

Our comments are addressed to the question

- Whether we could target development to address longstanding differences in health and quality of life.

and deal specifically with the role of specialist retirement housing in improving the life experience of older people and enabling them to play an active part in their local community and reducing length of hospital stays.

We set out briefly the benefits of specialist retirement housing provision and then review current provision in Scotland and make suggestions for how RHG could work with Scottish Government to share understanding about mechanisms which could facilitate delivery of retirement housing in Scotland.

An ageing population is a serious issue in Scotland. “New figures from National Records of Scotland predict a 23.2 per cent rise in the number of pensioners by 2043, equivalent to more than 240,000 older people.” Age UK October 2019

### **Benefits of specialist retirement housing**

There is clear evidence showing the link between poor housing and long-term health conditions such as heart disease, stroke, respiratory problems, and the worsening of conditions such as arthritis - as well as evidence on the impact of falls and other accidents.

Non-decent housing that is cold, damp, hazardous and inaccessible impacts on both the physical and mental health of older people. It creates obstacles to remaining independent, being able to leave the home and engage with the community and being able to receive care and support at home. It also means many older people are forced to spend longer periods in hospital because their homes are unsuitable or ill-equipped to allow them to be discharged. (The All Party Parliamentary Group on Ageing and Older People - Summer 2019)

### **The benefits of living in specialist Retirement Housing**

- Able to live independently for longer
- Greater connectedness with neighbours and the community
- Increased security
- Usually more convenient for local shops & services
- Reduced risk of health problems requiring costly treatment due to slips, trips, falls, cold, pulmonary conditions, social isolation
- Care when required can be delivered in a more accessible environment
- Likely earlier return home from hospital and reduced likelihood of readmission
- Improved access to care services\*
- People in Extra Care housing use on average 16% less domiciliary/home care hours than if they were living in the community – saving to adult social care in home care costs was £2,400 per person per year\*
- In Extra Care housing residents unplanned hospital admissions reduce from 8-14 days to 1-2 days compared to the community and routine GP appointments for extra care residents fall by 46% after a year\*
- Improved social connectedness can delay cognitive decline by up to 1.75 years\*

\*figures sourced from 'Demonstrating the Health and Social Cost-Benefits of Lifestyle Housing for Older People' Housing LIN, October 2017

### **Current provision in Scotland**

We are advised by RHG members and by local authorities in Scotland that **there are no providers of specialist retirement housing for sale active in Scotland and that those specialist providers who were active in the market in Scotland have withdrawn in recent years.**

The only newbuild option likely to be available to older people seeking specialist retirement housing is affordable housing, despite the fact that 62% of Scottish households are home owners (2011 Census) and this proportion is likely to be higher among older households.

Whatever retirement living product older people are looking for, there is currently a lack of suitable and desirable choice of accommodation. The need for more housing options will be felt sharpest in urban locations, particularly in Scotland's main cities; Edinburgh, Glasgow and Aberdeen, as well as in well-connected towns and villages outwith the cities. In these areas, there is a real opportunity for a range of retirement living products and not just those at the top end of the market (Brodiés "Retirement Living in Scotland What You Need To Know")

## **A way forward**

RHG would like to work with the Scottish Government to better understand what are the reasons why market housing development of specialist retirement housing is not coming forward in Scotland. We believe it would be helpful to use viability modelling to look at the differences between Scottish towns and cities and comparably priced settlements in England. This would need to be placed in the context of local planning policies and newbuild delivery in each location over say the past three years.

RHG has a longstanding track record in working with national and local governments to understand the economics of retirement housing. We prepared the RHG guide “Community Infrastructure Levy And Sheltered Housing/Extra Care Developments” Briefing Note On Viability” which is widely used for viability appraisal of local plans in England. We also worked with MHCLG to review the relative impact of ground rents, event fees and potential mortgage repayments when the previous administration in England was considering proposals for leasehold reform.

We would wish to engage in dialogue with Scottish Government, bringing together expertise from our members, who include providers of market and affordable housing and from our secretariat team who combine a deep understanding of planning policy with expertise in evaluating the viability of specialist retirement housing schemes across all tenures.



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