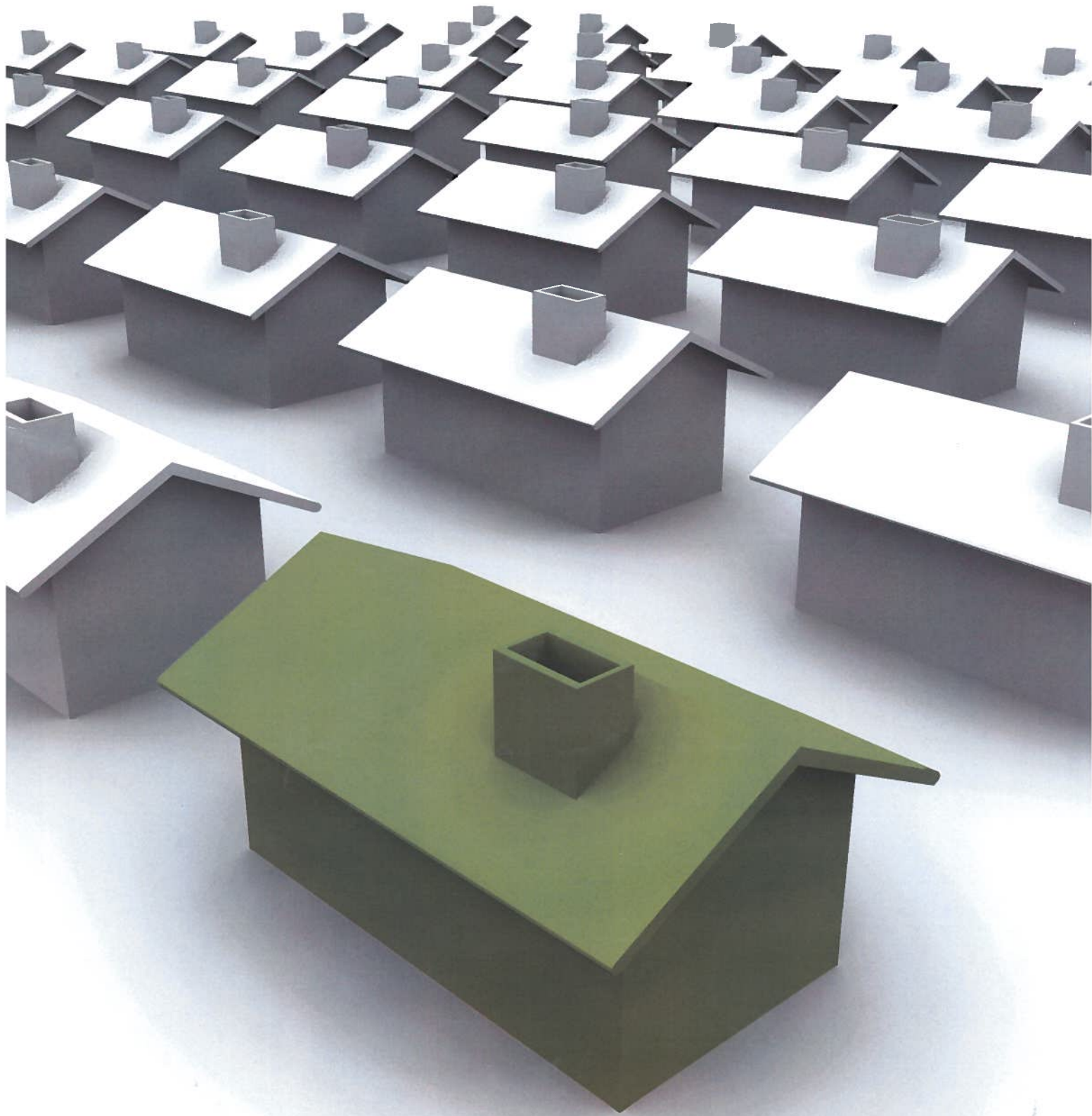


Better Planning > Better Housing

PAPER THREE

- The inadequacies of the LDF Land Zoning System
- Housing for the retired

Focus on the Borough of Brentwood in Essex



Daily Telegraph
28th June 2013
Comment by Planning Minister, Nick Boles M.P.

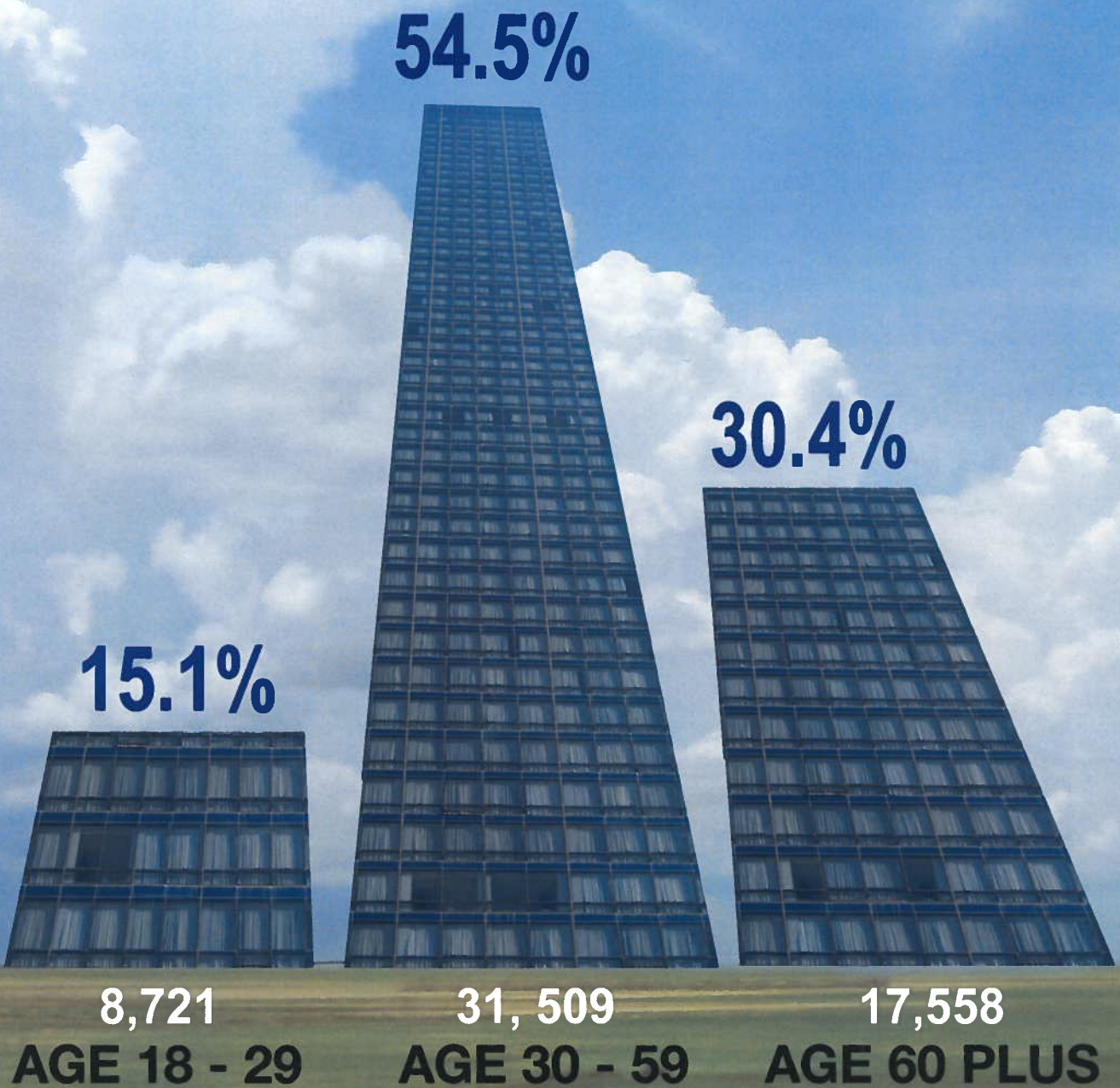
Mr. Boles told the CPRE that blocking new housing developments was condemning villages to be “museum exhibits, not so much protected as embalmed.”

Sunday Telegraph
30th June 2013
A&E “GRINDING TO A HALT”

Last night, Dr. Cliff Mann, president of the College of Emergency Medicine, which is responsible for the training and standards of emergency doctors, said: “Increasingly, we are experiencing situations where the whole system just grinds to a halt. We simply cannot carry on like this. Patients can’t get into A&E because there isn’t an empty cubicle, let alone staff, so they end up trapped in ambulances. Meanwhile, A&E is full of patients who can’t be moved on to wards, because they are full of elderly people who can’t be discharged because there isn’t any help at home.”

The crisis in the NHS, with elderly people blocking up wards, is as much a housing crisis as a health care crisis. It is a direct result of a residential land zoning system that is not entirely fit for purpose and has not been for over 30 years.

ESTIMATE FOR THE ADULT POPULATION
OF THE BOROUGH OF BRENTWOOD, ESSEX, FOR 2011.
(BASED UPON A 7.6% INCREASE OVER THE 2001 CENSUS)



Housing Land provision is not 'Need' Sensitive

1) On 1st June, 2013 Brentwood Borough Council published their "BRENTWOOD LOCAL DEVELOPMENT PLAN NEWSLETTER", 34,884 letters were sent out to Brentwood households. On 26th June, 2013 the Brentwood Gazette published a list of 22 possible sites for new housing. The total number of plots amounts to 2,519. 1,500 are indicated for WEST HORNDON, 1,019 for the rest of the Borough.

2) Whatever number of new dwellings are built who will they be built for? The majority of the new properties will be family houses with a percentage built under the Affordable Housing Scheme. For those not familiar with the Affordable Housing process it works as follows: A Developer/Builder builds a scheme of, for instance 50 new homes, and 35%, or thereabouts, are sold directly to a Residential Social Landlord, previously known as Housing Associations. The RSL purchase the 35% at a discount that is usually about 16% of what would have been the open market price, the Developer/Builder makes no profit on the dwellings sold to the RSL and the lowered purchase price allows the RSL to provide the dwellings, usually to young people, at a rent that is less than market rent or sells part of the dwelling through what is known as "shared-equity". The buyer may buy the balance of the property at a later date or continue to pay rent on the share of the equity in the property retained by the RSL.

3) From the new dwelling provision there will be housing for families and, thanks to the Affordable Housing scheme, for young people. What about the housing needs of the retired, the people of 60 years and over who live in the Borough of Brentwood?

4) Before answering the question posed above the following are the four types of property needed by older people within our society:

I. Special Needs

Due to declining health in advanced age some people need very intensive 24 hour nursing care, this category includes sufferers from Dementia, Parkinson's Disease and other debilitating diseases that may be due to age or accident damage or a combination of both.

II. Nursing Homes

These are one step down from Special Needs facilities, however they will generally be built for largely immobile

residents who will live in one bedroom/lounge with access to communal facilities. 24/7 nursing care is available in-house.

III. Close-Care

This type of development is made up of apartments with someone on hand 24/7 all year round to give nursing assistance when required. This type of scheme generally appeals to people in the mid-seventies and above who are in sufficient health not to need the type of facilities outlined in I and II above.

IV. Sheltered Housing

This type of scheme is generally made up of apartments all under one roof or, on occasions, small dwellings in managed grounds, this type of scheme is for the active retired who do not need 24/7 on-site nursing provision but do prefer the day-to-day maintenance and management of their dwelling and grounds to be taken off of their hands. The scheme manager will arrange care packages for residents should they be required.

5) According to the 2011 Census, 17,558 people in the Borough of Brentwood are of 60 years of age and over, this represents 30.4% of the adult population. None of the sites indicated by Brentwood Borough Council for their LDF land zoning exercise are likely to have housing for the retired built on them. The reason is simple, the cost of building retirement-type accommodation is more expensive than building family dwellings. The financial commitment to buildings made up of many dwellings under one roof is very substantial. For instance, a scheme of sheltered housing apartments is a much larger commitment than to a site upon which a developer/builder can build a few houses at a time. 20% to 30% of a retirement housing scheme is made up of common areas, for instance a communal lounge, guest bedroom, laundry, kitchen, offices and corridors. Retirement schemes are much more expensive to build than general market family housing, detached houses, semi-detached houses or flats.

Add to the above that, ideally, retirement schemes for the active retired need to be within reasonable walking distance of a Post Office/General Store and it becomes apparent that retirement schemes get pushed to the back of the development queue, so to speak, as the ready market for family housing, which is more profitable, is what is actually built.



6) The Sheltered Housing schemes that have been built in Brentwood are typical of this type of development: Given scarcity of sites and their high cost when retirement schemes are built, developers are obliged to pack as many flats onto a site as possible, inevitably they are small in size. The result is that many retired people who would downsize from family type housing, given suitably sized retirement accommodation, do not do so as the small size of the dwellings on offer is unattractive to them. The Labour Government inspired Development Control System, of which LDFs are but a continuation, has made building land artificially scarce with serious ramifications for housing provision, for the retired and for the wider prosperity of the Nation.

7) In effect the Local Development Framework system is not need sensitive, certainly not for the needs of the people aged 60 years of age and over. This is nothing new, there has been a consistent shortfall in providing housing for the various needs of older people for over 30 years, the extent of the crisis is only now becoming apparent. The enclosed copy newspaper articles from the SUNDAY TIMES, the SUNDAY TELEGRAPH and the DAILY TELEGRAPH illustrate the problems caused by inadequate housing provision for older people.

8) Given the demand for housing from within the Borough of Brentwood and inward migration, as it is an attractive area, it can be seen that the provision of new sites for housing will merely lead to these sites being built out with family type housing with some Affordable Housing provision for the young, older people are not provided for. How then can the various types of retirement housing be provided to allow people to downsize from under-occupied family housing, to liberate capital to help with retirement and, when they wish to, to continue to live in the community in which they have brought up their family? These desirable aims, when fulfilled, also re-circulate family type housing into the market.

The only way to progress with retirement housing is for developers/builders to come forward with retirement schemes where they are not in competition for the land with family housing. When planning permission is granted the permitted development rights must ensure that only retirement housing is built. All of the land in the LDF process for the Borough of Brentwood, all 22 sites, will go for family/Affordable Housing type housing. For the retired to be provided for schemes not include in the LDF provision must be encouraged.

9) Each settlement/village in all Boroughs, not just Brentwood, should have their specific housing needs assessed. It is not necessary to wait for a Local Planning Authority to make this Assessment, a retirement scheme that is put forward upon the basis of definable need, that a builder/developer believe they can build in a financially viable manner, should be given planning permission when at all possible.

10) With all due respect to general local opinion, the majority of people are against new housing development in principle, for whatever reason, this prejudice should not be allowed to stand in the way of retirement developments that clearly aim to satisfy a defined local need albeit for the retired adult population that will never be a majority.

The newspaper article headed "A&E is grinding to a halt" underlines the crisis in housing for the retired and its growing impact on the NHS. The following comment from Dr. Cliff Mann, President of the College of Emergency Medicine, appears in Paragraph 7 of the article from the SUNDAY TELEGRAPH dated 30th June 2013: "Patients can't get into A&E because there isn't an empty cubicle, let alone the staff, so they end up trapped in ambulances. Meanwhile A&E is full of patients that cannot be moved on to wards, because they are full of elderly people who can't be discharged because there isn't help at home".

11) The Labour Government inspired Development Control System, adopted in 1947, has led to a dramatic under provision of housing for the over 60s, land zoning has made building land scarce, only the most profitable dwellings are built. The crisis in the NHS, with elderly people blocking up wards, is as much a housing crisis as it is a health care crisis.

SUGGESTIONS

1. Encourage schemes for the various types of retirement housing to come forward on the basis they will be assessed upon their overall merit and not ruled out solely because the land that is to be built on does not happen to be an LDF designated site. Reason, not planning dogma, needs to prevail if we are to adequately house and care for the older members of our society.
2. Drop the need for an Affordable Housing contribution from retirement housing schemes so as to make them more financially viable.
3. Every provincial town could have a retirement scheme built that includes all of the types of retirement housing and related facilities, the building of retirement villages should be encouraged.



The following pages contain publications, articles and documents deemed relevant to this Paper.



^{BRENTWOOD} Gazette

5,500 NEW HOMES NEED TO BE BUILT AS TOWN GROWS



Whether you are looking to buy or rent there are hundreds of properties on OUR WEBSITE AT

brentwoodgazette.co.uk

Council releases list of 22 possible sites for housing

A Report has claimed that almost 5,500 new houses – around one a day – need to be built in Brentwood between 2015 and 2030 to meet the demands of the borough's rising population.

The document, compiled by property consultants Peter Brett Associates, states that as many as 5,430 properties will need to be constructed to cater for Brentwood's housing needs.

However, the administration at Brentwood Borough Council believes this figure is too large and is instead proposing that around 3,500 new homes is a more reasonable number.

To back up this estimate, the authority has released a list of 22 sites across the borough where, technically, development could take place.

Among the sites listed are the Wates Way Industrial Estate, off Ongar Road, Essex County Fire and Rescue Services' former headquarters in Rayleigh Road, Hutton, and The Baytree Centre in Brentwood High Street.

Tory council leader Louise McKinlay said 3,500 new homes was a "practical" number which the authority could deliver without having too much of an adverse effect on the green belt.

However, Liberal Democrat opposition group leader Barry Aspinell said: "I don't want to see any new homes in the Brentwood urban area - enough is enough."

cont.....

Consultants say demand calls for a house a day to be built

Chris Richards

NEARLY 5,500 new homes will need to be built in Brentwood between 2015 and 2030 in order to keep up with population growth, according to a report published this week.

The document, compiled by consultants Peter Brett Associates, states that as many as 5,430 properties - 362 a Year - will need to be constructed in order to meet the borough's housing needs during this period.

However, Brentwood Borough Council, which commissioned the study, believes that a figure of approximately 3,500 homes (around 233 a year) is more realistic.

In support of this figure, the authority released a list of 22 sites across the borough where development could take place, including the Wates Way Industrial Estate, off Ongar Road, and Essex County Fire and Rescue Service's former headquarters in Rayleigh Road, Hutton.

Other sites identified as potentially suitable for housing include The Baytree Centre in Brentwood High Street, and Ingatestone Garden Centre, in Roman Road, Ingatestone.

The news comes as the council continues to develop its Local Development Plan (LDP) for 2015-30.

As well as housing, the LDP seeks to meet the business and other development needs of the borough to 2030.

Population

Brentwood needs extra houses to cater for its rising population, which, according to the latest information available - the 2011, Census - is now at least 73,600.

This was 5,174 (or 7.6 per cent) up on the 2001 Census figure of 68,426.

On Friday, the council sent out 34,884 letters to every resident and business in the borough to keep them abreast of these latest developments,

In this letter, the authority describes the consultants' estimate of 5,430 as a "starting point" and stresses no decision has been made on the final figure.

The council adds that it will arrive at this number only after reviewing criteria such as road capacity, the availability of land and the impact on the Green Belt.

However, Tory council leader Louise McKinlay said a figure of around 3,500 new homes between 2015 and 2030 was more "deliverable".

She told the Gazette: "What we are talking about here is the practical number that we can deliver without it harming Brentwood.

"We want to see Brentwood thrive and we can't have development that is going to be harmful to the future of the borough, We will fight to protect our quality, green space." Mrs McKinlay, who represents Hutton North, added: "We

must make sure that our roads, our communications,our drains will cope; that extra demand on schools and doctors' surgeries will be met and that the facilities our residents value and use now, they will still enjoy in 20 years."

Councillor Barry Aspinell, the leader of the council's Liberal Democrat opposition group, said: "I don't want to see any new homes in the Brentwood urban area - enough is enough.

"I would like to see affordable housing provided for the villages where the young people have to move out to find somewhere to live."

MP Eric Pickles accepted that the requirement for new housing was a "big issue" in the borough and described the construction of 3,500 new homes over 15 years as "well manageable".

He added: "That figure would not change the character or nature of Brentwood,"

The council plans to publish its draft LDP later this summer.

5,430

The maximum number of new homes needed, according to Peter Brett Associates

3,500

The number of new homes Brentwood Borough Council's leadership is proposing should be built

22

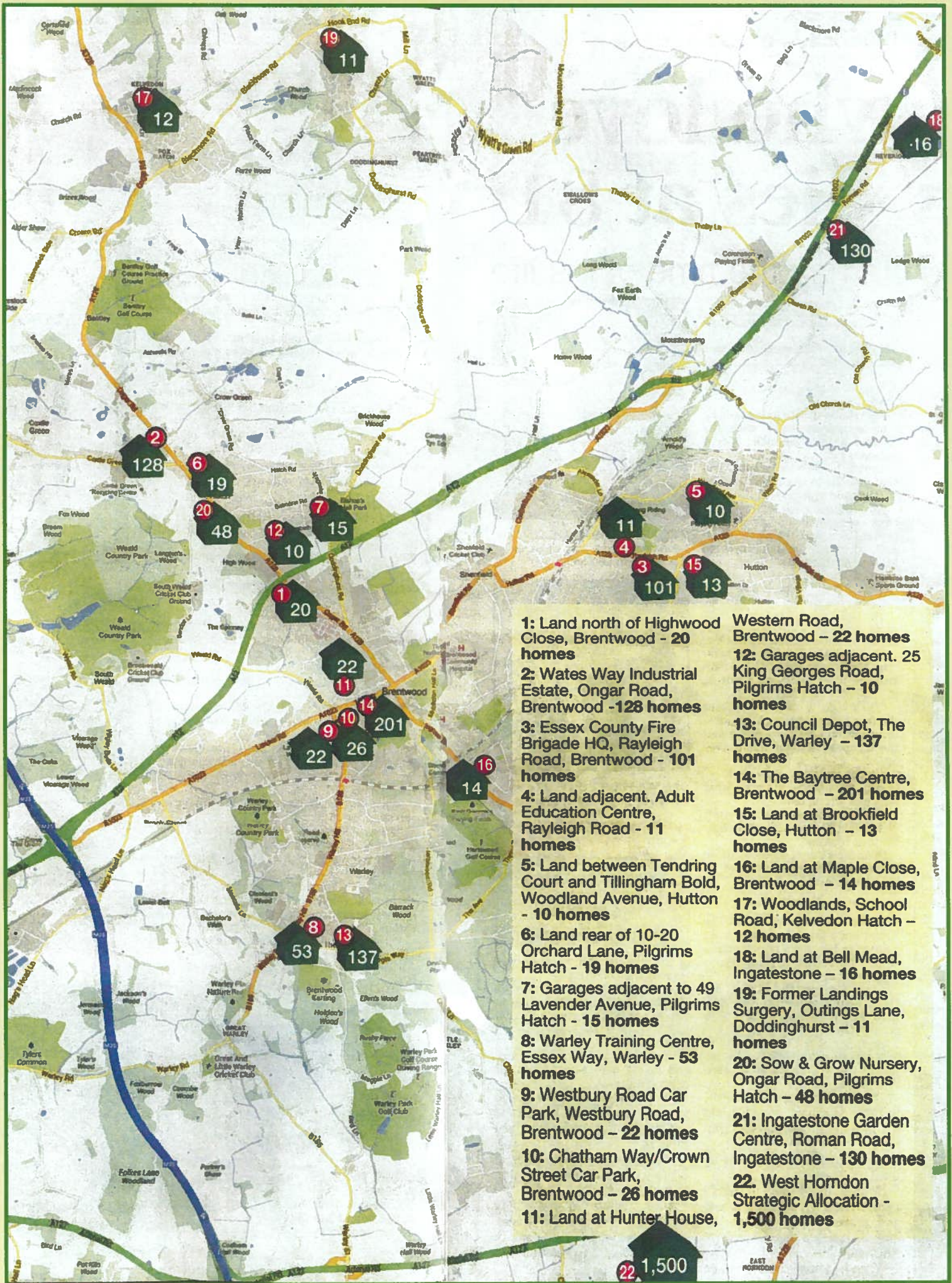
The number of sites in the borough that the council has identified where, technically, development could take place

590

The number of homes which can be built in the borough in the next five years because planning permission has already been granted

73,600

The population of Brentwood, according to the 2011 Census



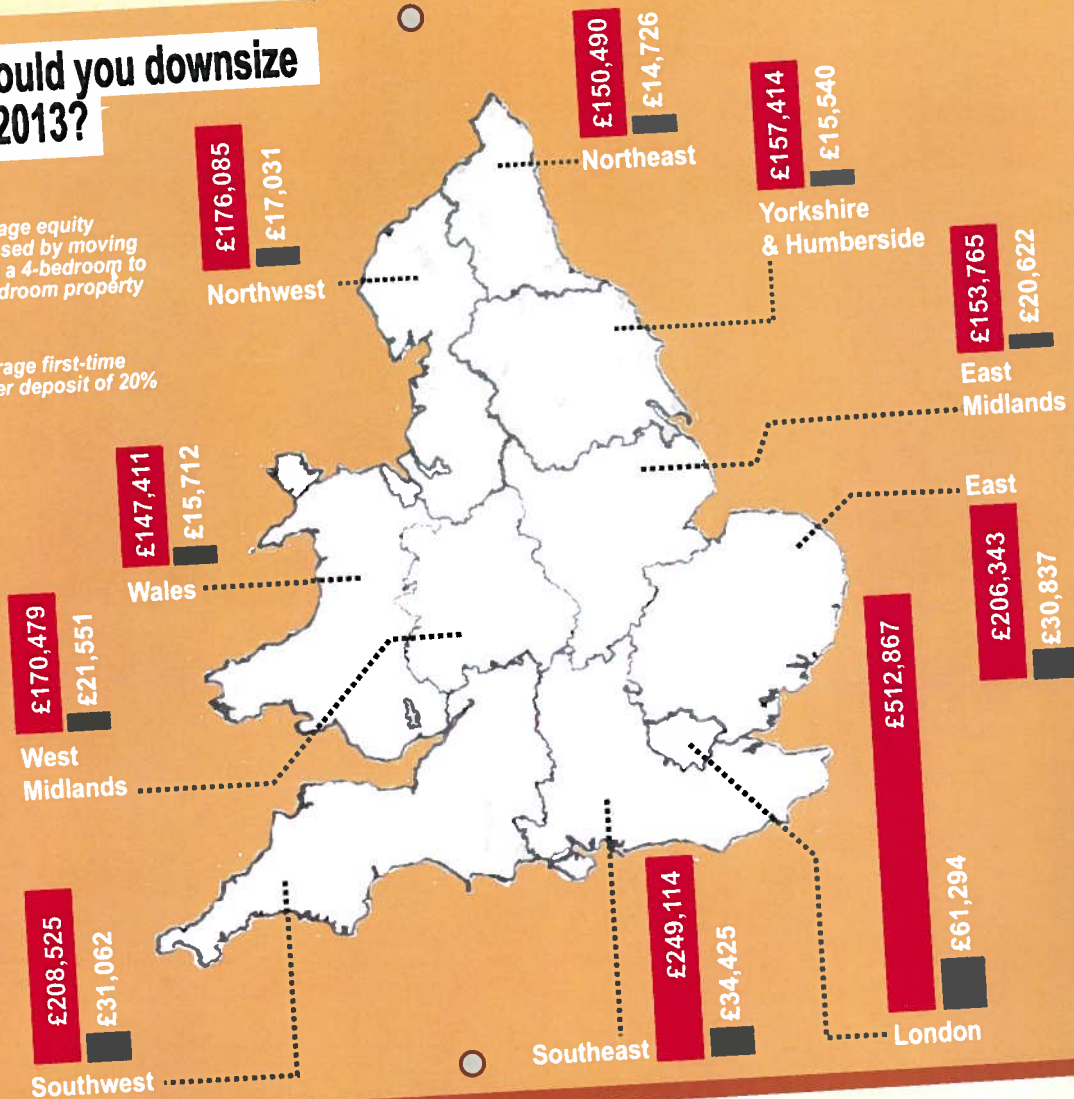
- 1:** Land north of Highwood Close, Brentwood - 20 homes
- 2:** Wates Way Industrial Estate, Ongar Road, Brentwood - 128 homes
- 3:** Essex County Fire Brigade HQ, Rayleigh Road, Brentwood - 101 homes
- 4:** Land adjacent. Adult Education Centre, Rayleigh Road - 11 homes
- 5:** Land between Tendring Court and Tillingham Bold, Woodland Avenue, Hutton - 10 homes
- 6:** Land rear of 10-20 Orchard Lane, Pilgrims Hatch - 19 homes
- 7:** Garages adjacent to 49 Lavender Avenue, Pilgrims Hatch - 15 homes
- 8:** Warley Training Centre, Essex Way, Warley - 53 homes
- 9:** Westbury Road Car Park, Westbury Road, Brentwood - 22 homes
- 10:** Chatham Way/Crown Street Car Park, Brentwood - 26 homes
- 11:** Land at Hunter House, Western Road, Brentwood - 22 homes
- 12:** Garages adjacent. 25 King Georges Road, Pilgrims Hatch - 10 homes
- 13:** Council Depot, The Drive, Warley - 137 homes
- 14:** The Baytree Centre, Brentwood - 201 homes
- 15:** Land at Brookfield Close, Hutton - 13 homes
- 16:** Land at Maple Close, Brentwood - 14 homes
- 17:** Woodlands, School Road, Kelvedon Hatch - 12 homes
- 18:** Land at Bell Mead, Ingatestone - 16 homes
- 19:** Former Landings Surgery, Outings Lane, Dodinghurst - 11 homes
- 20:** Sow & Grow Nursery, Ongar Road, Pilgrims Hatch - 48 homes
- 21:** Ingatestone Garden Centre, Roman Road, Ingatestone - 130 homes
- 22:** West Horndon Strategic Allocation - 1,500 homes

FOR SALE

Should you downsize in 2013?

Average equity released by moving from a 4-bedroom to 2-bedroom property

Average first-time buyer deposit of 20%



Boom in downsizing to unlock equity in homes

Households opting to move to smaller properties account for as much as a third of the market, writes Anna Mikhailova

A GROWING number of parents are set to downsize their homes to fund retirement, cut punishing inheritance tax bills and help their children onto the property ladder, according to research.

Savills, the estate agent, predicts there will be a steady rise in the number of older homeowners moving to smaller properties over the next five years. It estimates that the amount of equity released from down-sizing will rise from £7bn to £12.5bn a year by 2017.

Residential property accounted for 34% of total inheritance tax receipts in the 2009-10 financial year, the latest year for which figures are available, according to research by Savills for The Sunday Times. The average detached house is worth just over £462,000 in southeast England and £332,304 in the southwest, Land Registry figures show.

Inheritance tax is levied at 40% on assets worth more than

£325,000. The threshold has not risen since the coalition government came to power, and will rise only 1 percentage point in 2015, to £329,000.

Strutt & Parker, another estate agent, said more than 25 of the homes it has sold this year belonged to downsizers. A regional breakdown shows that the highest number was in East Anglia, where more than 35% of vendors were down-sizing. In the southeast and southwest the figure was nearly a third of all sales.

INHERITANCE TAX PLANNING

Research by Savills in England and Wales found that local authority areas with the highest house prices had the largest number of estates liable to inheritance tax, as would be expected.

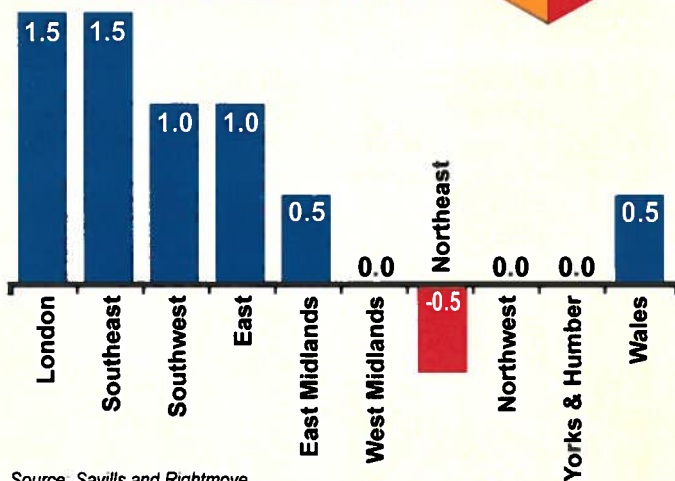
In Kensington & Chelsea, where the average property price is £1.4m, just over 15% of estates incurred inheritance tax in 2009-10. In Elmbridge, Surrey, 12.8% of estates incurred inheritance tax and the average house price is £561,717.

Average asking price in December



London	£464,398
Southeast	£287,420
Southwest	£240,438
East	£218,619
East Midlands	£158,480
West Midlands	£174,098
Northeast	£144,655
Northwest	£137,108
Yorks & Humber	£144,655
Wales	£159,216

Predicted house price growth next year



Source: Savills and Rightmove

Danny Cox of Hargreaves Lansdown, the adviser, said: "To save on inheritance tax the taxable value of the estate has to be reduced. This can be done either by spending the money raised by downsizing or giving it away - if a house is sold to downsize and then the cash retained, there will be no inheritance tax saving."

One option is to gift the equity raised by downsizing. There are three main types of gift: those exempt from inheritance tax, those immediately subject to tax and those that may be exempt. To qualify, the person making the gift must survive for seven years. Gifts to charities and political parties are exempt, as are gifts of less than £3,000 a year to any individual.

"One alternative is to invest the money raised by selling a property into assets that are IHT exempt," said Cox.

"For example, buying woodland, investing in qualifying AIM shares or in enterprise investment schemes. Investments normally have to be held for two years before the exemption applies. These schemes are often higher risk and illiquid, so they are not for everyone."

RETIREMENT FUNDING

Downsizing is a popular option for those nearing retirement who want an income to supplement their pension.

Savills said that downsizing from a four-bedroom home to a two-bedroom property in London would release £512,897 of equity on average, compared with £249,114 in the southeast, £206,343 in the east of England and £147,411 in Wales.

Moving from a three-bedroom home to a two-bedroom property would release an average of £189,174 in London, £81,290 in the southeast and £49,757 in the east Midlands. Figures from Better Retirement Group, the adviser, show that £512,897 would buy a 65-year-old man a single person level annuity paying £30,348 a year. A lump sum of £189,174 would buy an income of £11,170.

One alternative to downsizing is equity release. These schemes allow homeowners to release cash by borrowing against the value of their properties. They have been criticised because the interest is rolled up and added to the debt rather than being paid off, creating the potential for a huge debt to clear when the property is sold.

A £50,000 equity release loan, known as a lifetime mortgage, taken out at a typical rate of 6.5% would grow to a debt of £93,857 after 10 years and £176,182 after 20 years, said Key Retirement Solutions, the broker.

FIRST-TIME BUYER DEPOSIT

David Hollingworth of London & Country Mortgages, the broker, said: "Parents are increasingly an essential part of many first-time buyers' hopes of purchasing their own homes. Whereas in the past this would often come as part of an inheritance, the withdrawal of equity to help to finance the child's first or even second purchase is increasingly common."

The average first-time buyer in London requires £61,294 for a 20% deposit, according to Savills. In the southeast, the figure is £34,425 and in the northeast £15,712.

Although mortgage rates have been steadily falling over the past few months, the size of the deposit required for the most competitive deals is a significant hurdle for first-time buyers.

The best rates are concentrated in the sector of the market for buyers with a 40% deposit.

For example, HSBC has a two-year fix at 1.99% with a £1,999 fee for borrowers with a 40% deposit. The best rate for a 10% deposit is 3.99% from Co-operative bank, with no fee. Yorkshire Building Society also has a deal at 3.94% for 10% deposits but it carries a fee of £995. For 5% deposits, rates are even higher - Newcastle Building Society has a two-year fix at 5.99%, with no fee.

Some lenders have tried to tackle the problem by harnessing parental assets as a way of guaranteeing the child's mortgage without them needing to release equity. National Counties' Building Society's Family First Guarantor Mortgage, Bath Building Society's Parental Assistance Mortgage Scheme and Aldermore's Family Guarantee Mortgage use the parents' home as additional security for first-time buyers.

Alternative options include shared-equity or shared-ownership schemes, such as the government-backed Newbuy and Firstbuy.

Pensioners who are resigned to loneliness

By John Bingham, Social Affairs Editor

'ALMOST a million older people in Britain do not know even their closest neighbours because they do not want to "get in the way", according to a 'study of attitudes' to loneliness.

The most common reason, given by elderly people for not getting to know those living close to them was that younger neighbours "always seem to be so busy" or that they did not 'Wish to be a burden'. About 3.5 million people over 65 get no help, support or companionship from those living nearest to them, said researcher working for Age UK. The findings were published as the charity launched a campaign to promote neighbourliness between generations.

It wants to see the 'Great British spirit' demonstrated during the Olympics and Diamond Jubilee celebrations to be translated into practical help for older people this winter.

Based on previous years, it is feared that there could be as many as 25,000 preventable deaths of older people this winter – the equivalent of 200 a day.

Polling suggested that just over a third of the estimated 10.3 million pensioners felt unable to rely on neighbours for help and support.

Seven per cent of older people polled said they did not even know their neighbours, the equivalent of about 721,000 individuals. When asked why, almost half of those people said that they thought their younger neighbours seemed too busy and a quarter stated that they did not want to be a burden.

Dame Helen Mirren, who is backing Age UK's "Big Winter Pledge" campaign, said: "It's shocking that so many older people die needlessly in the winter months.

"I would urge everyone to get stuck in this winter and help out older friends, neighbours and relatives with Age UK."

The study follows previous research suggesting that the problem of isolation is particularly acute among older men, who suffer in silence because of a 'stiff upper lip'.

3.5 m

The number of pensioners in Britain who are said to get no companionship, help or support from those living nearby.

Studies have shown links between isolation and more rapid decline in health, more falls and a greater likelihood of smoking.

Overall, 700,000 older people describe themselves as 'always' or 'often' feeling lonely.

One previous survey also found that more than half of older people described the television as their main form of company.

The campaign involves getting people to pledge to call in on their older neighbours regularly or help in practical ways such as clearing ice from door steps and paths to enable them to get out safely.

Michelle Mitchell, the Director General of Age U.K. said: "The winter can cause misery, avoidable illness and even death for too many older people.

"We're hoping to inspire people to act now to do their bit to lessen the impact of winter for older people this year.

"As we experience as a nation this summer, it feels good to come together and help each other out.

"Small things and a friendly face can make all the difference."

A&E is 'grinding to a halt'

Laura Donnelly - Health Correspondent

Last night, Dr. Cliff Mann, president of the College of Emergency Medicine, which is responsible for the training and standards of emergency doctors, said:

"Increasingly, we are experiencing situations where the whole system just grinds to a halt. We simply cannot carry on like this.

Patients can't get into A&E because there isn't an empty cubicle, let alone staff, so they end up trapped in ambulances. Meanwhile, A&E is full of patients who can't be moved on to wards, because they are full of elderly people who can't be discharged because there isn't any help at home."

Countryside is not a museum, says planning minister

There was more anger among the CPRE members when Mr. Boles said he wished England was more like Germany, where property prices are low because more land is released for building.

Mr. Boles said, "Nobody is doing what we crazily do, which is put all of our income into houses, bank our whole retirement into the value of our house – it is completely nuts!"

Two CPRE members walked out. One, Richard Nicholls from Dorset, said, "The man does not understand what planning is all about. The man is a fool."

Mr. Boles told the CPRE that blocking new housing developments was condemning villages to be "museum exhibits, not so much protected as embalmed."

He said: "In Devon, Cornwall, Shropshire, Sussex, the Cotswolds and the Yorkshire Dales some villages are inches away from becoming forever fossilised."

People will not be able to use the "Help to Buy" mortgage guarantee to buy second homes. Borrowers will be forced to make a declaration that they have no financial interest in another property.

Retired told to face up to ageing and make plans

An unwillingness to face up to ageing threatens to condemn the newly retired to spend their final years in isolation or institutions, a coalition of experts led by a former care services minister warns today.

The belief that people should be 'young forever' has created a taboo around ageing that could turn the elderly into 'passive victims', unable to make a choice about where they live, they said in a letter to The Daily Telegraph.

The group, which includes Paul Burstow, a former care services minister, wants more openness among those approaching old age to the idea of taking steps now, such

as downsizing, which could help them avoid moving into care homes. They are challenging the idea that it is better to stay in the family home.

The group also includes the heads of 13 charities and private companies providing housing for the elderly.

Mr. Burstow said that while people are 'economically tied' to their old homes, many might benefit in the long term from moving to somewhere adaptable while they are relatively young.

"It is is a conversation that people need to have," he said.



The Daily Telegraph

March 11th 2013

The Housing needs of Britain's ageing population

Sir,

We urgently need to rethink how to provide the right type of housing for a new generation of older people.

In 2033, there will be 3.3 million people aged over 85 in Britain, which represents our fastest growing age group. We all have unique needs and it is to the nation's shame that people of this generation are often regarded as all the same – content to see out their days in their family home, potentially isolated and lonely or forced into institutional care following a rapid escalation of their care needs.

Staying put in the family home is the right option for some. However, while often equated with preserving independence, it can also have the opposite effect, potentially limiting one's ability to retain independence and choice in the long term.

Research shows that staying put is often symptomatic of a lack of choice as to the variety of options for housing and care available; and perhaps a lack of confidence, or indeed reluctance to make a change.

Combining independent housing with 24 hour care in a community setting presents a solution for many older people.

The Government should empower older people to make the right move at the right time; ensure that they secure access to the support they need, while maintaining their valued independence and the right to their own front door.

Paul Burstow M.P. (Lib Dem.)

Chairman, Draft Care and Support Joint Bill Committee

Baroness Greengross

Chief Executive, International Longevity Centre UK





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