**OLDER PEOPLE’S HOUSING POLICY**

**TOPIC PAPER**

The provision of specialised housing for older people is not a new concept. It dates back to the middle ages with the development of almshouses. Since then, provision has moved from trade based care communities through to the significant development of sheltered housing following the Second World War. Sheltered housing was seen as a mid-point between general needs housing and the higher care afforded within residential homes.

Most recently there has been a shift towards services that enable people to remain in their own homes, ideally homes which have been designed to promote independence. This shift has been driven to a great extent by the increasing proportion of the population over 65, the changing attitudes and expectations of older people and the demand that In the future, developments should be of housing suitable for older people rather than the more stigmatising ‘older people’s housing’. It should be housing which people look at and welcome rather than housing where the underlying message is, “has it come to this?” The Government and care professionals are coming to realise that the current mode of elderly care is unsustainable.

It is reasonable to expect that people in their 50’s will want to downsize at some point and for a generation of older people used to choice and quality of design, aspirations now are increasingly towards homes which will be able to satisfy future possible health/mobility needs. The old path of moving into purpose built elderly accommodation or residential care is no longer acceptable to the middle-aged population of today. Buying into specialist retirement housing is a big psychological step, especially as there is little awareness of what is on offer.

The planning system has a role to play in helping people achieve their aspirations by making sure, as far as we can, that there is suitable housing for an increasingly ageing population and making sure that such housing not only diminishes people’s need for care and support but is also an attractive, desirable and financially viable option.

Planners thinking of the way older people’s housing need should be designed and funded is changing. With an emphasis on choice and individuals having funding, either through their own resources or from a personal health and social care budget, there is a need to seek housing and care solutions that are much more positive and attractive than those that have been seen as appropriate in the past. The offers that have been available to date, from retirement villages to the apartment model aren’t the right solutions for everybody.

The 2008 DCLG policy paper ‘Lifetime Homes, Lifetime Neighbours’ points out that in 1950 the average male retirement age was 67 and he could expect to have 10.8 years in retirement. Now the average retirement age is 65 with men expecting to have 17.6 years and women 20.2 years in retirement.

There have been huge increases in home ownership. Of the 5.5m 65+ households in England, 75% are home owners. Of particular significance for future market developments, nearly 50% of all household equity is held by the 65+ age group.

**Witton Gilbert**

Results from the 2011 census has shown that the majority of the housing stock is comprised of 1110 household spaces, 1079 of which were houses/bungalows and 31 flats.

In 2011, over a third of these households (334) had at least one 65+ resident, 228 of which were owner/occupiers or 68.2%, which is slightly higher than the north-east average of 66%.

A recent count of bungalows in the village shows there are 162 in total, accounting for 14.4% of the housing stock. 154 of these are within the settlement boundary with the majority consisting of social housing, 92 to 62 private. With the majority of older people in the village being owner/occupiers the mismatch in the existing stock between private and social bungalows is clear. Older owner occupiers who may want to downsize have particularly few market options. Given the percentage of the population in the 60+ age range (27%) there is evidence that there is and will be a shortage of housing choice for older people, which justifies the inclusion of an older people’s housing provision policy.

The national trend is for the percentage of over 60s to continue to increase and thus we have made an assumption that our local population will follow the national trend.

If the increase in Witton Gilbert were to continue as a straight line graph using the figures in the 2001-2011 census, the percentage would increase to approximately 39% by 2030 and as the over 60s have a much lower occupancy rate than younger families they could occupy over 45% of all homes in the village. Though this is not a bad thing in itself, if this section of the population reduces the housing choice for the younger households it could impact on the viability of the settlement.

The major social housing provider in the village (Durham County Homes) responded to our enquires regarding their plans for expanding supply or improving existing stock, stating they had no plans for either option in the foreseeable future.

There is also substantial evidence in County Durham’s Strategic Housing Market Assessment to suggest that the housing stock in the County is not suited to an ageing population. (OP Appendix 1)

We should stress that many of this generation have the resources to purchase property which meets theirs requirements, should developers choose to supply them. The Neighbourhood Plan will support such developments as the current housing market is failing to meet the demand for this growing sector.

The size of the population of Witton Gilbert suggests that there are limited opportunities for a wide range of housing provision and we have to be realistic about what can be achieved. In formulating the policy a number of assumptions have had to be made. Firstly, there is not the scope to justify any specialist provision such as extra care properties or residential homes, although any proposals for such provision will be supported. The policy is aimed at providing private and intermediate general needs housing for a growing elderly population, mainly in home ownership, with a view to including such provision within any new development. On sites over 0.5ha, 10% of the total new build should be appropriate for older people’s housing able to satisfy the possible needs of people as they grow older, without having to move home. Examples of types of housing known to be appropriate are:

* Level access bungalow or flat
* Category M accessible homes (former lifetime homes)
* Minimum 2 bedrooms for general needs and possible future needs

The population of older people in England is living longer and has greater affluence than its predecessors, but for some reveals problems of poverty and poor health for many more. It is this complex interaction of factors that makes it hard to translate demographic change into anticipated housing demand.

It is unclear the degree to which housing choice influences decisions about moving house but evidence suggests that more people will consider a move if there are attractive housing options available.

Local authorities are beginning to consider housing provision for older people within their local plan policies so it seems appropriate that the Neighbourhood Plan has the foresight to include a policy for future housing development.