

**ASHFORD BOROUGH LOCAL PLAN**  
**OUTLINE SUMMARY CASE FOR A RETIREMENT COMMUNITY**  
**A Proposal for an Integrated Retirement Community on behalf**  
**of**  
**Foster and Payne Retirement Communities Ltd.**

**1.0 Executive Summary**

- 1.1 Foster and Payne are experts in the delivery of retirement and care provision, providing homes that foster self-determination and support a good quality of life, helping to maintain independence. We have successfully delivered schemes across east Kent.
- 1.2 We seek to push the standards of stakeholder engagement, design and sustainability, to influence methods of practice and projects for the good of the property industry, local communities and the environment.
- 1.3 Foster and Payne believe the Ashford Local Plan, as currently drafted, is unsound because it fails to make full and proper provision for the elderly in a sustainable manner as required by the NPPF.
- 1.4 To rectify the deficiency in the Local Plan, Foster and Payne would wish to see a criterion-based enabling policy supporting integrated retirement communities at sustainable locations as described in these representations.
- 1.5 We are facing an acute housing crisis along with a social and healthcare crisis. All can be eased through the provision of more and improved accommodation for older people. Providing good quality affordable accommodation for older people will allow them to comfortably and confidently downsize; remaining in their communities with existing family and friends. These existing support networks are vital to well-being and thus assist in reducing the burden on social and healthcare services. Furthermore, freeing up of larger family accommodation means people are not living in oversized accommodation which they cannot manage or afford to run; and these properties can be recycled back into the system.
- 1.6. Compared to the equity rich baby boomers who are today's later living market; future generations will not only have less equity, but, in all likelihood, less valuable pensions; with which they would otherwise be able to fund quality care

packages. Baby boomers were more likely to have benefited from final salary pensions, strong interest rates (for savings) and, relative to prices, higher incomes. The long term problem is wealth inequality - the total value of equity and pension wealth is significant, but is unequally distributed (by region, by incomes) etc. Inequality can surely only get worse, putting increasing pressure on the state to put resources into later living. All the more reason to address all life-stage needs through development of more integrated communities.

## **2.0 The adequacy of Ashford Borough planning policy and Government initiatives in England in meeting the housing needs of older people.**

2.1 From our understanding of policy in place and experience with a wide variety of Local Authorities across the UK, including Ashford Borough, we believe that Local Authorities should be looking to deliver a policy that:

- Identifies need.
- Allocates sufficient land or is willing to grant planning permission for it.
- Identifies the different types of requirement – housing, extra care, continuing care retirement communities

2.2 Few Local Authorities, including Ashford Borough, make specific reference to types of residential care within adopted and emerging policies.

2.3 The Report produced by Pinders and commissioned by Foster and Payne and submitted with these representations clearly demonstrates how behind the curve Ashford Borough Council is. The Council is expected to have a high share of 65+, but has not considered, nor is it currently considering, the needs of an ageing population within adopted and emerging planning policy. Ashford Borough Council needs to urgently take a serious look at how it can meet the accommodation needs of the ageing population through local planning policy.

2.4 The HAPPI report sets out that Government policies for new house building are concentrated on extensive support for first time buyers. But new homes for older people can not only meet their needs but can create housing solutions for the younger generation as well. This is based on freeing up larger housing stock which is under occupied by the older generation for them to downsize, thereby enabling this existing housing stock to become available to fulfil the housing needs of the general population.

2.5 We need to create environments which are both inclusive and inviting, places that promote the visibility of older people, putting them squarely on the design agenda. The need for better joining up is a priority to those involved in making design and delivery decisions about future homes and neighbourhoods.

2.6 Foster and Payne aims to meaningfully address the challenge of designing for later life. If we are to ensure a positive fit between the homes we provide and those who will occupy them, we need to understand what people want, but also to speculate: to imagine how present aspirations will translate into future lifestyles.

2.7 The Age UK 2013 report highlights that:

**“Poor housing has a serious impact on the lives of older people. Damp, unfit and cold housing causes a range of health problems including respiratory conditions, arthritis, heart disease and stroke – as well as mental health problems, often caused by stress and anxiety. Hazards in the home and poor accessibility contribute to falls and accidents. Research carried out by the Marmot Review Team<sup>2</sup> found a significant correlation between cold temperature and cardiovascular and respiratory disease. There are also links with colds, flu and pneumonia, as well as arthritis. Cold can also affect mental health,<sup>26</sup> which is likely to be exacerbated by worries about high energy bills.**

**The Building Research Establishment (BRE) estimate that poor housing costs the health service £600 million every year and that the total cost to society could be as high as £1.5 billion. In 2012, Age UK estimated that the cost of hip fractures (partly associated with falls in the home) could rise to more than £6 billion by 2035, with 140,000 related hospital admissions (almost double the current figure).**

**The government measured a reduction in fuel poverty between 2003 and 2013 from 13% to 3% of over-65s, partly due to energy efficiency works carried out over the previous decade, and partly due to the protection of pension benefits in Treasury budgets. However, one in 20 older people are still unable to heat their homes, and are at risk of even poorer health according to Decc’s annual fuel poverty report. It notes that although *“households with older occupants show the largest fall in fuel poverty rates, the depth of fuel poverty is greater for those older households who remain in fuel poverty”*. This is because the poorest pensioners’ incomes haven’t kept up with energy bills that have been rising by hundreds of pounds, leaving them still unable to properly heat their homes, confining them to heating single rooms and lowering thermostats”.**

### **3.0 Whether a planning strategy for the support of housing provision specifically for older people is needed**

- 3.1 There is a perception (coupled with a lack of knowledge) about the type of product i.e. many see housing for older people as being in the form of a traditional care home which is unappealing for those who want to maintain independence.
- 3.2 The delivery of sufficient housing to accommodate our ageing population is inherently wrapped up in the availability of finance (becoming more acute as the years move by) and the way in which the planning system addresses the need. We believe the planning system could encourage specialist providers to become involved in plan preparation and strategic planning. Too often, providers only become involved once a plan is already in plan and the opportunity to influence that plan is thus lost. The need is rising and Foster and Payne wish to be delivering suitable accommodation for all including later living occupants through flexible living environments.
- 3.3 The best way to achieve the objectives sought in these representations would be to produce a criterion-based enabling policy supporting integrated retirement communities at sustainable locations. Should the Inspectors see merit in this suggestion Foster and Payne would wish to work with Officers at the Borough Council to deliver a statement of common ground setting out agreed changes to the Plan to achieve the required objective.
- 3.4 Examples of how this could be achieved are the sites suggested by Foster and Payne at Old Wives Lees and at Shadoxhurst. The former raises interesting policy issues because of its location within but on the edge of the Area of Outstanding Natural Beauty (AONB). The Ashford Plan does make at least one allocation within the AONB so that policy designation should not be regarded as a complete embargo on development. Indeed, one could question whether, in a caring society, it would not be better to facilitate retirement communities in areas of attractive landscape quality.
- 3.5 The site at Shadoxhurst on the other hand is much less constrained in planning policy terms and in many respects is ideally located to accommodate an integrated retirement community as part of a pattern of development sites which have recently been endorsed by Ashford Borough Council in this locality. The representations support an adjustment to the currently identified allocation in order to facilitate better integration with the land controlled by Foster and Payne at this location.

Paul McCreery, FRTPI,  
22<sup>nd</sup> March 2018