

Planning Application re. site in Waverley Road, Kenilworth, Warwickshire

Introduction

This report has been prepared by Elderly Accommodation Counsel (EAC) on behalf of [*Developer's name withheld*]. It provides a brief assessment of the elderly population profile in and around Kenilworth, and examines the existing supply of purpose built housing to meet their special housing needs.

Elderly Accommodation Counsel

EAC is an independent charity founded in 1985 to provide detailed information on all forms of accommodation for older people, nationwide. Its mission is to help older people make informed choices about meeting their housing and care needs.

We provide detailed advice and guidance on the availability of different types of accommodation and services that are available for older people on a local area basis. We offer our service to not only to persons seeking specialist housing for the elderly but also to professionals and organisations involved in retirement housing and care for the elderly, including social service departments, doctors, other charities working with older people and development companies providing homes for the elderly.

10,000 people use our service annually, and we analyse in some detail the nature of enquiries and the response we provide. Around 50% of all enquiries are from, or on behalf of, older owner occupiers thinking of a move to alternative housing accommodation, and in most cases, wanting to explore retirement housing options. During 2004, we received 67 enquiries from people living in Warwickshire and 188 in the county of West Midlands.

The information and analysis presented below is based on detailed research by EAC into sheltered and retirement housing provision across the UK, analyses of enquiries received by our Advice Service, and demographic data provided by OPCS / National Statistics. The views presented are my own, but based on EAC's commitment to encouraging the provision of a range of housing, support and care options to meet older people's needs and aspirations.

Summary of Findings

- There is a total of just 1,446 retirement properties with warden service, in all tenures, in the District of Warwick - for a population of 26,749 older people (60+) or 15,076 households headed by a pensioner.
- Despite there being high levels of owner occupation (73.2%) amongst households headed by a pensioner in the District, there is a disproportionate amount of rental provision in the figures cited above. There are only 21 leasehold retirement properties per 1,000 older people (60+), compared to 33 rental properties.

- The majority of older people who seek to move into retirement accommodation have no choice but to maintain their previous tenure. There are 50 leasehold retirement properties for every 1,000 owner-occupier pensioner-headed households, against 221 rental properties for every 1,000 pensioner renting households.
- The comparative under-provision of leasehold retirement accommodation found in Warwick District exists more starkly in the County of Warwickshire as a whole, and yet more starkly in the neighbouring Borough of Solihull and City of Coventry.
- Ignoring administrative boundaries and looking at provision within 5 km and 10 km of Kenilworth itself reveals similar discrepancies.
- In terms of the housing choices open to them, elderly owner-occupiers living in and around Kenilworth, or needing to move to the area to be closer to family, are very poorly provided for.

1. What is 'sheltered' / 'retirement' housing?

'Sheltered' or 'retirement' housing is accommodation designed to suit people as they age; typically purpose designed flats; usually incorporating some shared (communal) facilities such as garden, guest suite, lounge and laundry. Support for residents and management of the development is provided by a 'warden' or scheme manager who, depending on the size of the development, will either reside on site or, as is increasingly the situation, provide a peripatetic service. Accommodation is also linked to an emergency call facility to summon assistance in emergencies.

Early models of housing to meet the specific needs of older people were devised by Almshouse Charities. The modern form of sheltered housing was shaped by local councils, who developed schemes at substantial scale from the late 1950s to the 1970s. Housing associations (not-for-profit agencies) rapidly took on the main providing role in the late 1970s, continuing to build until the 1990s. Between them, they built around **½ million properties** throughout the UK, almost all of them to rent.

During the mid 1980s private housing developers began to build and market their own version of sheltered housing – this time, for sale. They generally preferred other names, and 'retirement housing' quickly became the commonly accepted one. It was in essence, however, the same model, if generally a little more generous in terms of space standards.

After an initial flurry of building in the later 1980s, the development of private (generally leasehold) retirement housing has subsequently proceeded at a slow pace, with less than 3,000 units added to the national stock annually over recent years. The total UK stock now stands at just over **100,000 properties**.

The term 'retirement housing' is now increasingly commonly used across the spectrum of providers, and regardless of tenure.

2. Need for private retirement housing

Retirement housing fulfills a number of different needs as well as aspirations amongst older people. Those who choose to move into retirement housing do so for a number of reasons. Some look for physical security, others companionship. Some are keen to minimise the burden of looking after a property; others seek to 'downsize' from the family home and release equity for later life. The daily support provided by 'wardens' or scheme managers is a valued service to many, offering the comfort of knowing that familiar help will be at hand if and when needed. Whatever the mix of individual reasons, retirement housing is clearly a positive choice for many older people of all lifestyles and backgrounds. Equally, its role in helping prevent calls on social care and health services is well documented, in particular in reducing hospital admissions through early intervention and facilitating discharge from hospital through planned after-care and support.

As the figures quotes above suggest, there is at present within the UK a significant tenure imbalance in the provision of retirement housing. Whilst some 65-70% of older

people are owner-occupiers, only one in six (17%) of all sheltered / retirement properties are available for purchase.

It is also important to note that the vast bulk of the stock, that provided for rent, was 'allocated' only to applicants whose financial circumstances were seen to warrant the benefit of the public subsidy channelled into it by local councils and central government. Owner-occupiers continue to have only restricted access to it, particularly in areas of highest demand in the southern half of England.

As a consequence, the owner-occupying majority of the older population remains severely constrained in the housing options available to it in retirement; comparatively few retirement properties are available to purchase, and even if they are prepared to rent, they are allowed only very restricted access to the rental stock. This is a great pity in social terms, as well as a constraint on the individuals concerned.

3. Profile of Kenilworth and Warwick District Council area

Kenilworth lies towards the northern border of both Warwick DC area and the county of Warwickshire. It is approximately 5km from both Solihull Metropolitan Borough Council and Coventry City Council areas. It is therefore appropriate to examine the proposed development of retirement properties both locally in and a broader geographic context.

The resident population of Warwick DC, measured in the 2001 Census, was 125,931 of which 13.2% (16,644) were aged 60 – 74 and 8.0% (10,105) 75 and over. A total of 21.2%, or nearly 27,000 older people. This percentage is slightly higher than the average for England of 20.7%.

14.4% of all households in the District (7,695 households) comprise a single pensioner living alone.

Owner occupation is high, at 73.2% over all ages and exactly the same figure amongst older households (those headed by someone of pensionable age).

The average property value in the District is £217,042, rather higher than the England average of £183,486.

4. Profile of neighbouring areas

Data from the 2001 Census shows a similar picture of large elderly populations, high levels of owner-occupation and substantial property values for neighbouring areas:

Older people

	Total population	Older population			
		60 - 74 (%)	75+ (%)	Total 60+ (%)	Total (people)
North Warwickshire	61,860	13.7	6.6	20.3	12,547
Nuneaton and Bedworth	119,132	13.2	6.6	19.8	23,576
Rugby	87,453	13.5	7.8	21.3	18,593
Stratford-upon-Avon	111,484	15.6	8.5	24.1	26,893
Warwick	125,931	13.2	8.0	21.2	26,749
Warwickshire	505,860	13.8	7.6	21.4	108,358
Solihull	199,517	14.3	7.7	22.0	43,847
Coventry	300,848	12.5	7.4	19.9	59,799
England	49,138,831	13.2	7.5	20.7	10,199,309

Households headed by a pensioner

	Total households	H'holds headed by pensioner	% pensioner h'holds
North Warwickshire	25,174	6,788	27.0
Nuneaton and Bedworth	48,683	13,185	27.1
Rugby	36,483	10,232	28.0
Stratford-upon-Avon	47,202	14,607	30.9
Warwick	53,356	15,076	28.3
Warwickshire	210,898	59,888	28.4
Solihull	80,930	24,414	30.2
Coventry	122,353	34,631	28.3
England	20,451,427	5,776,660	28.2

Tenure of households headed by a pensioner

	Total pensioner households	Owner-occupiers	%	Renters & other	%
North Warwickshire	6,788	4,597	67.7	2,191	32.3
Nuneaton and Bedworth	13,185	9,656	73.2	3,529	26.8
Rugby	10,232	7,581	74.1	2,651	25.9
Stratford-upon-Avon	14,607	10,769	73.7	3,838	26.3
Warwick	15,076	11,033	73.2	4,043	26.8
Warwickshire	59,888	43,636	72.9	16,252	27.1
Solihull	24,414	19,144	78.4	5,270	21.6
Coventry	34,631	25,534	73.7	9,097	26.3
England	5,776,660	3,939,809	68.2	1,836,851	31.8

Average property values (Q1 2005, Land Registry figures)

	£
North Warwickshire	157,744
Nuneaton and Bedworth	130,743
Rugby	179,198
Stratford-upon-Avon	249,497
Warwick	217,042
Warwickshire	190,851
Solihull	206,557
Coventry	126,082
England	183,486

5. Retirement housing provision in and around Kenilworth

Summary statistics for all retirement housing developments where a warden service is provided are shown below. Details of all developments in Warwick District and within 5km and 10km of Kenilworth itself, are provided as appendices to this report

	Developments			Properties		
	Rented	Leasehold	Total	Rented	Leasehold	Total
North Warwickshire	16	1	17	442	32	474
Nuneaton and Bedworth	40	3	43	1,208	152	1,360
Rugby	60	8	68	1,232(*)	421	1,653
Stratford-upon-Avon	18	11	29	601	413	1,014
Warwick	30	16	46	894	552	1,446
Warwickshire	164	39	203	3,297	1,570	5,947
Solihull	47	24	71	1,682	808	2,490
Coventry	57	8	65	1,607	307	1,914
England	13,066	2,652	15,718	399,403	97,327	496,730
Within 5 km of Kenilworth	6	6	12	180	241	421
Within 10km of Kenilworth	81	26	107	2,306	914	3,220

(*) estimated

6. Retirement housing provision against demographics

One useful measure of retirement housing provision, viewed from the perspective of the choices open to older people, is given by combining data on properties with that for population. This enables us to see how much is provided, of each tenure, per 1,000 older people.

	Older people (60+)	Retirement properties			
		Leasehold	Leasehold per 1,000 older people	Rented	Rental per 1,000 older people
North Warwickshire	12,547	32	3	442	35
Nuneaton and Bedworth	23,576	152	6	1,208	51
Rugby	18,593	421	27	1,232(*)	66(*)
Stratford-upon-Avon	26,893	413	15	601	23
Warwick	26,749	552	21	894	33
Warwickshire	108,358	1,570	14	4,377	40
Solihull	43,847	808	18	1,682	38
Coventry	59,799	307	5	1,607	27
England	10,199,309	97,327	10	399,403	39

(*) estimated

As can be seen, leasehold provision by this measure is extremely low compared to rental provision in almost all parts of Warwickshire - as indeed it is in England as a whole.

On the assumption (borne out by evidence from EAC's own Advice Line) that the vast majority of older people who wish to move into retirement housing would either prefer or are obliged to maintain their previous tenure status, we can adjust these figures to provide a more accurate comparison between the *relevant* provision available to renting and owner-occupier households.

	Owner-occupier prospects			Renting household prospects		
	Households headed by a pensioner	Leasehold retirement properties available	Retirement properties per 1000 households	Households headed by a pensioner	Rented retirement properties available	Retirement properties per 1000 households
North Warwickshire	4,597	32	7	2,191	442	202
Nuneaton and Bedworth	9,656	152	16	3,529	1,208	342
Rugby	7,581	421	56	2,651	1,232(*)	465
Stratford-upon-Avon	10,769	413	38	3,838	601	157
Warwick	11,033	552	50	4,043	894	221
Warwickshire	43,636	1,570	36	16,252	4,377	269
Solihull	19,144	808	42	5,270	1,682	319

Coventry	25,534	307	12	9,097	1,607	177
England	3,939,809	97,327	25	1,836,851	399,403	217

It is clear that the provision of leasehold retirement housing in Warwick District remains extremely low compared to rental provision, despite the fact that it is higher than in both the County of Warwickshire as a whole and England as a whole.

This means that those older owner-occupiers who prefer, or have no choice but, to purchase have very limited options, whether close to Kenilworth itself or within the surrounding areas.

John Galvin
EAC Director
August 2005

Overleaf

Maps:

- Retirement Housing close to Waverley Road, Kenilworth
- Retirement Housing within 5 km of Kenilworth
- Retirement Housing within 10 km of Kenilworth

Appended separately

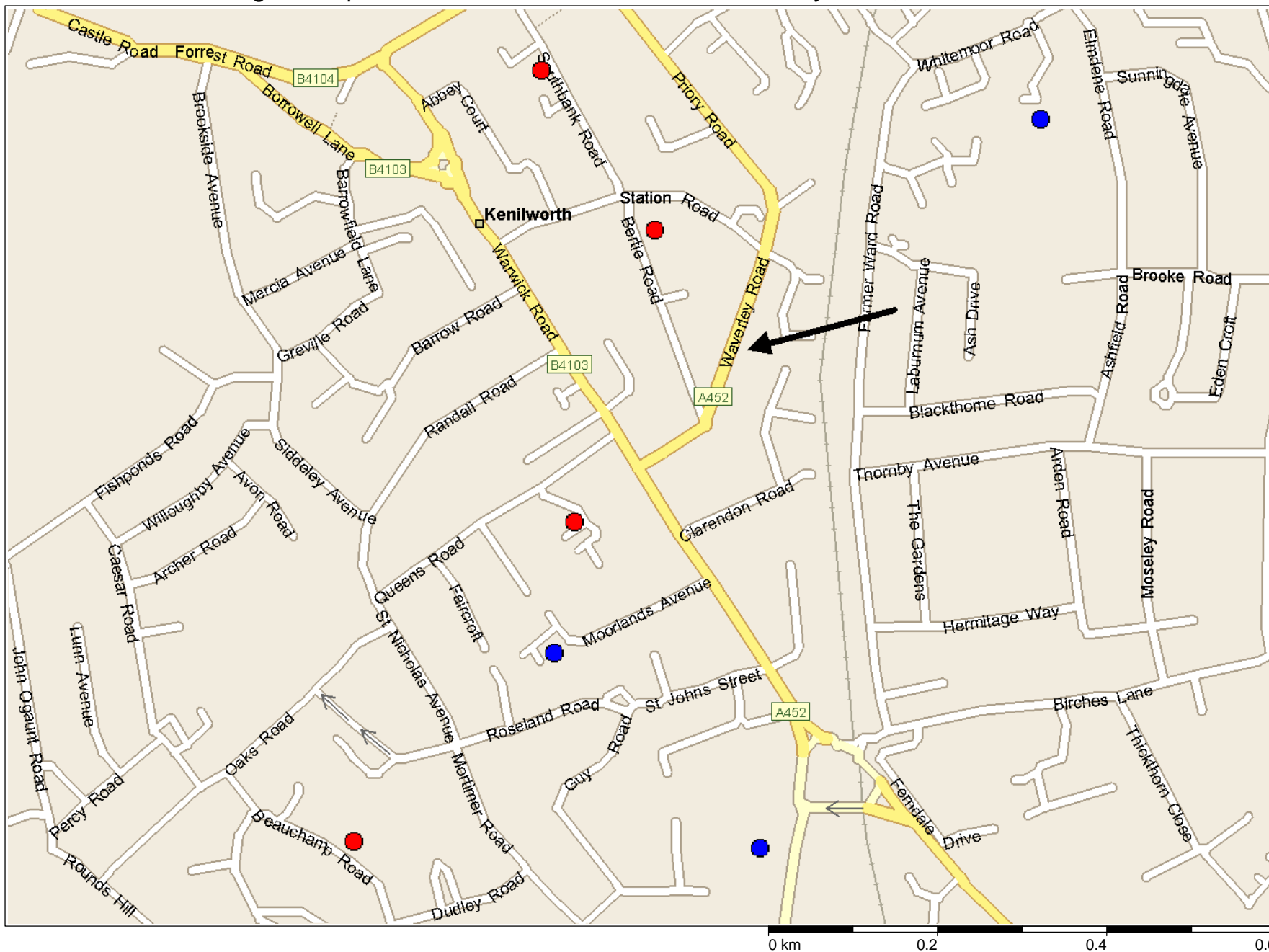
Detailed reports on retirement housing developments:

- Warwick DC area
- Within 5 km of Kenilworth
- Within 10 km of Kenilworth

Retirement housing developments for rent and sale, close to Waverley Road, Kenilworth

Pushpins

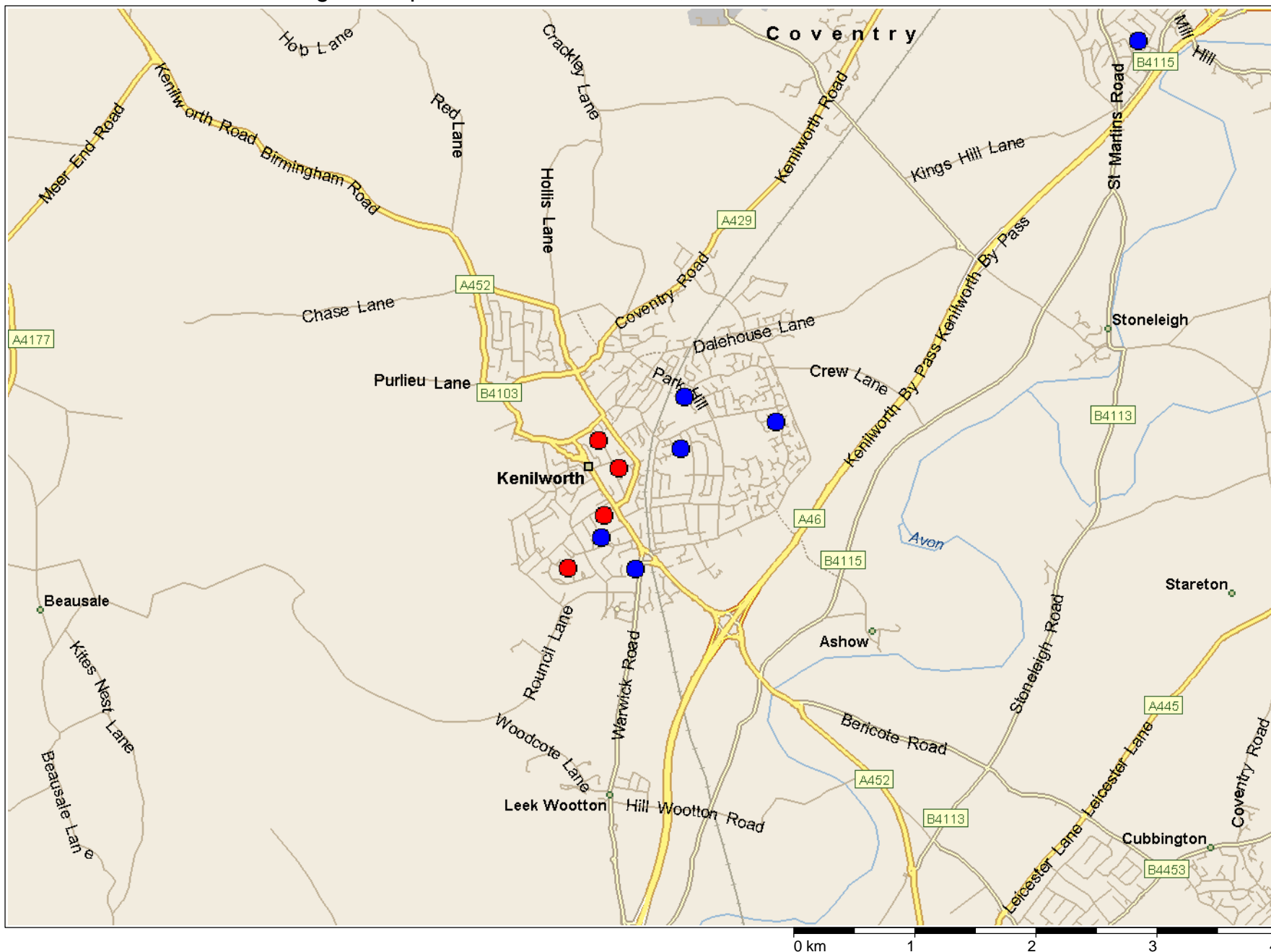
- Developments for rent
- Developments for sale



Retirement housing developments for rent and sale, within 5km of Kenilworth

Pushpins

- Developments for rent
- Developments for sale



Retirement housing developments for rent and sale, within 10km of Kenilworth

- Pushpins**
- Red circle: Developments for rent
 - Blue circle: Developments for sale

