

owner-occupation in this area, much of the projected demand for new housing for older people is likely to be in the owner-occupied sector. However, there may be some current marginal owner-occupiers who may be attracted by a good quality rental offer.

This demand analysis gives projections based on external sources of data and assumptions are levels of future demand. There are many variations that could change. However, it suggests strong and growing demand for specialist housing over the next 20 years.

Care should be applied when looking at individual settlements. Typically, many people looking for specialist housing may be willing to move up to 10 miles to find the right accommodation for them. For example, residents of Mountsorrel and Rothley may consider living in either settlement.

10 The Market for Housing for Older People

There is not a single definition of specialist housing for older people. The Ministry of Housing and Local Government circular 82/69 introduced the categorisations (cat 1, cat 1.5, cat 2 and extra care) that are often still used by housing providers. However, such categorisations are now harder to apply and housing for older people may be seen as a continuum with schemes providing a range of design features and service, focussed on varying client groups.

Table 25

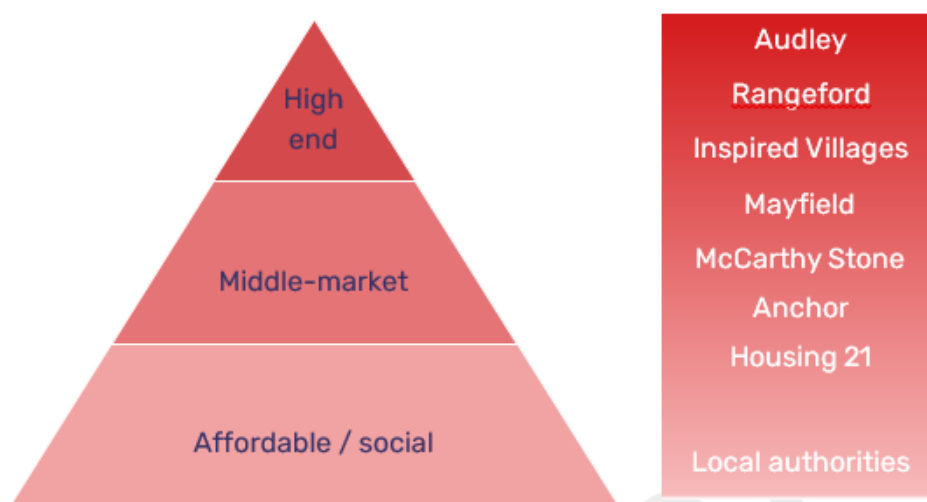
	Independent Living	Retirement communities	Extra care
Physical design	Level access Well maintained gardens Security features	Level access Lifts Well maintained gardens Security features Wider corridors Communal lounge Laundry facilities Guest room Assisted bathing facilities	Level access Lifts Well maintained gardens Security features Wider corridors Communal lounge Communal dining room Laundry facilities Guest room Assisted bathing facilities Catering kitchen Shop Additional rooms for other services
Residents	Minimum age limit & able to maintain tenancy Balance of needs Socially active independent communities	Minimum age limit & able to maintain tenancy with support Balance of needs	Minimum age limit – able to maintain a tenancy with assistance of care provider Needs dictated by care hours available Activities organised by provider
Services	24 hour community alarm service Visiting support Low levels of visiting care Garden maintenance Activities for residents	24 hour community alarm service On site support Significant levels of visiting care Garden maintenance / window cleaning Activities for residents and local community	24 hour community alarm service On site support On site care

The rapid increase in the older population has led to significant growth in the market for specialist housing for older people. The established providers have been joined by many new developers of specialist schemes; some being set up as new brands by the mass house builders.

Much of the recent development of specialist housing for older people has been care villages, retirement villages and continuing care retirement communities, some of which are completely housing with care and some that contain housing with care together with retirement housing and residential care. The size of stand-alone schemes has grown from a norm of around 40 units to around 60–80 units or more.

The market may be seen to have three different sectors, largely based on the location of schemes, quality of accommodation, facilities included and services provided. These will be reflected in the price-point.

Figure 4



Most of the for-profit providers originally aimed at the relatively small number of older people who can afford very high-quality accommodation and services. Local authorities and housing associations largely cater for the affordable housing end of the market. The housing associations with the most housing for older people are Anchor, Housing 21, Sanctuary, Clarion, Guinness and Riverside.

The mid-market has been relatively under-supplied with McCarthy Stone as the main developer in this market but there are other developers now expanding in this sector. Some of the high-end providers are also moving more towards the mid-market through introducing new brands. For example, Audley is now starting to develop schemes under the Mayfield brand. Some housing associations, such as Anchor, are also increasingly targeting this market.

The East Midlands has schemes provided by the main mid-market providers including McCarthy Stone and Churchill. They continue to positively seek sites and develop new schemes, primarily in market towns. The specialist housing associations, Anchor, Housing 21 and Abbeyfield all operate within the East Midlands but they have completed very little new development in this area over the last 10 years. Much of the more recent development of specialist housing by housing associations has been delivered by East Midlands Housing, Nottingham Community Housing Association, Longhurst Housing Association and the Extra Care Charitable Trust.

Analysis by Carterwood shows that during 2022/23 McCarthy Stone made by far the greatest number of planning applications for specialist housing, aiming to provide nearly 2,500 more units. Churchill were the second largest with over 1,200 units. Anchor Hanover was the housing association with the greatest growth plans for 168 units¹.

¹ Carterwood, Market Movers 2023 – older people’s housing sector, <https://www.carterwood.co.uk/carterwoods-market-movers-2023/#mnr>

Housing providers will focus on different potential residents. The high-end of the market will typically target those with a home valued at £350,000 or more. The middle market will be aimed at those selling a home valued at less than £350,000. The affordable end of the market will be targeted towards those in rented housing or those owning a lower value home who want to release some of the equity.

10.1 PROPERTY OFFER

It is difficult to describe how products are differentiated across the market sectors. Different operators have varying property and service offers. Design is important with some developers offering a more traditional design while others have a more contemporary schemes, often dependent on location. The HAPPI principles are applied in many new developments. Some broad descriptors can be applied across different parts of the market:

	High end	Mid-market	Affordable
Site / location	Large sites with grounds in more prestigious rural or suburban locations.	Smaller sites with limited gardens. Well located, often in market towns.	Smaller, lower value sites. Some Section 106. Well located for services.
Space standards	Larger homes that are well spaced. More communal space with many different rooms. Considerable external space and homes have balconies or patios.	Smaller homes with limited communal space that can be used for several purposes. Limited external space. Homes may have balconies or patios.	Smaller homes with limited communal space that can be used for several purposes. Limited external space. Homes may have balconies or patios.
Facilities	Swimming pool, gym, spa, etc	More limited. Unlikely to have a pool but may have a small gym.	No pool or gym. May have space that can be used for crafts and games.
Services	Care services are unlikely to vary significantly. The health and wellbeing support may be greater in the higher end schemes but this varies. Higher end schemes may offer more buy-in services.		

Many older people living in the private rented sector struggle with the cost and condition of their homes, illustrating the continuing need for good quality, affordable homes. Independent Age completed a survey and produced a report during 2023 on the issues faced by older people in the

private rented sector². Some of the main points from this report were:

- 64% of older people live in the private rented sector because they can't afford to buy a home;
- 37% of older private renters experience relative income poverty after housing costs;
- Almost 6% of people aged 65–74 are in rent arrears – more than any other age group;
- 28% of renters aged 65–74 live in a non-decent home, with this rising to 33% among those aged 75 or over; and
- 70% of private renters aged 65 or over in England say they would find it difficult to find an alternative property if they had to move.

10.2 WELLBEING OFFER

Some providers have an offer more focussed on improving residents' health and wellbeing – a lifestyle offer. This can be a good marketing tool that helps to differentiate a provider's offer. Keeping residents more active and engaged can also help to develop the community and reduce turnover. The cost of these services is included in the core service charge or as an additional personal charge.

McCarthy Stone offers its Independent Lifestyle Support Service at Retirement Living Plus schemes. One hour domestic assistance is provided each week with the option to purchase more. It describes this as:

"Companionship both in the apartment and in the community. This can involve help with medical appointments and food shopping but also with fun stuff like trips to leisure centres, theatres, restaurants, football matches and more."

ExtraCare Charitable Trust's Wellbeing Advisors (registered general nurses) empower residents to make informed decisions about their lifestyle and health via annual wellbeing assessments. Each assessment typically covers a range of tests and common conditions, including blood pressure, cholesterol level, urine, diet, fitness, sleep, diabetes and osteoporosis. Residents can be referred to their doctor for treatment or offered further advice by their Wellbeing Advisor. Progress is supported through follow-up assessments, wellbeing talks or gym sessions, as appropriate to each resident's needs.

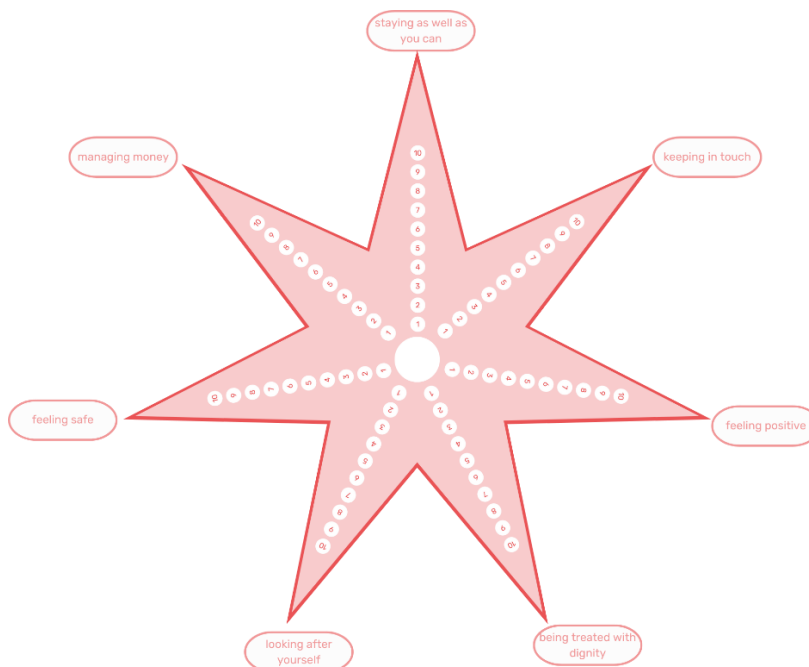
Anchor provides its Be Well 360 service on new developments. Wellbeing Advisors are shared between two or three schemes. The Advisors complete an annual assessment which includes some physical health checks but also uses the older person's outcomes star developed by Triangle. Based on these assessments the Wellbeing Advisor develops interventions aimed at individuals or a group of residents on a scheme. The interventions may be delivered by the Advisor or by partner organisations.

² Independent Age, 2023, Hidden renters: The unseen faces of the rising older rental wave.

Anchor has partnered with the Joy Club, an online activities club where members can learn from experts, keep their minds and bodies active and connect with people who share their interests.

<https://thejoyclub.com/anchor/>

Figure 5



Inspired Villages has partnered with Zeno. Each of the participants is given access to the HealthNav app and supplied with wearable technology to help track activity, movement and sleep. The app gives access to a daily dashboard showing movement, activity, sleep and nutrition, a Wellness Library of articles around wellbeing, connection to each other for personal and community goals and challenges and guidance on how to gradually increase activity.

The New Economics Foundation describes the five ingredients of wellbeing; connect, take notice, keep learning, be active and give. Some providers, including Guinness and Anchor have built their wellbeing offer around the five ingredients of wellbeing.

Figure 6



Anchor aims that schemes should offer activities across the five headings, giving the following examples:

Table 27	
Connect	Coffee mornings/afternoon teas/lunch clubs/fish and chip suppers/cheese and wine evenings/book clubs, Men's Sheds, activity-based sessions, intergenerational activities, Dogs Trust events, resident engagement,
Take notice	Complimentary therapies, Remembrance/historical activities, music-based activities, skill-based activities such as photography and writing. Mindful physical activities such as yoga and Pilates. Outdoor and garden activities such as walking groups, sensory gardens, wildlife, gardening and Anchor Hanover in Bloom. Beauty based sessions.
Keep learning	University of the Third Age, digital, craft groups, learning or re-learning skills through meaningful activity, intergenerational work and sharing skills, personal safety / crime prevention, guest speakers at location events, U3A, digital inclusion (scam awareness, learning skills, peer led support, e-learning), Dementia Friends training.
Be active	Chair based exercise, walking groups, Wii Fit/YouTube/Fitbit Challenge, walking groups, outdoor/indoor gyms, raised bed gardening/sensory gardens/vegetable growing, Local Authority led activities, yoga, Pilates, T'ai Chi, belly dancing, 10 Today.
Give	Good Neighbour Schemes, location based social groups, Resident Associations, volunteering activities such as Christmas Child Boxes, food parcels and befriending.

Rangeford, a provider of high-end retirement villages, has adopted a similar approach across four headings.

Figure 7



10.3 SUMMARY

- Considerable recent attention on the housing for older people market with new providers entering the market.
- Much current focus on the middle market, for sale and rented.
- Much current development is housing with care / integrated housing communities.
- The average size of schemes has increased to 60 to 80 homes or more.
- Design standards are high, often focussed on HAPPI principles.
- Many specialist providers offer additional wellbeing services to respond to the needs of residents and to differentiate their offer.

11 Thank You

We would like to thank all of the residents, officers, councillors and others who contributed their time and consideration to assist our work on this report. Your support and input are much appreciated by the ARK team.

ARK Consultancy Limited
February 2024

1 LA Disposal of Homes

- 1.1 We were requested to provide examples of cases where Local Authorities have disposed of their Supported Housing stock to Housing Associations.
- 1.2 Table 1 below highlights examples where Local Authorities have disposed of their stock to Housing Associations, on the open market, or to other Local Authorities.

Organisation	Details	Date
Examples of Local Authority		
Adur & Worthing Councils	Disposal of Ashcroft, to Worthing Homes, and entry into a Development Agreement with Worthing Homes to secure the redevelopment of the site to provide sheltered accommodation. The approval granted Worthing Homes a 250 year lease, subject to obtaining planning permission for 56 units of Sheltered Accommodation, and subject to securing Homes England grant funding.	2024
Colchester City Council	Disposal of Maytree Court on the open market	2017
Leeds City Council	Disposal of three sheltered housing schemes, Kendall Carr, Holborn Court and Cockcroft House. Alternative uses for the buildings by other Leeds City Council Departments had been considered but rejected based on anticipated refurbishment costs. It was proposed that the buildings be demolished and the land sold on the open market, as part of the Older Person's Housing and Care project,	2012
North West Leicestershire District Council	In 2011 the Housing Service undertook a review of the traditional corridor style sheltered housing schemes within its HRA asset portfolio to assess the investment needs and levels of demand for this type of accommodation. Westgate in Ibstock, had been empty since 2011, but not been formally decommissioned. Cabinet report seeks to formally decommission this scheme.	2014
London Borough of Kingston Upon Thames	Following a Sheltered Housing Review Yew Tree House was sold and capital receipt to be allocated to Sheltered Housing specifically.	2008
Dover District Council	Roly Eckhoff House Buckland - Poor standard of accommodation with close proximity to more modern RSL scheme. Shared bath/showers. Disposed to Kent County Council for redevelopment.	2004
Hackney Council	Transferred all of its sheltered housing stock to Hanover Housing Association (Now Anchor Hanover)	2002
Enfield Council	Disposal of HRA assets (newly developed sites, although not supported housing) to Red Lion Homes.	2018

Equality Impact **Assessment**

**The Future of Sheltered
Accommodation**
[Sheltered Housing Review]

- **Background**

An Equality Impact Assessment is an improvement tool. It will assist you in ensuring that you have thought about the needs and impacts of your service/policy/function in relation to the protected characteristics. It enables a systematic approach to identifying and recording gaps and actions.

- **Legislation- Equality Duty**

As a local authority that provides services to the public, Charnwood Borough Council has a legal responsibility to ensure that we can demonstrate having paid due regard to the need to

- ✓ Eliminate discrimination, harassment, victimisation.
- ✓ Advance Equality of Opportunity
- ✓ Foster good relations

For the following protected characteristics:

- ✓ Age
- ✓ Disability
- ✓ Gender reassignment
- ✓ Marriage and civil partnership
- ✓ Pregnancy and maternity
- ✓ Race
- ✓ Religion and belief
- ✓ Sex (Gender)
- ✓ Sexual orientation

What is prohibited?

- ✓ Direct Discrimination
- ✓ Indirect Discrimination
- ✓ Harassment
- ✓ Victimisation
- ✓ Discrimination by association
- ✓ Discrimination by perception
- ✓ Pregnancy and maternity discrimination
- ✓ Discrimination arising from disability
- ✓ Failing to make reasonable adjustments

Complete this action plan as you go through the questions

- **Step 1 – Introductory information**

Title of the policy	The Future of Sheltered Accommodation [Sheltered Housing Review]
Lead officer and others undertaking this assessment	Peter Oliver - Director of Housing and Wellbeing
Date EIA started	12.02.25
Date EIA completed	24.02.25

● **Step 2 – Overview of policy/function being assessed**

Outline: What is the purpose of this policy? (Specify aims and objectives)
To set out a direction of travel in respect of sheltered accommodation. Subject to further consultation with tenants, it is proposed 5 schemes are disposed of and that receipts are reinvested into improving other schemes.
What specific group/s is the policy designed to affect/impact and what is the intended change or outcome for them?
Prospective or current tenants of sheltered accommodation, who are typically aged 60 plus. Subject to consultation, tenants will be supported to move out of moribund sheltered accommodation. The land will be sold to a registered provider of social housing to develop new high-quality accommodation for older people.
Which groups have been consulted as part of the creation or review of the policy?
<ul style="list-style-type: none"> • Prospective and current tenants of sheltered accommodation through a survey. • Tenants and elected members, through the Housing Management Advisory Board, and a series of workshops. • A representative from Age UK, who attended the workshop referred to above.

● **Step 3 – What we already know and where there are gaps**

List any existing information/data do you have/monitor about different diverse groups in relation to this policy? Such as in relation to age, disability, gender reassignment, marriage and civil partnership, pregnancy & maternity, race, religion or belief, sex, sexual orientation etc. Data/information such as: <ul style="list-style-type: none"> • Consultation • Previous Equality Impact Assessments • Demographic information • Anecdotal and other evidence
The Council holds detailed resident profiling information available on QL, its housing management system. A survey of existing and prospective tenants has been carried out. This asked residents about their physical needs in the context of the future accommodation offer. A series of workshops were undertaken to support the identification of resident aspirations.
What does this information / data tell you about diverse group? If you do not hold or have access to any data/information on diverse groups, what do you need to begin collating / monitoring? (Please list)
See Sections 6 Resident Profile and 7 Aspirations at Appendix 1 Sheltered Housing Review.

● **Step 4 – Do we need to seek the views of others? If so, who?**

Considering the answers given in Step 2, do you need to consult with specific groups to identify needs / issues? If not explain why.
--

Extensive consultation has already been undertaken.

● **Step 5 – Assessing the impact**

Considering any data/consultation/information and your own knowledge, identify whether the policy has a positive or negative impact on the individuals or community groups who identify with any 'protected characteristics' and provide an explanation for your decision. Please refer to the general duties on the front page.

Age	<p>Some existing accommodation does not meet the needs of older people. Long term there will be a positive impact on older people should new high-quality accommodation be provided. In the short term there will be disruption and potentially distress caused to older people as they will need to move home. Support will be provided to mitigate against the probability of distress.</p> <p>Potentially new provision may attract older people to move into it, freeing up currently underoccupied family accommodation. This would benefit younger households.</p>
<p>Disability</p> <ul style="list-style-type: none"> • Physical • Visual • Hearing • learning disabilities • mental health 	<p>Some existing accommodation does not meet the needs of people with disabilities. Corridors are long and steps are present. Many bedsits do not have their own bathing facilities. Some schemes are significantly underoccupied and this is unlikely to support good mental health.</p> <p>New accommodation of a higher quality would have features making it more suitable for occupation by disabled people, and higher levels of occupation are likely to support better mental health through increased opportunities for social interaction.</p> <p>As above, whilst there are long term benefits, short term disruption and potentially distress will be caused, and this will be mitigated through support provided to tenants.</p>
Gender Reassignment (Transgender)	Neutral impact.
Race	Neutral impact.
Religion or Belief (Includes no belief)	Neutral impact.
Sex (Gender)	Neutral impact.
Sexual Orientation	Neutral impact.
<p>Other protected groups</p> <ul style="list-style-type: none"> • Pregnancy & maternity • Marriage & civil partnership 	Positive impact - resulting new accommodation is likely to be larger and therefore more suitable for people living together.

<p>Other socially excluded groups</p> <ul style="list-style-type: none"> • Carers • Low literacy • Priority neighbourhoods • Health inequalities • Rural isolation • Asylum seeker and refugee communities • Current and ex-armed HM forces personnel (Veterans) • Care experienced leavers 	<p>People in need of social housing are more likely to have their needs met through the creation of new accommodation.</p>
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Where there are potential barriers, negative impacts identified and/ or barriers or impacts are unknown, please outline how you propose to minimise all negative impact or discrimination.

- If you have identified adverse impact or discrimination that is illegal, you are required to take action to remedy this immediately.
- Additionally, if you have identified adverse impact that is justifiable or legitimate, you will need to consider what actions can be taken to mitigate its effect on those groups of people.

The short-term adverse impact is justifiable because in the long term the accommodation offer for older and disabled people will be improved.

The key risk is as follows:

- Insufficient communication and support for tenants leading to potential distress caused to tenants and reputational damage.

The mitigation is:

- Consultation with tenants to take place.
- Regular communication with tenants and their representatives.
- Aim to incorporate the potential for tenants to move in to newly provided accommodation - through legal provision / nomination routes.
- Home-loss payments made to tenants required to move home.
- Support service provided to help tenants with the practicalities of moving home.

Summarise your findings and give an overview as to whether the policy will meet Charnwood Borough Council's responsibilities in relation to equality and diversity (please refer to the general duties on the front page).

Subject to consultation, and should the recommendations be approved, in the short term there will be disruption and potentially distress caused to older people as they will need to move home. The mitigation to this is detailed above.

The short-term adverse impact is justifiable because in the long term the accommodation offer for older and disabled people will be improved. Potentially younger residents may also benefit as older tenants who are under occupying family housing move into new high quality sheltered accommodation.

The recommended approach will meet the Council's responsibilities in relation to equality and diversity.

● **Step 6- Monitoring, evaluation, review**

Are there processes in place to review the findings of this Assessment and make appropriate changes?
How will you monitor potential barriers and any positive/ negative impact?

A project team is already in existence. The risk and mitigation detailed above will be added to the risk log and tracked to conclusion. Communication with affected tenants is already a standing agenda item at project team meetings.

How will the recommendations of this assessment be built into wider planning and review processes?
e.g. policy reviews, annual plans and use of performance management systems.

As above.

● **Step 7- Action Plan**


Please include any identified concerns/actions/issues in this action plan. The issues identified should inform your Service Plan and, if appropriate, your Consultation Plan

Reference Number	Action	Responsible Officer	Target Date
1	Risk and mitigation detailed above to be incorporated into the risk log for the sheltered accommodation review project.	Director of Housing and Wellbeing	April 2025

● **Step 8- Who needs to know about the outcomes of this assessment and how will they be informed?**

	Who needs to know?	How they will be informed (we have a legal duty to publish EIA's)
Employees	Y	Internal communication
Service users	Y	Letter
Partners and stakeholders	Y	Workshop feedback
Others		
To ensure ease of access, what other communication needs/concerns are there?		

● **Step 9- Conclusion (to be completed and signed by the **Service Head**)**

I agree with this assessment
If <i>disagree</i> , state action/s required, reasons and details of who is to carry them out with timescales below.
N/A
<p>Signed (Service Head):  Peter Oliver</p>
Date: 24.02.25