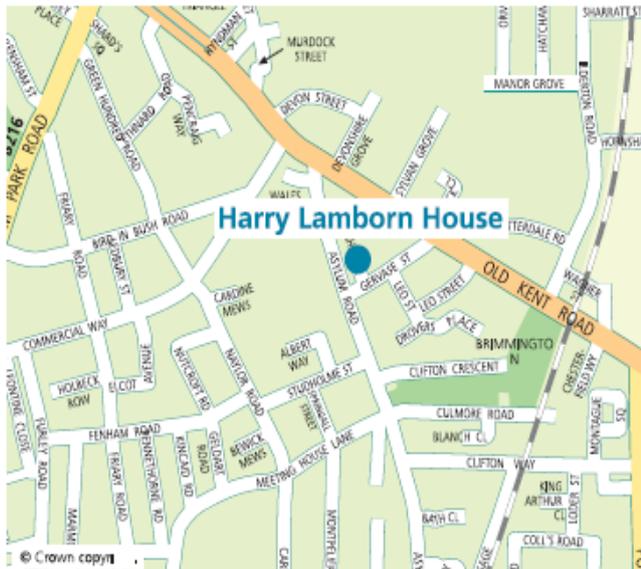


Figure 2. Location of the Harry Lamborne Sheltered Housing Scheme. Source: Southwark Council



Figure 3. Harry Lamborne Sheltered Housing Scheme. Source: Southwark Council

Lambourne Sheltered Housing Scheme near Old Kent Road (Figures 2 and 3). This housing type would typically be suitable for urban and rural locations. However, it might be appropriate in more central areas when suited to the local context and where more intensive use of land would be inappropriate.

- 8.6. Almshouses are a type of sheltered housing run by charitable trusts, mainly for older people. Each trust will have a particular policy on eligibility, e.g. older people from a particular geographical area or who have retired from a particular trade (Age UK 2015). Almshouse residents do not have the same rights as tenants as they are beneficiaries of a charity. The emphasis of this type of housing is again on independence but with care packages provided by social services “if and when residents need additional help” (Almshouse Association 2015). The Almshouse Association have over 400 wardens or scheme managers that work for the charities, however “the general position is that almshouse residents should be capable of independent living” (Almshouse Association 2015). An example of Almshouse accommodation in Southwark is the Dulwich Village Almshouses (Figure 4). Almshouses can be found in central, urban, and rural locations, but tend to be close to towns.



Figure 4. Dulwich Village Almshouses

- 8.7. Another form of sheltered housing is ‘cohousing’ schemes. These are housing communities that consist of a variety of different types of people, with some specifically for older people. They include new developments and conversions, and have a range of shared land holdings as part of the community. Residents have private homes, but have shared facilities such as a common house, gardens, car pools and micro renewable energy schemes. The UK Cohousing Network states that the “neighbourly relationships of cohousing are particularly

important to older people [as it] offers continued active involvement in daily life and a mutually supportive environment” (UK Cohousing Leaflet 2013). Currently, there are no cohousing schemes in Southwark. However, Featherstone Cohousing near Forest Hill in Lewisham (Figure 5) is a cohousing scheme under development and is specifically for people in their 50s and 60s. Due to their variability in size and density, cohousing can be found in urban, sub-urban, and rural areas.



Figure 5. Featherstone Cohousing in Southwark. Source: [featherstonecohousing.co.uk](http://featherstonecohousing.co.uk)

- 8.8. Owner Occupied Retirement Housing (OORH) is “purchased, on a leasehold basis, and found in specially designed blocks of apartments which have communal facilities, house managers and other networks of support integrated within them” (Ball 2011: 4). Currently the UK has around 105,000 of these dwellings, which is roughly 2% of the total number of homes for those 65 and over (Ibid). Ownership is valued in this regard for the sense of independence it offers, the continued existence of housing equity, and the absence of the future housing cost risk that arise when renting (Financial Times 2015). In discussion with Southwark’s Adult Social Care team, OORH was deemed an unrealistic option for meeting older people’s housing needs in London due to high land prices. However there is currently one small scheme in Herne Hill called Dulwich Mead which is a private leasehold retirement home (Figure 6).



Figure 6. Elles House, Wallington, Surrey. Source: Zoopla.co.uk

### Extra care housing

- 8.9. Extra care housing is for older people who can live independently on their own but need the reassurance of 24-hour support from specialist care teams. This typology would be suitable for urban, suburban and rural locations. It is an option when own home living, even with adaptations and other support, becomes unfeasible due to an increased level of care required. They are usually self-contained residential units and support facilities with the addition of things such as a resident's lounge, a guest room, laundry room, day centre activities, a restaurant or some kind of meal provision, fitness facilities and classes, and a base for health care workers. The exact mix of facilities will vary on a site by site basis. Some domiciliary care is provided as part of the accommodation package, according to the level of need of each resident. Extra care housing aims to create a balanced community, bringing together a balanced proportion of people with different levels of care needs. Currently Southwark has two extra care housing schemes, Lime Tree House on Dundas Road, Peckham (Figure 7), and Lew Evans House on Underhill Road, East Dulwich, offering 54 and 38 flats respectively. Southwark's Housing Strategy (2015c: 33) states it will deliver "additional extra care housing for older people, beginning with new developments on Aylesbury Estate and Cator Street". The Cator Street development is scheduled for completion in 2016 and will offer 42 extra care units, while the 50 extra care units in the Aylesbury Estate regeneration project are expected to be completed by 2021. The council is now also looking at larger extra care developments that could be 100+ units in order to maintain their financial sustainability.



Figure 7. Lime Tree House in Peckham. Source: [bptw.co.uk](http://bptw.co.uk)

### Nursing care homes

- 8.10. Nursing care homes (which include end of life/hospice care and dementia care) provide residential accommodation for people who require a higher level of care than that which is available in extra care housing. They provide meals and personal services to all residents, and offer communal facilities such as dining rooms and residents' lounge. Each home will have a scheme manager and an in-house care team who provide a constant presence. Personal care is a critical part of the care home package, including from qualified nurses.



Figure 8. Tower Bridge Care Home, Southwark. Source: [london-se1.co.uk](http://london-se1.co.uk)

Southwark has relatively low nursing care provision. Tower Bridge Care Home in Southwark is a 128 bed care home that offers various forms of nursing care

(Figure 8). This type of older people's housing option is located all across London, thus are suitable for central, urban, suburban, and rural locations.

## **9. Estimates of likely future need for Southwark**

- 9.1. In London an increasing number of older people are preferring to remain in their own homes, rather than go into residential institutions (London Plan 2015: 3.48). In Southwark this trend has been observed anecdotally.
- 9.2. Between 2014 and 2030 Southwark has a 56% projected increase in residents aged 65 and over, up to 36,600 from 23,500. Consequently, more specialist housing for older people is likely to be required. There is an increasing focus, including from social care and health sectors, to support own home living for older people. This is channelled into Southwark's preferred age friendly housing model (detailed in 8.1. above), placing emphasis on older people living independently in their own homes for as long as possible, with extra care housing and nursing homes available if necessary. Relatedly, there is a net surplus of traditional sheltered housing for older people (as detailed in 8.5.), with some of this therefore potentially being decommissioned. Simply put, an element of the housing need which has traditionally been met through sheltered housing – understood as the housing option between own home living and extra care housing – is being met by home adaptation services and social support. This notwithstanding, there will always be the need for nursing homes in Southwark but the Council's strategy is to assist more people to remain in their own home which has the effect of reducing reliance on this form of housing. The need for nursing homes will be continuously monitored.
- 9.3. The London Plan (2015) provides indicative annualised strategic benchmarks to inform targets and performance indicators for specialist housing for older people between 2015 and 2025. These GLA benchmarks are based on demographic projects, rather than a reflection of actual demand. Southwark's indicative target is 115 older people's housing per year. Council officers consider the benchmark an over estimate of the local need. This is because of the Council's strategy to meet most older people's housing needs through adaptations and assistive technology to help older people remain in their own home for as long as possible.

## **10. Economic, social and spatial implications of older people's housing needs**

- 10.1. Suitably adapted older people's home environments can reduce the demand on health and social care provision as well as promote well-being and improvements in quality of life (The Housing and Ageing Alliance 2013: 3). For example, falls by older people in the UK are estimated to cost health services £1bn a year, and a simple adaptations such as grab rails, which cost approximately £30, significantly reduces the amount of falls (Ibid: 8). The introduction of assistive technology (AT) into older people's homes also bolsters supported living, further reducing care and health costs. An evaluation of the cost effectiveness of 'telecare' (a form of AT), found savings for a typical council serving around 250,000 people of between £3m in the short term and £7.8m in the medium term (Henwood 2012). Further, incorporating accessible design features into the design of new homes also reduces the risk of injury and positively impacts on the quality of life for older people with long term health conditions (The Housing and Ageing Alliance 2013).
- 10.2. Building good quality smaller housing with older people in mind increases choice and incentivises moving for those who wish to downsize, freeing up larger family homes and potentially boosting the local housing markets with a range of resulting economic benefits (Ibid: 2).
- 10.3. Southwark recognises the benefits of living in mixed communities for older people, for example, reducing loneliness and social exclusion. While the incentivised encouragement to downsize is important, understanding the likely emotional attachment to the family home is something to be approached with particular sensitivity (Intergenerational Foundation 2012).
- 10.4. This report also recognises that there are acute pressures on social care budgets and these are likely to be increased further over the next four years. Consequently, an increasing amount of people are going to have to fund their own care meaning they are going to have more choice over their own care through personal budgets.

## **11. Conclusions**

- 11.1. This report highlights the implications of housing provision regarding Southwark's ageing population. It suggests that, when possible, own home living for older people should be encouraged and suitably supported for as long as possible. This means that home adaption services, as well as a strong infrastructure of social care, must continue to be developed in the borough in

order to meet the growing needs of older people. Relatedly, this emphasis on own home living, adaption services, and social care would benefit from continued coordination with other key services in Southwark Council such as Adult Social Care, Housing and Communities, and Public Health.

11.2. Older people living independently in their own homes for longer can also be enabled through supporting some households to downsize. In addition to providing older people with more manageable homes, downsizing enables the more efficient use of existing housing stock by households with a need for additional bedrooms. To encourage downsizing, the associated incentives should be made clear to older people. Further, the building of good quality smaller 1 or 2 bed houses with good infrastructure would also make downsizing more appealing to older people. Relatedly, a better qualitative understanding of the social issues surrounding downsizing would help planning for such provision.

11.3. In Southwark there is a demand for extra care housing for older people that outweighs current supply. Extra care housing is an important stage in Southwark's preferred older people's housing model, as illustrated in 8.1. There are two additional extra care schemes planned as part of the Aylesbury Estate and Cator Street regeneration; however the development of further extra care housing should be considered an option in order to meet the growing need.

## **12. Recommendations**

12.1. The housing needs of older people in Southwark should be continually monitored. Further, its current older people housing stock should be protected unless oversupply can be demonstrated. Southwark's strategy to meet older people's housing needs primarily through adaptations, home support and assistive technology means local older people housing targets would be inappropriate for the borough.

12.2. New housing developments for older people should be encouraged so long as this suits its particular location and supports the Council's wider housing policy. Relatedly, the Council should support the development of older people's housing where there is an identifiable need and it can be demonstrated to be sustainable.

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