

TOPIC PAPER

AFFORDABLE HOUSING AND RETIREMENT HOUSING

HEADLINES

- Churchill Retirement Living ensures that its developments contribute towards affordable housing in accordance with adopted planning policy.
- There are robust reasons associated with the type of retirement housing developed by Churchill Retirement Living retirement why an off-site contribution towards affordable housing is appropriate.
- An off-site provision is usually made in the form of a financial contribution which may be used to better meet the affordable housing needs of the Council.
- Economic viability appraisals are used to ensure that the need to contribute affordable housing does not make a development unviable and threaten delivery.

CHOOSING THE RIGHT SITES

Churchill Retirement Living has a very specific location criteria – we develop only on previously developed land (Brownfield sites) and our sites must be within half a mile of the town centre. We believe our residents need to be able to access local amenities without relying on a car. Our developments are a short walk to the shops and are well served by local public transport networks. Churchill Retirement Living sites can be considered a highly sustainable form of development and suitable for reduced parking provision.

The social benefits of retirement housing also need to be recognised as it can help to reduce the demands exerted on Health and Social Services and other care facilities as many of the residents remain in better health, both physically and mentally. Postponing entry into residential care by a year could reduce costs by £26,000 per person (HAPPI² report). Housing our Ageing Population: Plan for Implementation, November 2012.



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2

AFFORDABLE HOUSING

Affordable housing is defined in the National Planning Policy Framework published NPPF published 27 March 2012 Communities and Local Government as social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market.

Social Rented Housing is owned by local authorities and private registered providers for which guideline target rents are determined through the national rent regime. Affordable Rented Housing is owned by private registered providers of social housing let by local authorities or private registered providers to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent. Intermediate Housing is homes for sale and rent provided at a cost above social rent, but below market levels. These can include shared equity, other low cost homes for sale and intermediate rent but not affordable rented housing.

The form of development by Churchill Retirement Living for older homeowners which include communal facilities, does not lend itself to the on-site provision of affordable housing. The cost of service charges on schemes of this type tends to render on site provision unaffordable to applicants in housing need. Cornwall Council has recent experience of a similar type of retirement development which included some units intended for affordable occupation and which remained unoccupied more than 2 years after completion.

Sites which are purchased for a Churchill development for older people are usually small (under 0.5ha) and not capable of including a self contained element of affordable housing (i.e. with its own access, landscaped grounds and parking) on site alongside a suitably sized and privately managed self contained sustainable development for older owner occupiers.

ABOUT CHURCHILL RETIREMENT LIVING

Churchill Retirement Living has specialised in the provision of purpose built apartments designed for older people, since 1998. Our developments are located throughout England.

Our self-contained apartments are specifically designed to meet the needs of independent retired people, and are provided for sale contained within a single block. The apartments are sold with a lease containing an age restriction which ensures that only people of 60 years or over, or those over this age with a partner of at least 55, can live in them. Our accommodation is managed by Millstream Management Services Ltd, a company wholly owned by Churchill Retirement Living specialising in the management of retirement developments.

Churchill Retirement Living is an award winning developer of retirement housing and won the Best Medium Housebuilder of the Year award in 2012 and The Most Outstanding Retirement Housing Operator in the UK in 2012 for the fourth consecutive year. Details of further awards which the company has won can be viewed at www.churchillretirement.co.uk.