



**SPECIALIST HOUSING FOR OLDER
PEOPLE IN WOKINGHAM**

Headline drivers of need and assessment of
specialist housing requirements

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Specialist Housing for Older People in Wokingham

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Executive Summary

- i. This report has been prepared by Stantec Development Economics for Retirement Villages Group. The aim of the report is to establish the local drivers of need and demand for specialist housing for older people in Wokingham, and to provide an assessment of local requirements.

Approach

- ii. The approach taken in this assessment is derived from the 'Housing in Later Life' report, published in 2012¹. 'Housing in Later Life' provides a toolkit for local authorities in England when planning for specialist housing for older people. The approach involves an examination of local factors, including the size and makeup of the local older population and how it is projected to change, prevalence of ill health and support needs, the existing supply of specialist housing for older people, and the tenure of older households. The approach culminates in an assessment of requirements by type and tenure, for specialist housing for older people.
- iii. Following the approach set out in 'Housing in Later Life' and applying the recommended specialist housing provision rates², is consistent with achieving outcomes pursued by national planning policy³ and guidance⁴ – to boost the supply of specialist housing for older people; planning practice guidance describes this need as *critical*.⁵ It is for this reason that the specialist housing (market Extra Care) provision rates recommended by 'Housing in Later Life' have been endorsed at appeal and at local plan examination, albeit with the caveat that they should be far more ambitious.

Drivers of Need and Demand

- iv. The size of the older population in Wokingham, its projected growth, the prevalence of disability amongst the older population, and the number of older people living alone point to a need to significantly boost the supply of specialist housing for older people from its current low base.
- v. The key numbers that frame the situation are as follows:
 - Wokingham's population aged 60 and over stands at 41,521 (2022 estimate). It has grown by 21% since 2012 and is expected to grow a further 20% by 2032. By 2042 the number aged 60+ is expected to reach 56,264, growing at a slower rate of 12% from 2032 to 2042.
 - 21% of households in Wokingham consist entirely of people aged 66 and over.

¹ Housing in later life; planning ahead for specialist housing for older people: National Housing Federation, Housing LIN, McCarthy & Stone, Contact Consulting, Tetlow King Planning (December 2012), pages 1 to 3.

² The recommended provision rates are expressed as units of accommodation per thousand of the population age 75 and over.

³ 3 NPPF 2021, paragraph 62.

⁴ PPG, ID 63, Housing for Older and Disabled People.

⁵ PPG, ID 63, Housing for Older and Disabled People.



- 25% and 19% respectively of detached and semi-detached properties in Wokingham are occupied by households comprised only of people aged 66 and over. Provision of specialist housing could free some of this existing stock up.
 - 7,813 of these older households in Wokingham are comprised of people living alone⁶, and most are owner occupiers. Loneliness in old age is associated with a range of psychiatric disorders, and specialist housing can alleviate this issue.
- vi. **The evidence points to an especially large shortfall in the provision of specialist housing for older owner occupiers;** among them, the notional gap between demand for and supply of specialist housing is 12,468 homes. Among renters this gap is much smaller (851 homes). 35% of owner-occupied older households and 46% of their renting counterparts include at least one disabled person – these households are especially likely to benefit from housing with care.

Wokingham's 'Housing in Later Life' Derived Requirement for Specialist Housing for Older People

- vii. Table ES.1 shows the current level of specialist housing requirements (2023) based on supply by type and tenure in 2023 (columns A and B) and the population in 2022 (the latest available ONS population estimate) per thousand residents aged 75 and over (column C).
- viii. The 'Housing in Later Life' target provision rates are shown in column D. The net current requirements, excluding current supply, are shown in column E (target increase or decrease). Gross current requirements, including current supply, are shown in column F.

Table ES.1: Current Requirements for Specialist Housing for older people in Wokingham (2022 population and 2023 Q4 supply based)

A. Specialist Housing Type and Tenure	B. Current provision (number of units in 2023)	C. Current units per 1,000 residents aged 75+ in 2022	D. Target units per 1,000 residents aged 75+ in 2022	E. Required Increase or decrease	F. Resulting number of units in 2023
Affordable 'Retirement Housing'	633	40	60	313	946
Market 'Retirement Housing'	854	54	120	1,038	1,892
Affordable 'Housing with Care'	176	11	25	218	394
Market 'Housing with Care'	90	6	40	541	631

Source: EAC (2023 Q4), Mid-Year Population Estimates 2022 and Stantec analysis

⁶ This figure relates to the number living alone in 2022 and has been derived using the 2021 Census and ONS 2022 Mid-Year Population figure.

- ix. Table ES.2 relates to future specialist housing requirements (2032) based on supply by type and tenure in 2023 and the population in 2032 (using the growth in ONS population projections between 2022 and 2032 and applying the resulting rate of growth to ONS 2022 Mid-Year population figures). The future net requirements and future gross requirements are shown in columns E and F respectively.

Table ES.2: Future Requirements for Specialist Housing for older people in Wokingham (Projected 2032 population and 2023 Q4 supply based)⁷

A. Specialist Housing Type and Tenure	B. Current provision (number of units in 2023)	C. Current units per 1,000 residents aged 75+ in 2032	D. Target units per 1,000 residents aged 75+ in 2032	E. Required Increase or decrease	F. Resulting number of units in 2032
Affordable 'Retirement Housing'	633	33	60	534	1,167
Market 'Retirement Housing'	854	44	120	1,479	2,333
Affordable 'Housing with Care'	176	9	25	310	486
Market 'Housing with Care'	90	5	40	688	778

Source: EAC (2023 Q4), ONS 2018-based Sub National Population Projections and Stantec analysis

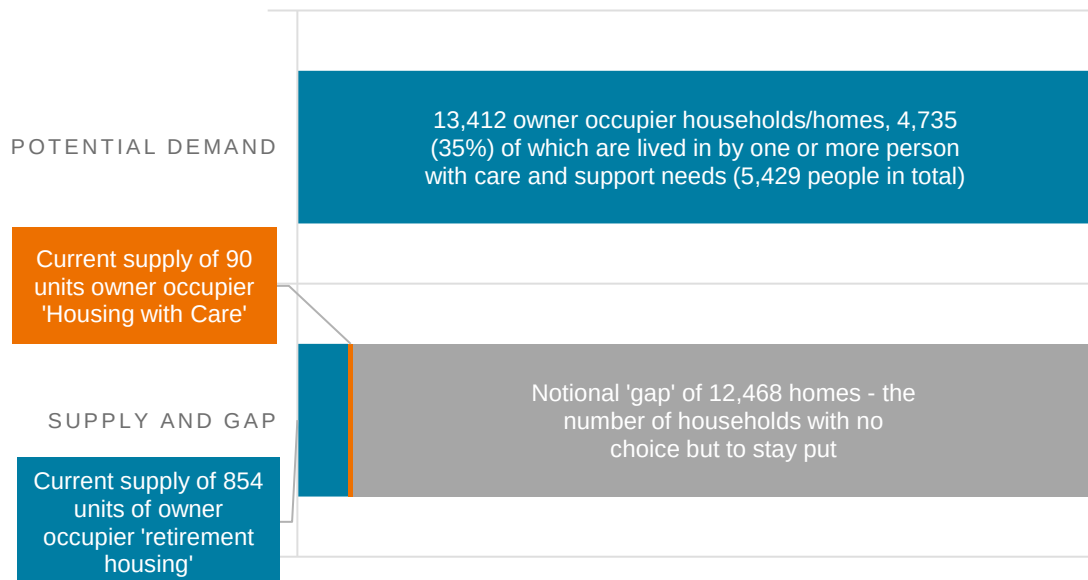
- x. Based on the 'Housing in Later Life' target provision rates, there are current requirements for 541 additional units of 'Housing with Care' for owner occupiers and 1,038 additional units of 'Retirement Housing' for owner occupiers in Wokingham. These net requirements increase to 668 units of 'Housing with Care' for owner occupiers and 1,479 units 'Retirement Housing' for owner occupiers in 2032.
- xi. Wokingham's Local Housing Need Assessment (LHNA) commissioned to Opinion Research Services (ORS) identified a potential future need for an additional 109 units of extra care housing over the period 2018 – 2036. This figure was calculated using current rates of provision in Wokingham, and only serves to bake in the current situation of 'critical need' for and undersupply of 'Housing with Care' in Wokingham. For this reason, it cannot be regarded as an assessment of need and should be disregarded.

Could Wokingham's Requirements be Higher?

- xii. The above requirements would clearly make inroads into Wokingham's specialist housing needs, increasing the supply of specialist housing for older owner occupiers from a low base of 90 units 'Housing with Care' and 854 units 'Retirement Housing', in the context of a high level of need, reviewed above (paragraph v. to vii.) and illustrated in Figure ES.1.

⁷ 2032 75+ population calculated by applying the growth between the 2022 and 2032 ONS population projections to the ONS 2022 Mid-Year Population figures.

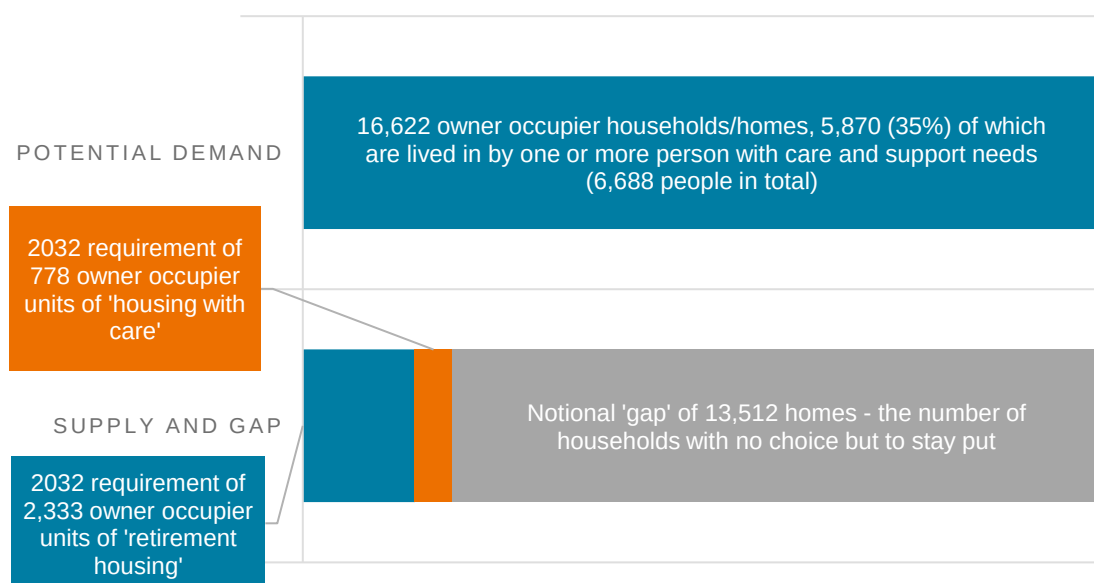
Figure ES.1: The Gap Between the Current Potential Demand (2022 population) and Current Supply (2023) of Specialist Housing for Older Owner Occupiers



Source: Census 2021 Custom Dataset, 2022 Mid-Year Population Estimate, EAC Database and Stantec analysis

- xiii. Figure ES.2 puts the 'Housing in Later Life' based gross owner occupier requirements of 541 units 'Housing with Care' and 1,038 units 'Retirement Housing'⁸ in the local need and demand context predicted for 2032.

Figure ES.2: The Gap Between the Future Potential Demand (2032 population) and Gross Requirements for Specialist Housing for Older Owner Occupiers in 2032



Source: Census 2021 Custom Dataset, 2018-based Population Projection, EAC Database and Stantec analysis

⁸ See Table ES.2, column F.



- xiv. Compared to the position in 2022, the number of owner-occupied 'older households' increases by 24% to over 16,600 in 2032. The ratio of owner-occupied 'older households' to specialist housing for older owner occupiers reduces from 14:1 to 5:1.
- xv. Whilst the ratio narrows, the notional 'gap' in supply – the number of owner occupier 'older households' 'with no choice but to stay put' – increases marginally from about 12,468 in 2022 to 13,512 in 2032. This indicates that the Housing in Later Life rates err on the side of *underestimating* need in the local context. Higher levels would better respond to the identified need and provide choice for more households.

Key Findings

- xvi. In conclusion, there is significant scope to increase in the supply of specialist housing for owner occupiers above the requirements arrived at using the 'Housing in Later Life' benchmark provision rates.
- xvii. Setting local targets above those arrived at using the 'Housing in Later Life' benchmark would have demonstrable benefits. For example, if the number of specialist owner occupied homes was equivalent to one-third or half the number of owner occupier 'older households' in 2032, then the target number would be 5,500 to 8,300 units of specialist housing for older owner occupiers.
- xviii. Delivered in the same proportions as the 'Housing in Later Life' owner occupied requirements (75% 'Retirement Housing', 25% 'Housing with Care') returns a gross requirement for 1,400 to 2,100 (net 1,300 to 2,000) units 'Housing with Care' for owner occupiers in 2032. This would significantly increase the housing choices available to older owner occupiers, give rise to significant health and well-being benefits and help free up market housing.
- xix. In the circumstances, the 'Housing in Later Life' based current requirement for 541 additional units 'Housing with Care' for owner occupiers and 1,038 additional units 'Retirement Housing' for owner occupiers, increasing to 688 and 1,479 respectively in 2032, should be regarded as minimum requirements and not a ceiling on development.

1 Introduction

- 1.1 This report has been prepared by Stantec Development Economics for Retirement Villages Group. The aim of the report is to establish the local drivers of need and demand for specialist housing for older people in Wokingham, and to provide an assessment of local requirements. To that end the remainder of the report is structured as follows:
- 1.2 Section 2, Assessment Approach and Rationale sets out the approach used in this report to assess specialist housing requirements and establishes the rationale, grounded in national policy, research and guidance.
- 1.3 Section 3, Drivers of Need and Demand examines Wokingham's current and projected age structure, the scale of the older population, the characteristics of Wokingham's older households, data on the existing local supply of specialist housing and addresses the balance between demand and supply.
- 1.4 Section 4, The Local Requirements for Specialist Accommodation for Older People establishes quantitative and qualitative need, using the methods explained in Section 2, responding to the local context established in Section 3.
- 1.5 Section 5 presents our Conclusions.



2 Assessment Approach

- 2.1 This section introduces and explains the approach used in this report to assess specialist housing requirements. National health and social care policy, enacted locally, promotes independent living to enable living well in old age. This has filtered into national planning policy, which calls for a mix of housing, including housing for older people, for which the Government's planning practice guidance states there is a critical need⁹; context that is expanded upon later in this section.
- 2.2 Increasing the supply of specialist housing for older people supports the objective of living independently and healthily, for longer into old age.

'Housing in Later Life'

- 2.3 The approach used in this report to assess specialist housing requirements for older people is derived from 'Housing in Later Life', published in 2012¹⁰ and co-authored by Contact Consulting.
- 2.4 'Housing in Later Life' was developed in response to the HAPPI 2 Inquiry¹¹ by the All-Party Parliamentary Group on Housing and Care for Older People. That Parliamentary Inquiry found that it is vital to offer older people choice and opportunity in old age, including the right housing and care solutions at the right time.
- 2.5 'Housing in Later Life' is the only publication that comprehensively addresses planning for specialist housing for older people. To that end it provides a toolkit to assist local authorities in England in planning for specialist housing for older people as a part of their overarching strategy for the housing needs, health and wellbeing of older people.

The enduring relevance of 'Housing in Later Life'

- 2.6 The issues that 'Housing in Later' Life grapples with are as relevant today as they were in 2012, arguably, they are more relevant than ever. For example, the links between housing suitable for older people and their health and wellbeing is explicitly acknowledged in the Social Care White Paper (December 2021).¹²
- 2.7 More recently, in their response to the January 2022 House of Lords Built Environment Committee report, the Government acknowledges the benefits that living in specialist housing gives rise to; for older people, and for health and social care services. The response

⁹ PPG ID 63-001-20190626.

¹⁰ Housing in later life; planning ahead for specialist housing for older people: National Housing Federation, Housing LIN, McCarthy & Stone, Contact Consulting, Tetlow King Planning (December 2012), pages 1 to 3.

¹¹ Housing our Ageing Population: Plan for Implementation; All Party Parliamentary Group for Housing and Care for Older People (2012), pages 1 to 4.

¹² People at the Heart of Care: Adult Social Care Reform White Paper, Department of Health & Social Care (December 2021), pages 1 to 8 and 31 to 50.



adds that the Government is committed to growing the older peoples' housing sector and concludes that more needs to be done to meet the housing needs of older people.¹³

- 2.8 The Social Care White Paper and the Government's response cited above confirm the ongoing relevance of 'Housing in Later Life' as a toolkit that planning authorities can use to make plans for ensuring that older people have a greater choice of housing options that meet their needs and preferences.
- 2.9 For planners, the continued relevance of 'Housing in Later Life' as the basis for increasing specialist housing supply is confirmed by its inclusion in recent RTPI guidance (November 2022) which includes it in a short list of *'approaches and tools that can be used to ensure plans, decisions and places work towards meeting the housing needs of older people'*.¹⁴ ¹⁶'Housing in Later Life' is the only toolkit referenced in the Practice Advice that addresses planning for housing for older people. Our approach is therefore supported by the RTPI guidance, and should be preferred as a matter of principle.
- 2.10 The Government is now committing to improving the diversity of housing options available to older people, to boosting the supply of specialist housing across the country and ensuring that the planning system supports these aims.¹⁵ This confirms that it is now critically important for local planning authorities to make plans that seek to boost specialist housing supply as a matter of urgency and explains why the Government says that *the need to provide housing for older people is critical*.¹⁶

The 'Housing in Later Life' assessment approach

- 2.11 The approach advocated by 'Housing in Later Life' involves an examination of relevant local contextual factors; the older population and how it is projected to change, the prevalence of ill health and support needs, the existing supply of specialist housing for older people and the tenure of older households. Culminating in an assessment of requirements, by type and tenure, for specialist housing for older people.
- 2.12 The Housing in Later Life target provision rates for each specialist housing type are set out below (Table 2.1), alongside the aggregated position for 'Retirement Housing' ('Age Exclusive' and 'Sheltered Housing') and 'Housing with Care' ('Enhanced Sheltered' and 'Extra Care').

Table 2.1: Target Specialist Housing Provision Rates per Thousand Aged 75 and over

	For sale	For rent		Market	Affordable
Age Exclusive	120	60	'Retirement Housing'	120	60
Sheltered					
Enhanced sheltered	10	10	'Housing	40	25

¹³ Her Majesty's Government's response to the House of Lords Built Environment Committee report on Meeting Housing Demand (28 March 2022), pages 1 to 8.

¹⁴ Housing for Older People, RTPI (November 2022)

¹⁵ Her Majesty's Government's response to the House of Lords Built Environment Committee report on Meeting Housing Demand (28 March 2022), pages 1 to 8.

¹⁶ PPG ID 63-001020190626



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2 Assessment Approach

	For sale	For rent		Market	Affordable
Extra Care	30	15	with Care'		
ALL TYPES	160	85	ALL TYPES	160	85

Source: Housing in Later Life, Planning Ahead for Specialist Housing for Older People, December 2012

- 2.13 Following the approach set out in 'Housing in Later Life' and applying the recommended specialist housing provision rates,¹⁷ is consistent with achieving outcomes pursued by national planning policy¹⁸ and guidance¹⁹, including that from the RTPI referenced previously. Planning guidance is clear that the supply of specialist housing for older people should be increased in the context of a critical need to do so.²⁰ It is for this reason that the specialist housing (market Extra Care) provision rates recommended by 'Housing in Later Life' have been endorsed at appeal²¹ and at local plan examination,²² albeit with the caveat that they should be far more ambitious.²³
- 2.14 The Chief Medical Officer's most recent annual report focuses on health in an ageing society. It notes that millions of older people live in homes which are unsuitable, and that an estimated 80% of the homes that will exist in 2050 have already been built. Though this can be taken as an argument for retrofitting existing stock, it also demonstrates the benefits of an ambitious approach to new Extra Care stock, which prevents older people from being stuck in unsuitable general-purpose housing. Moreover, the report notes that 'social care' is a broad category which includes Extra Care housing as well as residential homes, and many older residents neither want nor need to live in the latter. Extra Care housing provision can therefore act as a substitute to and reduce the strain on residential care, enabling people to live independently and well for longer.²⁴
- 2.15 The extent to which the provision rates recommended by 'Housing in Later Life' address critical need at the local level, or whether, in fact, they should be more ambitious is best understood by reference to local factors, such as the scale of the older population indicators of need, tenure preference, household composition and the housing stock profile.
- 2.16 Section 3 of this report examines the above factors and comments on the local balance between the demand for and supply of specialist housing for older people, providing a framework for understanding availability and the choices open to older householders.

¹⁷ The recommended provision rates are expressed as units of accommodation per thousand of the population age 75 and over.

¹⁸ NPPF 2021, paragraph 62.

¹⁹ PPG, ID 63, Housing for Older and Disabled People.

²⁰ PPG, ID 63-001, first sentence.

²¹ APP/D3830/W/19/3241644 paragraph 89 and 90; and APP/Q3115/W/20/3265861 paragraph 38.

²² Mid Sussex District Council's Site Allocations Development Plan Main Modifications (November 2021), MM3, page 2; and Mid Sussex District Council's Site Allocations Development Plan (June 2022), page 105, policy SA39.

²³ APP/Q3115/W/20/3265861 paragraph 40.

²⁴ Chief Medical Officer's Annual Report 2023, Health in an Ageing Society. Sections 5.4, 6.1.



3 Drivers of Need and Demand

3.1 This section aims to provide a picture of local need for and supply of specialist housing for older people across Wokingham. To that end, we address the following:

- i. The scale of and projected change in the older population
- ii. Older households and their living arrangements (state pension age and above)
- iii. The balance between the demand for and supply of specialist housing for older people in Wokingham

3.2 The data used is sourced from the 2021 Census, mid-year population estimates and projections published by the Office for National Statistics (ONS), and data on specialist accommodation stock published by the Elderly Accommodation Counsel (EAC).

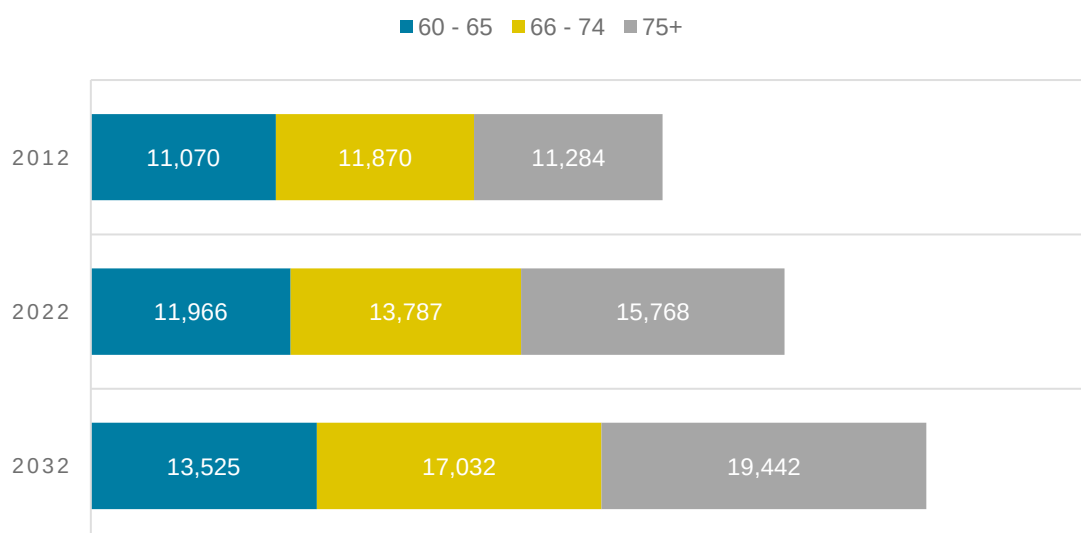
The scale of and projected change in the older population

3.3 Wokingham's older population is growing significantly in absolute and relative terms. In 2022, its 41,521 older residents (those aged 60 and over) accounted for 23% of the total population, having grown from 34,224 (i.e. by 21%) since 2012 (at which time they represented 22% of the population).

3.4 In the decade to 2032, Wokingham's older population is projected to grow by 20%, in the context of total population growth of 6%. This will make it 26% of the overall population.

3.5 To illustrate the past and projected growth in Wokingham's older population, Figure 3-1 shows the number of residents aged 60 and over, by age group, in 2012, 2022 and 2032.

Figure 3-1: Population aged 60 and over by age group, at 10-year intervals, 2012-2032



Source: Mid-Year Population Estimate 2022 and Stantec Analysis

- 3.6 The age groups included here are those (i) aged 60 to 65, likely to be approaching retirement, (ii) aged 66 to 74, who have recently passed State Pension age, and (iii) aged 75 and over, the group used as a benchmark (per thousand) for calculation of specialist housing requirements.
- 3.7 Table 3.1 shows the numbers of Wokingham usual residents aged 66 and over living in households and in communal establishments. Even for the 75+ age group, fewer than 1 in 18 residents live in a communal establishment.

Table 3.1: Wokingham residents of State Pension Age and over living in communal establishments or households, 2022

	66 - 74	75+	Total 66+
Communal Establishments	97	743	840
Household Residents	13,690	15,025	28,715
% of all Residents in Communal Establishments	0.7%	4.7%	2.8%

Source: ONS, Census 2021, Mid-Year Population Estimates 2022 and Stantec analysis

- 3.8 A proportion of the 'State Pension Age' population mentioned above lives in households with younger people, i.e., with grown-up children or younger spouses. Some of these may welcome the chance to move into specialist retirement housing, however a more likely source of demand is those in households comprised entirely of older people. 22,314 (78%) of those aged 66 and above live in households comprised only of those also aged 66 and above, based on Census 2021 data.

Older households and their living arrangements

- 3.9 21% of households in Wokingham consist entirely of those aged 66 and over (i.e. State Pension Age). This compares to an average of 22% for England.
- 3.10 Table 3.2 shows how the population of 'State Pension Age only' households breaks down by those living alone and living in couples²⁵, overall and by tenure. It also shows those defined as disabled, based on Census 2021 data.

Table 3.2: 'State Pension Age only' households, by population and tenure, 2022²⁶

	Owners		Social Renters		Private Renters		Total
Single family household, one or more disabled	2,626	93%	142	5%	69	2%	2,837
Single family household population, disabled	3,321	92%	189	5%	90	3%	3,600
Single family household, no one disabled	4,259	96%	88	2%	73	2%	4,420
Single family population, not disabled	10,443	96%	262	2%	194	2%	10,899
Total single-family households	6,885	95%	231	3%	141	2%	7,257

²⁵ The small 'other' category is excluded.

²⁶ All rows sum to 100% with the exception of rows referring to disabled residents as these are calculated as a percentage of population or households by tenure from the rows above.



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3 Drivers of Need and Demand

	Owners		Social Renters		Private Renters		Total
Total single-family (couples) population	13,763	95%	451	3%	284	2%	14,499
One person household, disabled	2,109	79%	411	15%	145	5%	2,665
One person household, not disabled	4,418	86%	494	10%	238	5%	5,150
Total one-person households	6,527	84%	905	12%	384	5%	7,815
Total households	13,412	89%	1,135	8%	525	3%	15,072
<i>With one or more disabled residents</i>	4,735	35%	553	49%	214	41%	5,502
Total household population	20,290	91%	1,356	6%	668	3%	22,314
<i>Of which disabled</i>	5,429	27%	600	44%	235	35%	6,265
<i>Average household size</i>	1.51		1.19		1.27		1.48
<i>Total households (66+ only) as a % of all households</i>	25%		21%		5%		22%

Source: ONS, Census 2021, Mid-Year Population Estimates 2022 and Stantec analysis

- 3.11 The 2021 Census categorises people who assessed their day-to-day activities as limited by long-term physical or mental health conditions or illnesses as disabled. This definition of a disabled person meets the harmonised standard for measuring disability and is in line with the Equality Act (2010). Census 2021 rates are applied to recent population figures in order to produce up-to-date estimates.
- 3.12 'Day to day activities' is a broad ranging term that encompasses Instrumental Activities of Daily Living (IADLs) and Activities of Daily Living (ADLs). IADLs are activities which, while not fundamental to functioning, are important aspects of living independently and achieving a good quality of life, such as paying bills, getting out of the house, food shopping and doing routine housework or laundry.
- 3.13 ADLs are activities relating to personal care and mobility about the home that are basic (fundamental) to daily living, such as washing, dressing, getting in and out of bed, getting around indoors, up and down stairs, eating and taking medicine, going outdoors and walking down the road. The older population of Wokingham whose day-to-day activities are limited will inevitably need help with one or more IADLs/ADLs, creating a range of support needs.
- 3.14 The prevalence of disability among older households in Wokingham is very close to the national average. Among owner-occupier older households, 36% in both Wokingham include one or more disabled residents. For households which rent, the corresponding figure is 46%.

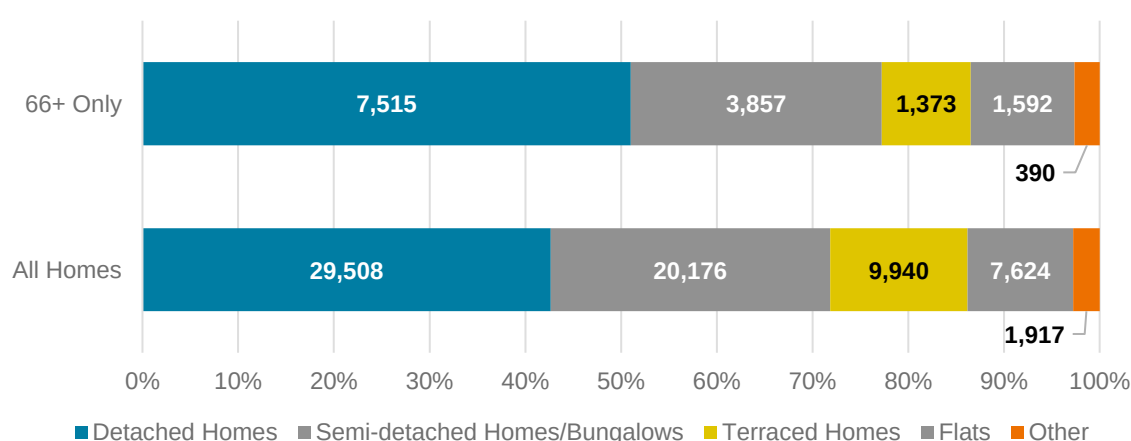


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3 Drivers of Need and Demand

- 3.15 At 84%, owner occupation is the main tenure of choice amongst 'State Pension Age only' households. Whilst a greater proportion of social renters are single person (and or disabled) households, in absolute terms, the number of disabled owner occupiers and the number of single owner occupiers are far greater than the equivalent numbers of renters.
- 3.16 Increasing the supply of specialist housing for older people, which is designed to overcome the barriers to 'independently living well' that many of Wokingham's 'State Pension Age and over' will currently face, should reflect tenure preference, if it is to be an attractive potential move for older people.
- 3.17 Figure 3-2 explores how Wokingham's 'State Pension Age only' households break down by accommodation type and tenure relative to the wider household population. Absolute numbers of households are shown for context. Census data doesn't distinguish between houses and bungalows, however based on VOA data, we estimate that 25% of detached/semi-detached properties in Wokingham are bungalows²⁷.

Figure 3-2: Housing by accommodation type, 66+ Only and All Homes



Source: ONS, Census 2021

- 3.18 The 7,515 detached properties and 3,857 semi-detached properties lived in by 'State Pension Age and over' households amount to 25% and 20% respectively of the stock by type in Wokingham.
- 3.19 These properties are likely to be relatively old (especially if their inhabitants have been living in them for a long time) and therefore poorly adapted for older residents. Moreover, were the current residents able to move to specialist accommodation, the houses they vacate would be freed up for others, e.g., young couples and families.
- 3.20 We estimate that in 2022, approximately 7,813 residents aged 66 and over live alone in Wokingham. 6,526 of these are owner occupiers, 905 are social renters, and 382 are private renters.²⁸

²⁷ Valuation Office Agency, CTSOP 3.0

²⁸ Stantec analyses using data from the 2021 Census and 2022 Mid-Year population estimates



- 3.21 On the reasonable assumption that the prevalence of living alone and the tenure balance recorded by the 2021 Census persists, and projected (ONS) population growth is realised, we can predict the number of older residents living alone in 2032. On this basis, driven by projected population change, we can expect the number of older one-person households to increase by 1,758 (22%), to 9,571 in 2032. The number of older one-person owner-occupied households would increase by 1,465, numbering 7,992 in 2032.
- 3.22 The significance of the number of older people living alone is at least three-fold:
- Although many older people who live alone will remain well-connected and integrated with family, friends and their community a significant proportion²⁹ will not.
 - The UK Government has compiled a cross-sectional evidence base to support the association between loneliness and a range of psychiatric disorders, including anxiety, depression³⁰.
 - The number of those living alone will also, in the majority of cases, contribute to the inefficient use of the current stock of general housing through under-occupation.
- 3.23 In Wokingham, just 2.5% of total stock (1,753 units) is classified as specialist housing for older people. By contrast, 21.3% of households are entirely comprised of older people.

Demand and supply for specialist housing for older people

- 3.24 The number of 'State Pension Age and over' households in Wokingham can be compared with the number of specialist homes for older people as the basis for examining the balance between demand (or need) and supply. Using households rather than people provides a 'like for like' comparison, on the basis that one household occupies one home.
- 3.25 In aggregate, there are over eight times more 'State Pension Age and over' households than the supply of specialist housing for older people (15,072 / 1,735). Evidently, in 2023, the housing choices open to most older households are constrained to staying put. Whilst adaptations can be made and domiciliary care provided, this could mean remaining in potentially unsuitable accommodation or in living conditions that are not conducive to independently living well in later life.
- 3.26 The rest of this section refers to 'Retirement housing' and 'Housing with Care'. These are explained more fully in the following section of the report, but in summary they refer respectively to housing which is accessible but with no onsite care, and that with services including registered care available onsite.

Specialist housing for older owner occupiers

- 3.27 Focusing on older ('State Pension Age only') owner occupier households and housing only, there is a significant gap between supply and demand. This is illustrated in Figure 3-3. The current supply of 'Retirement housing' for owner occupiers is 854 units and for 'Housing with

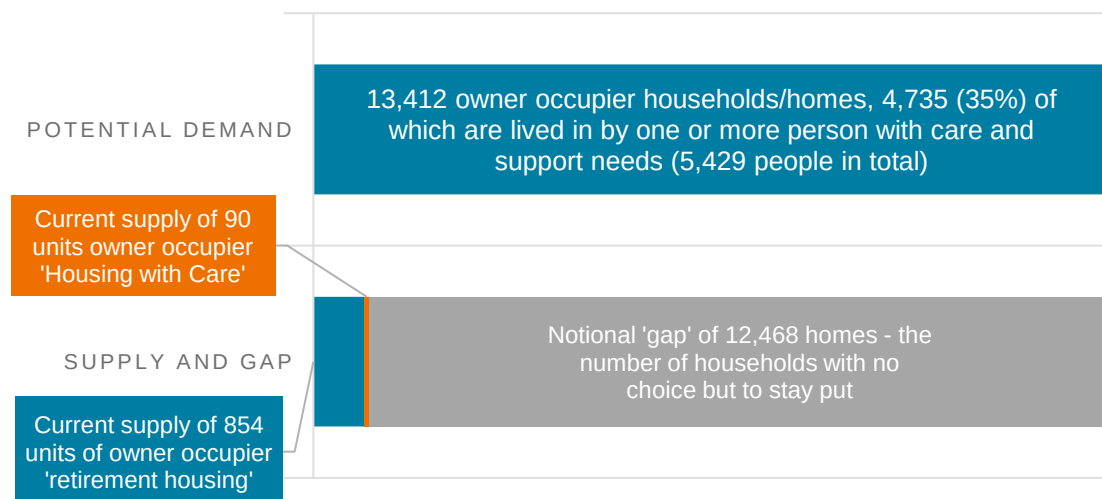
²⁹ All the Lonely People: Loneliness in Later Life, Age UK 2018

³⁰ <https://www.gov.uk/government/publications/tackling-loneliness-evidence-review/tackling-loneliness-evidence-review-full-report#mental-health-and-loneliness>



Care', 90 units. The notional gap is therefore significant, at 12,468 households. 35% of the owner-occupied older households include one or more people with a disability.

Figure 3-3: The gap between the current potential demand (2022 population) and current supply of Specialist Housing for Older Owner Occupiers



Source: 2021 Census Custom Dataset, ONS 2018-based Population Projections, ONS Mid-Year Population Estimates 2022 and Stantec analysis

- 3.28 Increasing the supply of specialist housing for older owner occupiers, so that, for example, it is equivalent to one-third or half the total number of owner occupier 'older households' would be an appropriate response to national planning guidance.
- 3.29 This is because, in the context of a critical need to provide housing for older people, national planning guidance indicates that local planning authorities should offer older people a better choice of accommodation to suit their changing needs and help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and health systems³¹.
- 3.30 In round numbers, a local housing target for older owner occupiers, equivalent to one third or half the number of older owner occupier households in Wokingham in 2022, would be 4,500 to 6,700 specialist homes.
- 3.31 Delivered in the same proportions as the 'Housing in Later Life' owner occupied requirements (75% 'Retirement Housing', 25% 'Housing with Care') returns a gross requirement for 1,100 to 1,700 (net 1,000 to 1,600) units 'Housing with Care' for owner occupiers. This would significantly increase the housing choices available to older owner occupiers, give rise to significant health and well-being benefits and help free up market housing.
- 3.32 This serves to illustrate that, given the benefits associated with specialist housing for older people discussed in Section 2 of this report, it is difficult to put an upper limit on older people's

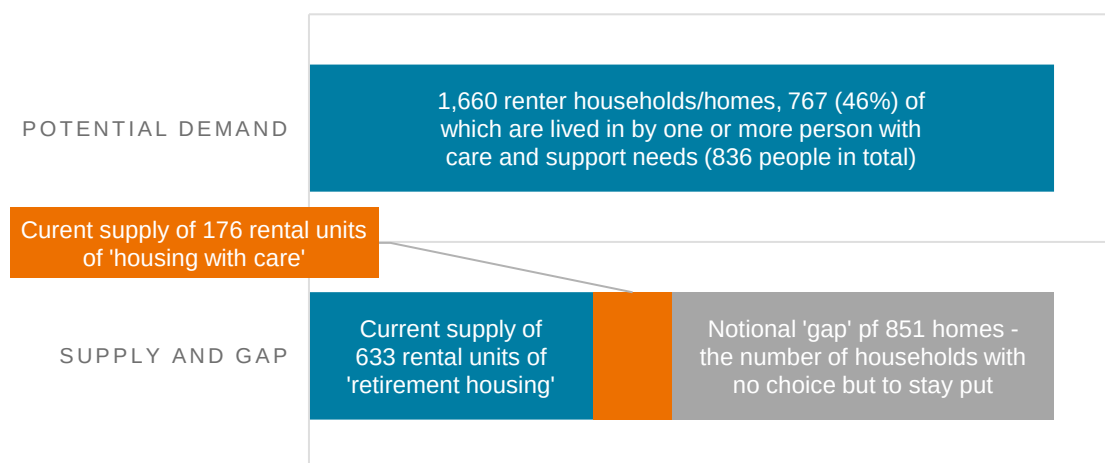
³¹ PPG ID 63-001020190626

housing needs, which are uniquely (in planning guidance terms) characterised by Government as critical³².

Specialist housing for older renters

- 3.33 Specialist housing for older ('State Pension Age and over') renters is primarily for social rent, and older renters in general are predominantly social rather than private renters. Relative to the situation for owner occupiers, the gap between demand and supply is much smaller, with the supply of specialised housing greater and the number of older households which rent smaller. Figure 3-5 shows this.

Figure 3-4: The gap between the current potential demand (2022 population) and current supply of Specialist Housing for Older Social and Private Renters



Source: 2021 Census Custom Dataset, ONS 2018-based Population Projections, ONS Mid-Year Population Estimates 2022 and Stantec analysis

- 3.34 Consistent with the owner occupier demand and supply balance analysis, we consider a hypothetical supply of specialist housing equivalent to up to 50% of all rented 'older households', split one third 'Housing with Care' and two thirds 'Retirement Housing'. This would result in 277 units 'Housing with Care' and 553 units 'Retirement Housing' for renters.
- 3.35 Whilst the gap between potential demand and current supply of specialist housing for older people is smaller for rented than owner-occupied housing, there remains a gap. Moreover, rented accommodation is not necessarily a good substitute for owner-occupation. Aside from the reluctance homeowners may feel about renting instead of owning, the supply of rented housing is finite. It is mainly social and therefore subject to means-testing – those currently owning their own homes are likely to be a low priority.

³² PPG ID 63-001020190626

Key findings

- 3.36 The scale of the older population in Wokingham, its projected growth, the prevalence of disability amongst the older population and the number of older people living alone point to a need to significantly boost the supply of specialist housing for older people from a low base.
- 3.37 The key numbers that frame the current situation are as follows:
- Wokingham's older population stands at 41,521. It has grown by 21% since 2012, is expected to grow a further 20% by 2032, reaching approximately 50,000.
 - 25% and 19% respectively of detached and semi-detached properties in Wokingham are occupied by older households. Provision of specialist housing could free some of this existing stock up.
 - 7,813 older residents of Wokingham live alone, and most of these are owner occupiers. Loneliness in old age is associated with a range of psychiatric disorders, and specialist housing can alleviate this issue.
 - 6,265 Wokingham residents living in households comprised only of those aged 66 and over are classified as disabled under the Equality Act. The prevalence of disability among older households is very close to the national average.
 - The ratio of owner occupied 'older households' to specialist housing for older owner occupiers is almost 14 to 1, signifying the fact that the vast majority have no specialist housing choices open to them.
- 3.38 The evidence points to an especially large shortfall in the provision of specialist housing for older owner occupiers. In these circumstances and considering planning policy and guidance that seeks to increase the choices open to older people in the context of a critical need to provide housing for older people; the delivery of 5,600 additional units, including 1,600 units 'Housing with Care' would be a reasonable local policy objective.

4 Requirement for Specialist Housing for Older People

- 4.1 This section provides a quantitative and qualitative assessment of Wokingham's specialist accommodation requirements, using the methods explained in Section 2 of this report and in the context of the local analysis of care and support need and current living arrangements presented in Section 3.

Approach to Calculating Specialist Housing Requirements

- 4.2 In response to the challenges faced by older people, health and social care providers, and to support strategic planning authorities tasked with addressing the specialist housing needs of older people, 'Housing in Later Life' provides a model for establishing local specialist housing requirements.
- 4.3 This model applies age specific (75 and over) provision rates, by specialist housing type and tenure, to arrive at requirements (target dwelling numbers) that, if delivered locally, will typically result in an enlarged and more balanced local supply of specialist housing; better placed to respond to local needs, demands and preferences. In summary, the distinguishing features of the main specialist housing types are as follows.
- 4.4 Modern 'Retirement Housing' is designed to be accessible and visitable, often provides communal areas like resident lounges, communal activities, and onsite management, but no onsite care facilities. This means that residents of 'Retirement Housing' who require personal care will need to avail themselves of visiting domiciliary care services, in the same way as residents of general needs housing.
- 4.5 The 'Retirement Housing' provision rates are 60 per thousand affordable tenure (predominately social rented) and 120 per thousand market tenure (predominately leasehold). The greater market tenure provision rate reflects the fact that typically (as is the case here) there is markedly less of it, relative to the tenure balance (predominately in owner occupied households) amongst older people.
- 4.6 Modern extra care housing is characterised by accessible and visitable dwellings, with a range of on-site services and registered care services based on site, 24/7, available to all residents who require personal care. Enhanced sheltered sits somewhere between the two (age exclusive / sheltered and extra care) and is something of legacy. As discussed in Section 2, for ease of reference, we refer to enhanced sheltered and extra care housing as "Housing with Care".
- 4.7 The 'Housing with Care' provision rates are 25 per thousand affordable tenure (predominately social rented) and 60 per thousand market tenure (predominately leasehold). As with 'Retirement Housing', the greater market tenure provision rate reflects the fact that typically there is less market provision, relative to the local tenure balance (predominately in owner occupied households) amongst older people.

Specialist Housing for Older People in Wokingham

4 Requirement for Specialist Housing for Older People

- 4.8 The 'Housing with Care' provision rates combines the published enhanced sheltered (10 per thousand affordable, 10 per thousand market) and extra care (15 per thousand affordable, 30 per thousand market) rates. Because extra care housing is the modern equivalent of and has effectively replaced enhanced sheltered housing, any requirement for 'Housing with Care' should be delivered as extra care housing.

Wokingham's Requirement for Specialist Housing for Older People

- 4.9 Using the current (existing) supply of specialist housing for older people in the district as the starting point and applying the 'Housing in Later Life' provision rates by type and tenure to the district's population aged 75 and over, Tables 4.2 and 4.3 summarise the calculation of district wide specialist housing requirements.
- 4.10 Table 4.2 relates to current specialist housing requirements (2023) based on supply by type and tenure in 2023 and the population in 2022 (the latest available ONS population estimate). The net current requirements, which excludes current supply, are shown in column E (target increase or decrease). The gross current requirements, which include current supply, are shown in column F.
- 4.11 Table 4.3 relates to future specialist housing requirements (2032) based on supply by type and tenure in 2023 and the population in 2032 (using the latest available ONS population projection for that year). The future net requirements and future gross requirements are shown in columns E and F respectively.

Table 4.1: Current Requirements for Specialist Housing for older people in Wokingham (2022 population and 2023 Q4 supply based)

A. Specialist Housing Type and Tenure	B. Current provision (number of units in 2023)	C. Current units per 1,000 residents aged 75+ in 2022	D. Target units per 1,000 residents aged 75+ in 2022	E. Required Increase or decrease	F. Resulting number of units in 2023
Affordable 'Retirement Housing'	633	40	60	313	946
Market 'Retirement Housing'	854	54	120	1,038	1,892
Affordable 'Housing with Care'	176	11	25	218	394
Market 'Housing with Care'	90	6	40	541	631

Source: EAC (2023 Q4), ONS, Census 2021-based, Mid-Year Population Estimates 2022 and Stantec analysis



**Table 4.2: Future Requirements for Specialist Housing for older people in Wokingham
(Projected 2032 population and 2023 Q4 supply based)**

A. Specialist Housing Type and Tenure	B. Current provision (number of units in 2023)	C. Current units per 1,000 residents aged 75+ in 2032	D. Target units per 1,000 residents aged 75+ in 2032	E. Required Increase or decrease	F. Resulting number of units in 2032
Affordable 'Retirement Housing'	633	33	60	534	1,167
Market 'Retirement Housing'	854	44	120	1,479	2,333
Affordable 'Housing with Care'	176	9	25	310	486
Market 'Housing with Care'	90	5	40	688	778

Source: EAC (2023 Q4), ONS, Census 2021-based, Projected (2018-based) population in 2032 and Stantec analysis

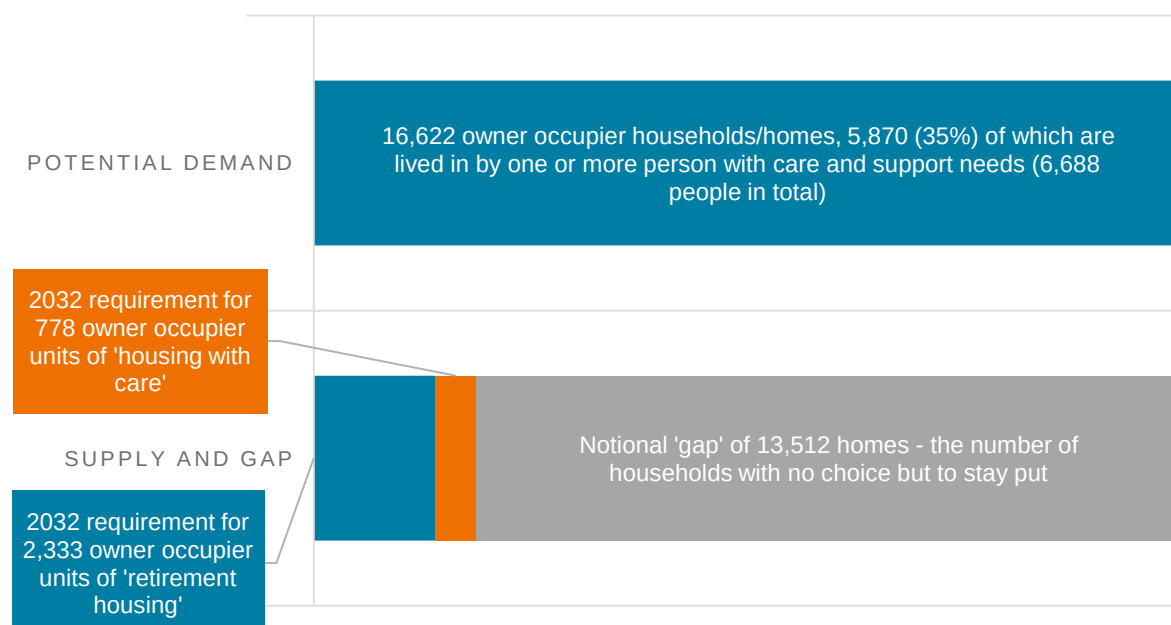
- 4.12 Based on the 'Housing in Later Life' target provision rates, **there are current requirements for 541 additional units of 'Housing with Care' for owner occupiers and 1,038 additional units of 'Retirement Housing' for owner occupiers in Wokingham.** These net requirements increase to 688 units of 'Housing with Care' for owner occupiers and 1,479 units 'Retirement Housing' for owner occupiers in 2032.

Could Wokingham's specialist housing requirements be more ambitious?

- 4.13 The scope to increase supply for owner occupiers beyond the levels arrived at using 'Housing in Later Life' benchmark provision rates is illustrated in Figure 4-1, which assumes that these provision rates continue to be met. The scale of 'potential demand' shown takes account of growth in the older population within the next ten and twenty years, which will drive an increase in the number of owner occupier 'older households'.
- 4.14 An increased number of 'older households' in 2032 will comprise an increased number of single person households and an increased number of household residents with a disability³³. The magnitude of these increases (15% for owner occupier households aged 66+) is significant and clearly indicates that demand pressures will increase significantly from their 2022 base.
- 4.15 Increasing the supply of specialist housing for older owner occupiers from 90 to 778 units 'Housing with Care' and from 854 to 2,333 units 'Retirement Housing' narrows the household-to-supply ratio to 5:1 in 2032, compared current ratio of 14:1. However, the number of 'older households' 'with no choice but to stay put' increases from 12,468 in 2022 to 13,512 in 2032 indicating that demand is outstripping supply.

³³ Assuming that the proportion of older people and older households with a disability observed by the 2021 Census remains the same.

Figure 4-1: The Gap Between the Future Potential Demand (2032 population) and Requirement for Specialist Housing for Older Owner Occupiers in 2032



Source: 2021 Census Custom Dataset, ONS 2018-based Population Projections, and Stantec analysis

- 4.16 Wokingham's Local Housing Need Assessment (LHNA) commissioned to Opinion Research Services (ORS) identified a potential future need for an additional 109 units of extra care housing over the period 2018 – 2036. This figure was calculated using current rates of provision in Wokingham, applied to the projected increase in the Borough's population aged 75+.
- 4.17 Local indicators of need point to the requirement to significantly boost the supply of 'Housing with Care'. The Council's approach ignores this and only serves to bake in the current situation of 'critical need' for and undersupply of 'Housing with Care' in Wokingham. For this reason, it cannot be regarded as an assessment of need and should be disregarded.

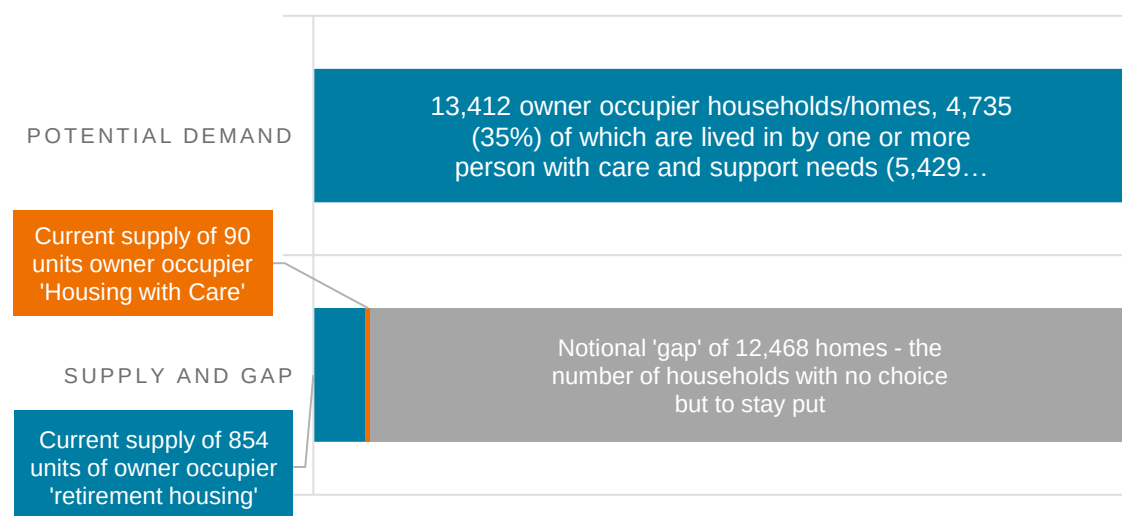
Key Findings

- 4.18 There is significant scope to increase the supply of specialist housing for owner occupiers above the requirements arrived at using the 'Housing in Later Life' benchmark provision rates. As such, the resultant current requirement for 541 additional units 'Housing with Care' for owner occupiers and 1,038 additional units 'Retirement Housing' for owner occupiers, increasing to 688 and 1,479 respectively in 2032, should be regarded as minimum requirements and not a ceiling on development.

5 Conclusions

- 5.1 The scale of the older population in Wokingham, its projected growth, the prevalence of disability amongst the older population and the number of older people living alone point to a need to significantly boost the supply of specialist housing for older people from a low base.
- 5.2 The evidence points to an especially large shortfall in the provision of specialist housing for older owner occupiers. The current supply of specialist housing for older owner occupiers is limited to 90 units 'Housing with Care' and 854 units 'Retirement Housing'.
- 5.3 The ratio of owner-occupied 'older households' to specialist housing for older owner occupiers is 14 to 1, signifying the fact that the vast majority (over 12,400 'older households') have no specialist housing choice for owner occupiers open to them.
- 5.4 The scope to increase the supply of specialist housing for older owner occupiers is therefore substantial and on any reasonable basis, an appropriate response might be to increase supply by several thousand units.
- 5.5 The current supply of specialist housing for older owner occupiers in Wokingham stands at 90 and 854 units of housing with care and retirement housing respectively. Housing in Later Life benchmarks result in requirements for an additional 541 and 1,038 units of owner occupier housing with care and retirement housing given the 2022 older population of Wokingham. This would result in 631 and 1,892 units of each type respectively. Such an increase in the supply of specialist housing narrows the ratio of owner occupier households to owner occupier specialist housing units from 14:1 to 5:1 – so a substantial proportion of households would still not have the choice of specialist housing.

Figure 5-1: The gap between the current potential demand (2022 population) and current supply of Specialist Housing for Older Owner Occupiers



Source: 2021 Census Custom Dataset, ONS Mid-Year Population Estimates 2022 and Stantec analysis

Specialist Housing for Older People in Wokingham

5 Conclusions

- 5.6 The current number of owner occupier households with no specialist housing options is 12,468. In 2032, Wokingham's 75+ population is projected to reach 19,442. Applying the current Housing in Later Life benchmarks to this population would result in 778 and 2,333 owner occupier units of housing with care and retirement housing respectively. Whilst this would increase the number of households with a choice to move into specialist housing, demand is likely to increase at a faster pace, leading to 13,512 owner occupier households with no choice but to stay in their current accommodation.
- 5.7 Setting local targets above those arrived at using the 'Housing in Later Life' benchmark would have demonstrable benefits and help to meet the high level of need locally. For example, if the number of specialist owner occupied homes was equivalent to one-third or half the number 'older households' in 2032, then the target number would be 5,500 to 8,300 units of specialist housing for older owner occupiers.
- 5.8 Delivered in the same proportions as the 'Housing in Later Life' owner occupied requirements (75% 'Retirement Housing', 25% 'Housing with Care') returns a gross requirement for 1,400 to 2,100 (net 1,300 to 2,000) units 'Housing with Care' for owner occupiers in 2032. This would significantly increase the housing choices available to older owner occupiers, give rise to significant health and well-being benefits and help free up market housing.
- 5.9 Wokingham's Local Housing Need Assessment (LHNA) commissioned to Opinion Research Services (ORS) identified a potential future need for an additional 109 units of extra care housing over the period 2018 – 2036 on the assumption that current supply is sufficient to meet current needs. This assumption is demonstrably false.
- 5.10 Local indicators of need point to the requirement to significantly boost the supply of 'Housing with Care'. The Council's approach ignores this and only serves to bake in the current situation of 'critical need' for and undersupply of 'Housing with Care' in Wokingham. For this reason, it cannot be regarded as an assessment of need and should be disregarded.
- 5.11 In conclusion, the 'Housing in Later Life' based current requirement for 541 additional units 'Housing with Care' for owner occupiers and 1,038 additional units 'Retirement Housing' for owner occupiers, increasing to 688 (gross 1,228) and 1,479 (gross 2,517) respectively in 2032, should be regarded as minimum additional requirements and not a ceiling on development. This is a conclusion that is consistent and commensurate with:
- a. Current National Policy, and the national policy direction of travel – including the recently revised National Planning Policy Framework.³⁴
 - b. The local indicators of need summarised within this report.³⁵

³⁴ Levelling-up and Regeneration Bill: reforms to national policy, Chapter 5, paragraphs 5 to 9 and question 23; December 2022, consultation closed 2nd March. Paragraph 63 of the NPPF published on 19 December 2023 states that housing needs for older people (including those who require retirement housing, housing-with-care and care homes) should be assessed and reflected in planning policies.

³⁵ Chapter 3 of this report



- c. Increasing the limited options available to Wokingham's older population and furthering the aim of enabling people to live well and independently for longer through a better choice of accommodation.³⁶
- d. Achieving the multitude of proven benefits of living in and increasing the supply of extra care (modern housing with care) housing.³⁷

³⁶ Guidance: Housing for older and disabled people, DLUHC and MHCLG

³⁷ Chapters 2 and 3 of this report

