OLDER PERSONS HOUSING 2015

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1 INTRODUCTION

1.1.1 DCA are leading specialists in Housing and Planning Strategies and have successfully undertaken over 250 City -wide housing demand and need assessments for Councils throughout England over the last 20 years.

1.1.2 DCA have already supported 43 sound Core Strategies at examination, a 100% success rate, representing over 30% of all approved as 'sound' to date.

1.1.3 We have been involved in national research and development to support the housing needs of older people for over twenty years. We have been involved in research on Staying Put, on equity release for repairs, the development of financial products for sheltered "shared equity" and extra-care projects and have carried out Older Persons Housing Strategy studies for local authorities.

1.2 The National Strategic Context

1.2.1 In planning terms, the needs of older households must be addressed alongside the needs of all households. There is little policy guidance relating specifically to older people, other than to say that local authorities should meet a variety of needs.

1.2.2 The National Service Framework (NSF) for older people in Wales focuses on:-

- Health, well-being and quality of life.
- Prevention and early intervention: promoting the independence of older people and supporting carers.
- Supporting people in the community through, for example, widening service choice and flexibility.
- Joining up housing, health and social care services for older people.

1.2.3 In the context of an ageing population there is a need to both increase the level of understanding around the housing needs of older people and to increase the supply of specialist and general needs accommodation available to meet the changing needs of the growing population of older people.

1.2.4 This assessment has examined the key elements which need to be considered by local authorities in contribution to the provision of sustainable housing markets and a better balanced stock to meet the requirements of the whole population. The key elements are:-

- the supply of current and planned private and affordable retirement, sheltered, Extra Care, age restricted properties, care and nursing homes in Cardiff;
- the supply of sheltered housing for older people across all tenures and support and care providers, including older people receiving support at home;
- the impact of demographic change, especially the increasing older population;
- review of the most recent local housing assessment data relating to housing demand and need from older people.

1.3 Definition of 'Older People'

1.3.1 The National Services Framework in Wales does not define 'older people', In the past and generally in line with policy, older people have been defined as those aged 50+. However, people go through different stages of their lives as they get older.

1.3.2 The National Services Framework for older people published by the Department of Health (DOH) in England (*there is no such definition given in the National Service Framework in Wales*) suggests that there is no uniform group for older people and they have a wide range of needs. Older people may broadly fall into three groups:-

- **Entering Old Age** – Completed their working life in paid employment and are active and independent and may remain so into late old age. This group can include people as young as 50 or from the official retirement age of 60 for women and 65 for men;
- **Transitional Phrase** – This can occur at any stage of older age but usually occurs in the seventh or eighth decade of life. These people are in the transitional period between a healthy, active life and frailty;
- **Frail Older People** – These are frail, vulnerable people as a result of health problems, social care needs or a combination of both. Frailty often occurs in late old age and can compromise independence and quality of life.

1.3.3 The National Planning Policy Framework in England's (Wales version contains no such definition) definition of older people is: "People over retirement age, including the active, newly-retired through to the very frail elderly, whose housing needs can encompass accessible, adaptable general needs housing for those looking to downsize from family housing and the full range of retirement and specialised housing for those with support or care needs."

2 THE STRATEGIC CONTEXT

2.1 The National Strategic Context

2.1.1 In planning terms, the needs of older households must be addressed alongside the needs of all households.

2.1.2 In the context of an ageing population there is a need to both increase the level of understanding around the housing needs of older people and to increase the supply of accommodation available to meet the changing needs of older people.

2.1.3 The following reports have been summarised as they provide some context on the current position of older person's housing across the UK and ideas that will shape future policy decisions. Some reports are UK focused, but have implications for all authorities at local levels. Further in the chapter we have looked at the policy agenda within Wales.

The Top of the Ladder – Demos Report (2013)

2.1.4 The Demos Report published in September 2013 brings together evidence regarding the chronic under supply of appropriate housing for older people, which has been classed as the 'next housing crisis' in the UK.

2.1.5 Many reports have been written on this issue and a range of robust evidence already highlights the benefits of retirement housing. However, there still lacks a coherent strategy at national level and guidance at local level on the subject.

2.1.6 The Report states:-

2.1.7 To help 'generation rent' trying to get on the bottom of the housing ladder, as well as those families struggling to find bigger homes, one needs also to look at the top of the housing ladder – older people who may be in homes which are too big or otherwise no longer suited to their needs, who we might call 'generation stuck'.

2.1.8 Enabling this group to move to smaller properties – essentially extending the housing ladder – will have a domino effect down the housing chain, freeing up family homes and in turn freeing up smaller properties for first and second time buyers.

2.1.9 The study estimates that if all of those interested in buying a retirement property were able to do so, 3.5 million older people would be able to move, freeing up 3.29 million properties. Apart from this, retirement housing has a very beneficial effect on older people's health, wellbeing and social networks and could save health and care services considerable resources.

2.1.10 The report also suggests that it would be a triple win for both the government and communities:-

- Improving older people's lives;
- Stimulating the property and home-building market;
- Little cost to the public purse.

- A recommendation is also made to change the planning system to encourage the development of retirement housing whilst also providing practical help and giving financial incentives to encourage downsizing including quotas and incentives for reserving land for retirement housing, and linking this to joint strategic needs assessment and health and wellbeing strategies for local areas.

2.1.11 The study concludes that the government should adopt a 'whole chain' view of the housing market, as helping those at the top of the ladder will unlock supply and benefit those on every other step.

Older People's Housing – Joseph Rowntree Foundation (2012)

2.1.12 In May 2012 Joseph Rowntree Foundation published the findings of a study carried out on the choice, quality of life and under occupation in relation to older people's housing.

2.1.13 The study focused on the impact of older people's wellbeing and quality of life, whether older people have a wide enough choice of housing and how far such moves contribute to freeing up housing for families.

2.1.14 The research confirmed that there is limited choice for older people who want to move to both specialist and alternative mainstream housing. Housing providers tend to focus on retirement villages and housing with care when thinking about housing that is 'suitable' for older people.

2.1.15 An older person's health can benefit from a move to more suitable housing as long as it is an informed choice and they remain in control. Staying in their current home can also be the right choice.

2.1.16 In general there are more family properties released through the death of an older person than due to downsizing. 85% of the three bedroom homes becoming available are released due to the death of an older person than through a move to a smaller home.

2.1.17 The report suggests that the Government needs to induce providers to offer a range of attractive alternatives to older people to encourage a house move. The matter of downsizing is ambiguous as it presents the picture that older people are just holding on to housing. In fact the issue is far more complex due to the lack of suitable housing and the psychological and social reasons that older people may have for staying in their home.

A Better Fit? – Creating Housing Choices for an Ageing Population – Shelter (2012)

2.1.18 Shelter produced this report in April 2012 after investigating the housing choices for an ageing population.

2.1.19 The report looks at the older population today, older population in the future and what this will mean in terms of housing provision for older people.

2.1.20 The report highlights the fact that 68.0% of older homeowners live in a home that has at least two spare bedrooms, which is technically known as 'under-occupation'.

2.1.21 However, the majority of older people think their home is the right size for them.

2.1.22 Many older people want to stay in their current home for as long as possible and have strong emotional ties to their home, possessions and neighbourhood. Moving house can be a very daunting and stressful experience for some older people, and they are often unaware of their housing options, or simply perceive that there are no suitable homes available.

2.1.23 There is a lack of specialist housing available to buy or rent privately, and very little mid-range specialist housing for 'middle income' older people who are not wealthy but do not have to rent socially.

2.1.24 There is a need for a much greater supply of specialist housing for older people and a need to create and environment in which older people are encouraged to make positive choices about their housing.

2.2 Regional Context

The Strategy for Older People in Wales (2013 - 2023)

2.2.1 The Strategy for Older People in Wales is now in its third phase and older people have been involved from the outset in developing the third phase of the Strategy.

2.2.2 Over the next 10 years the Strategy will focus on ensuring that older people in Wales have the resources they need to deal with the challenges and opportunities they face. This phase of the Strategy aims to improve quality of life for older people in ways that go beyond the traditional health and social care agenda.

2.2.3 The outcomes for housing that are to be achieved by 2023 are Older people have access to housing and services that supports their needs and promote independence. The issues to face are :

- Effective services that can provide appropriate aids and adaptations to help people retain independence;
- Supported housing ;
- Simpler and more effective arrangements for people who rent their homes ;
- Housing improvements such as the Welsh Housing Quality Standard;
- Energy efficiency measures ;
- Availability of housing options for older people and appropriate support to move;
- Alternative housing models (including retirement communities, sheltered housing and extra care) and a variety of provision.

2.2.4 In order to achieve this the following will be monitored :-

- Number of disabled Facilities Grants and reduced waiting times;
- Number of units of support available for older persons and funded via Supporting People programme;
- Number of people helped by Care & Repair services and Rapid Response Adaptations Programme.

The National Service Framework for Older People in Wales

2.2.5 The Older Persons Strategy made a commitment to the development of the National Service Framework (NSF) for Older People in Wales, and the NSF provides the overarching framework for its development and implementation, in terms of the broader older people's agenda.

2.2.6 Implementation of the Strategy encompasses whole system plans to address the social, economic and environmental factors that influence the health of older people. These plans are expected to be reflected at local level. The Strategy includes plans for the development of policies and programmes on the following for housing :-

- promoting an adequate supply of special forms of housing which meet the varying and changing needs of older people, including those with disabilities, and ensure they can remain independent for as long as possible.

3 DEMOGRAPHIC ANALYSIS

3.1 Population Projections

3.1.1 The general demographic projections provided in the tables in this section are the population projections for local authorities in Wales by gender, single year of age and each year from the base year of 2011, through the projection period to 2036.

3.1.2 This is the third set of population projections published for the 22 local authorities in Wales, but the first set to take into account the results of the 2011 Census.

3.1.3 Population projections provide estimates of the size of the future population, and are based on assumptions about births, deaths and migration. The assumptions are based on past trends. Projections only indicate what may happen should the recent trends continue. Projections done in this way do not make allowances for the effects of local or central government policies on future population levels, distribution and change.

3.1.4 The 2011 population estimates have been used as the base for the local authority projections. The projections are at 30 June each year. The base population estimates are based on the usually resident population.

3.1.5 Usual residents away from home temporarily are included, but visitors are excluded. Students are counted at their term-time address. It should also be noted that the UN definition of an international migrant is used - those changing country of residence for a period of at least 12 months. Short-term migrants (eg migrant workers from Eastern European countries) are not counted in the population estimates and hence are not included in the population projections.

3.1.6 The projections are based on an assumed pattern of migration based on projecting forward the average migration patterns over the last five years.

3.1.7 Four migration variants are also published covering different migration scenarios, ranging from a zero migration estimate, to a low estimate, to a high estimate. A further estimate based on projecting forward the average migration patterns over the last ten years is also available (the variants are in a separate dataset in the same area of StatsWales).

3.1.8 The summary of this data is provided in the following tables with the population changes disaggregated from 2011 to 2036.

3.1.9 The projections in the table below relate to the total population change in the City between 2011 and 2036.

Table 3-1 Total Population Change in City of Cardiff, 2011 – 2036

	2011	2016	2021	2026	2031	2036	Change
Total Population	345,442	366,761	389,458	412,801	435,921	458,544	
Change		+21,319	+22,697	+23,343	+23,120	+22,623	**+113,102**
% Change		**+6.2**	**+6.2**	**+6.0**	**+5.6**	**+5.2**	**+32.7**

Source: 2011-based projections for local authorities in Wales, Welsh Government

3.1.10 The table shows an increase of 32.7% in the total population by 113,102 people over the forecast period to 2036.

3.2 The Population Age Structure Forecast

3.2.1 The table below shows the population change by age group between 2011 and 2036.

Table 3-2 Population Age Band Forecast, City of Cardiff, 2011 – 2036

Age	2011	2016	2021	2026	2031	2036	Change	Change %
0 to 19	83,661	87,100	93,525	101,337	105,429	108,075	+24,414	**+29.2**
20 to 29	69,364	75,303	76,057	73,675	77,167	82,977	+13,613	**+19.6**
30 to 44	70,025	74,221	82,719	91,818	95,876	96,178	+26,153	**+37.3**
45 to 64	76,651	79,619	81,576	83,448	87,112	94,630	+17,979	**+23.5**
65+	45,741	50,517	55,578	62,523	70,337	76,684	+30,943	**+67.6**
Total	**345,442**	**366,761**	**389,458**	**412,801**	**435,921**	**458,544**	**+113,102**	**+32.7**

Source: 2011-based projections for local authorities in Wales, Welsh Government
Figures do not sum due to rounding

3.2.2 There are increases in population across all age groups and there are some differences in changes in population age bands over the period to 2036.

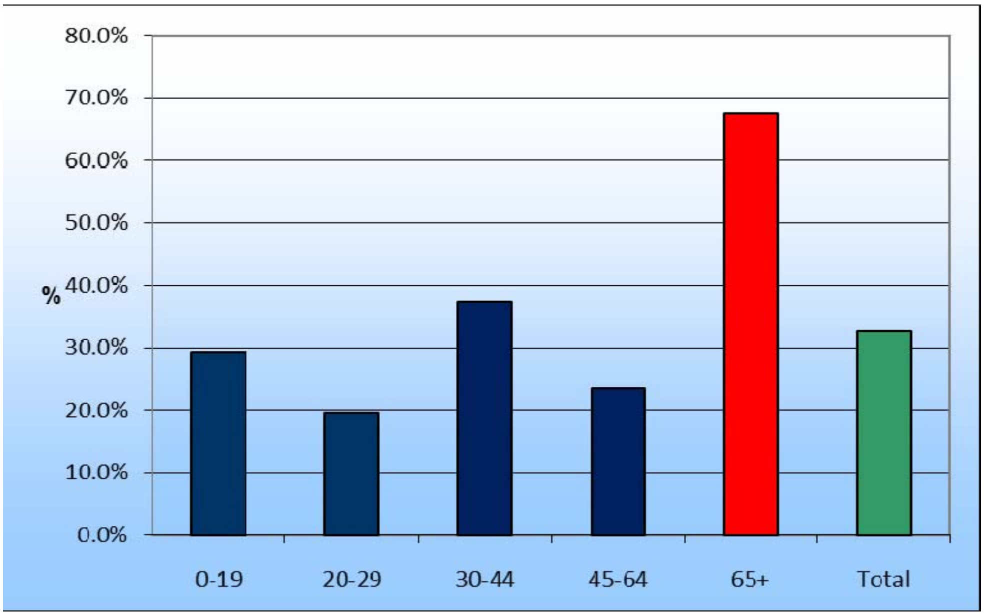
3.2.3 There are increases in population across all age groups with a marked increase in the 65+ group.

3.2.4 The overall growth of 113,102 people is a net increase of 32.7%;

3.2.5 The growth of 30,943 people in the 65+ age group is an increase of 67.6%, compared to 27.4% growth in all age groups up to 64 years.

3.2.6 The 65+ group grows from 13.2% of the population in 2011 to 15.1% in 2026 and to 16.7% in 2036.

Figure 3-1 Age Band Percentage Change Forecast, City of Cardiff, 2011 – 2036



Source: 2011-based projections for local authorities in Wales, Welsh Government

3.3 Older Population Growth Forecasts

3.3.1 Detailed analysis of the population forecasts for people over 65 are provided below.

Table 3-3 65+ Population Age Band Forecast City of Cardiff, 2011 – 2036

Age	2011	2016	2021	2026	2031	2036	Change
65+	45,741	50,517	55,578	62,523	70,337	76,684	
Change		+4,776	+5,061	+6,945	+7,814	+6,347	**+30,943**
% change		**+10.4**	**+10.0**	**+12.5**	**+12.5**	**+9.0**	**+67.6**

Source: 2011-based projections for local authorities in Wales, Welsh Government

3.3.2 There is a projected increase of 9,837 people aged 65+ (20.4%) occurring over the next seven years to 2022. The highest rate of growth occurs between 2022 and 2032.

3.4 65+ Age Structure Breakdown

3.4.1 The table below shows the 65+ age structure breakdown over the period to 2036.

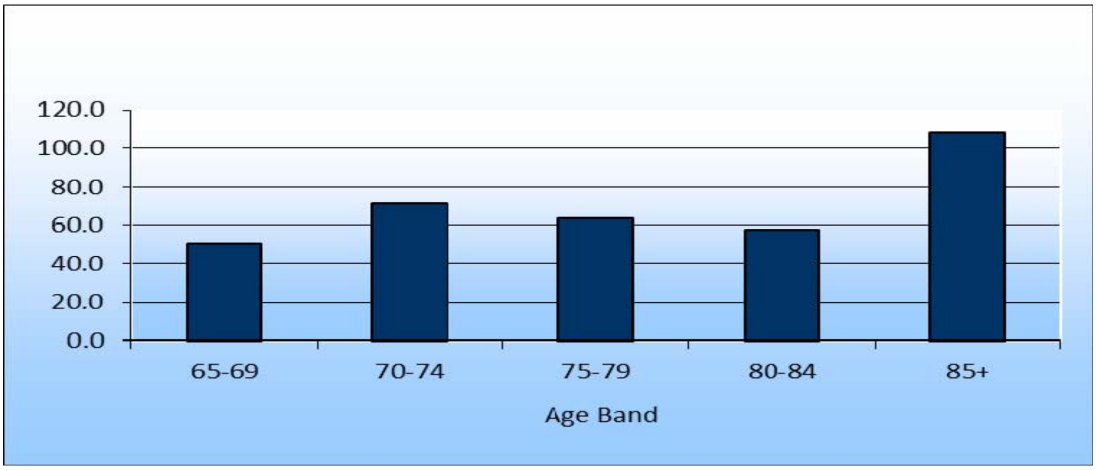
Table 3-4 Breakdown of 65 + age groups, 2011 – 2036

	2011	2016	2021	2026	2031	2036	Change	%
65-69	12,383	15,441	15,534	17,622	19,131	18,647	+6,264	**+50.6**
70-74	10,455	11,307	14,212	14,383	16,410	17,898	+7,443	**+71.2**
75-79	9,056	9,057	9,948	12,617	12,875	14,804	+5,748	**+63.5**
80-84	6,921	7,134	7,340	8,222	10,557	10,905	+3,984	**+57.6**
85+	6,926	7,575	8,545	9,679	11,362	14,433	+7,507	**+108.4**
Total	45,741	50,517	55,578	62,523	70,337	76,684		
Change		+4,776	+5,061	+6,945	+7,814	+6,347	**+30,943**	**+67.6**
% Change		**+10.4**	**+10.0**	**+12.5**	**+12.5**	**+9.0**		

Source: *2011-based projections for local authorities in Wales, Welsh Government*

3.4.2 Within the older age group, the major growth is in the numbers of people aged 85+, which is estimated to double from 2011 to 2036. However, there is also a significant growth of 13,191 people within the 70-79 age cohorts by 2036.

Figure 3-2 % Change of 65+ 2011 – 2036



Source: 2011-based projections for local authorities in Wales, Welsh Government

3.5 The 75+ Population

3.5.1 The 75 and over age group is **forecast to increase by 75%** in the years to 2036, shown in the table below.

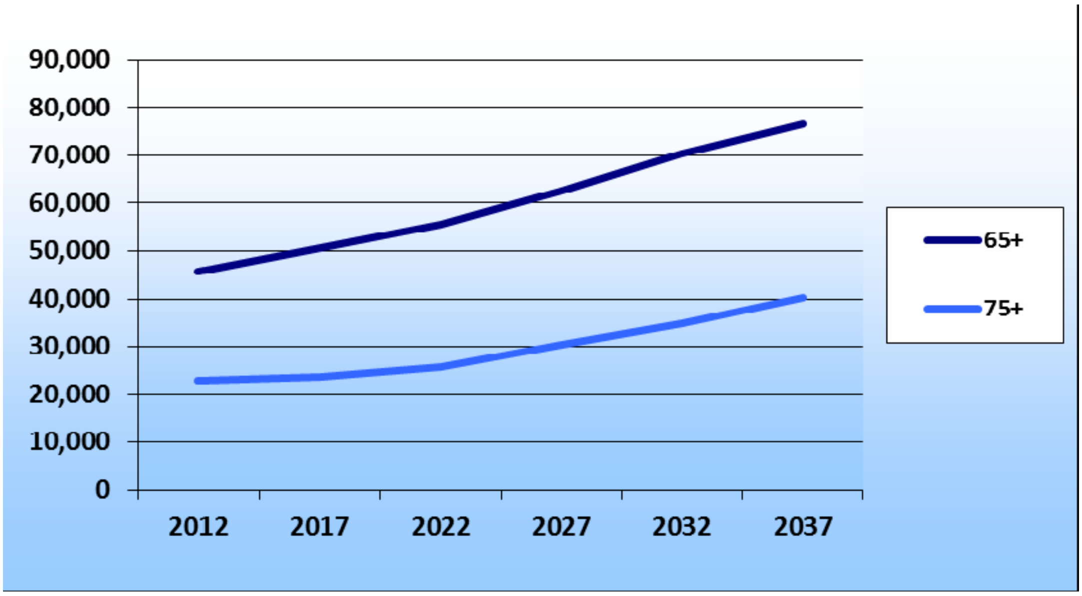
3.5.2 The largest increases occur after 2021 with the greatest increase of 18.1% occurring between 2021 and 2026 higher than any other period.

Table 3-5 75+ Population Age Band Forecast, City of Cardiff, 2011 – 2036

Age	2011	2016	2021	2026	2031	2036	Change
75+	22,903	23,766	25,833	30,518	34,794	40,142	
Change		+863	+2,067	+4,685	+4,276	+5,348	+17,239
% change		**+3.8**	**+8.7**	**+18.1**	**+14.0**	**+15.4**	**+75.3**

Source: 2011-based projections for local authorities in Wales, Welsh Government

Figure 3-3 Change Forecast in 65+ Age Groups, City of Cardiff, 2011– 2036



Source: *2011-based projections for local authorities in Wales, Welsh Government*

3.5.3 There is an increase in this group in the older population throughout the forecast period with a growth of 12.5%, 2,930 more people over 75 in the period to 2021.

3.5.4 Given the resource demands associated with housing and associated care needs for older people, these are significant figures.

4 HOUSING NEEDS OF OLDER PEOPLE

4.1 Key Findings

- Population projection data shows an increase of 67.6% in the over 65 population by 2036.
- Older people planning a move within the city would prefer to move to owner occupation (46.6%). Their preferred type would be a bungalow (38.9%) and 44.8% would prefer 2 bedrooms.
- 84.4% of respondents aged over 65 indicated equity ownership of over £100,000 and 32.7% stated they had savings over £30,000.
- Demand for supported accommodation (other than sheltered) is predominantly for independent accommodation with visiting support.
- There is a combined requirement of 3,962 units of sheltered accommodation for existing older households and those who may in-migrate to be near family over the next three years. 2,025 are in the affordable sector and 1,937 in the private sector.

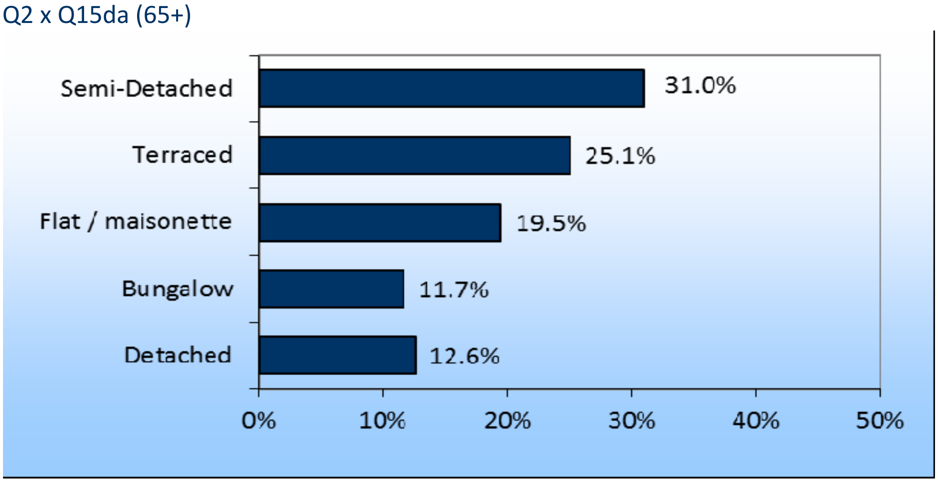
4.2 Introduction

4.2.1 The need to provide housing for older people is critical given the projected increase in the number of households aged 65 and over. This sub-section will examine the future needs of older people specifically looking at the size of dwelling required in order to see if any existing houses can be freed up to tackle the issue of under-occupation.

4.2.2 According to population projections, there will be 67.6% more older people (65+) by 2036. The largest increase within the 65+ group are those aged over 85, a 108.4% increase, which potentially means a significant increase in the need for support services and housing with support.

4.2.3 The following graphs show the tenure, type and size of accommodation currently occupied by the 65+ age group.

Figure 4-1 Type of General Stock Occupied by Older People (%)
Q2 x Q15da (65+)

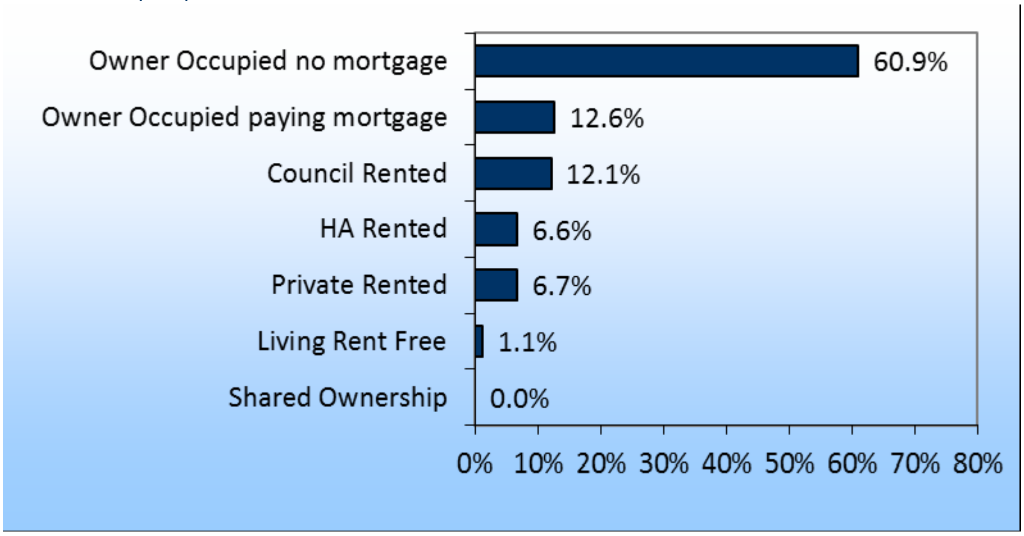


Source: DCA Cardiff Local Housing Assessment 2015

4.2.4 The main property type occupied by older households was semi-detached at 31.0% followed by 25.1% of households living in a terraced house.

4.2.5 19.5% lived in flats / maisonettes and 12.6% occupied a detached property.

Figure 4-2 Tenure of General Stock Occupied by Older People (%)
Q1 x Q15da (65+)



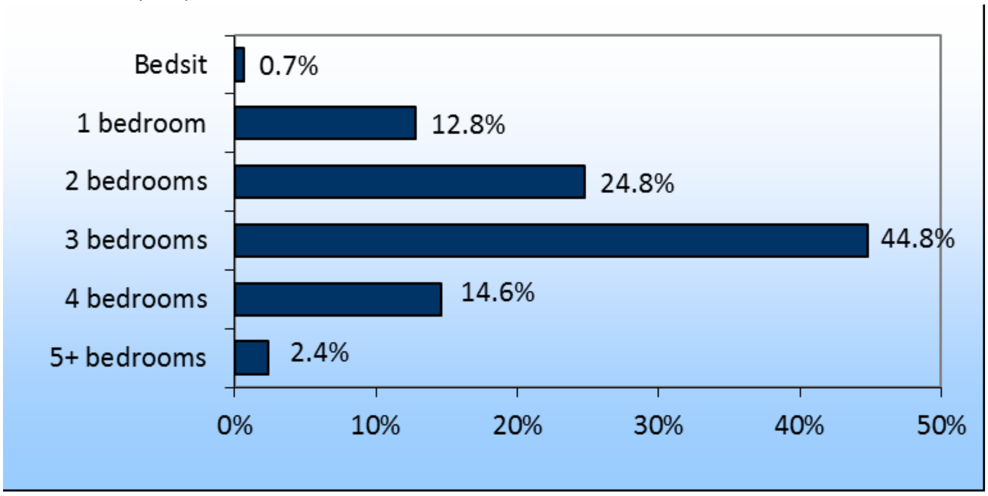
Source: DCA Cardiff Local Housing Assessment 2015

4.2.6 The main tenure type occupied by older households was owner occupied (no mortgage) at 60.9% as would be expected amongst the older population.

4.2.7 It is generally acknowledged that older people on fixed incomes may have difficulty maintaining their homes.

4.2.8 This may be an issue in the City due to the properties occupied by older people and also the high number of owner occupied (no mortgage) properties.

Figure 4-3 Size of Accommodation Currently Occupied by Older People
Q3 x Q15da (65+)



Source: DCA Cardiff Local Housing Assessment 2015

4.2.9 The majority of older households live in 3-bedroom properties (44.8%).

4.3 Future Housing Needs of Older People

4.3.1 4,712 (3.4%) implied households indicated that they had older relatives (over 65) who may need to move to the City in the next three years. The breakdown of the type of accommodation required is shown in the table below, each household making 1.5 choices on average.

Table 4-1 Accommodation Required by Older Relatives in Next 3 Years

Question 13b

	% households	Nos. implied
Live with respondent (existing home adequate)	8.9	430
Live with respondent (need extension / adaptation)	30.3	1,456
Private sheltered housing	23.8	1,143
Council / HA sheltered housing	9.9	474
Extra Care sheltered housing	7.9	378
Residential care / nursing home	16.2	780
Owner occupied property	37.4	1,798
Private rented property	10.2	490
Shared Equity	2.8	134
Registered Provider Property	8.8	423
Total		**7,506**

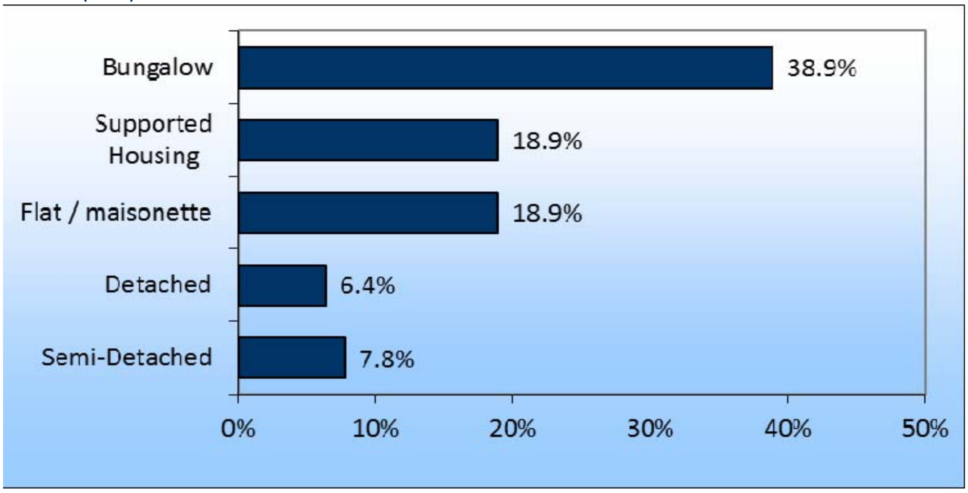
Source: DCA Cardiff Local Housing Assessment 2015

4.3.2 Demand for this group was predicted by the children of older people and, as would be expected, it shows a different pattern to that normally seen among older respondents in DCA surveys where you find a lower number of older people admitting they need to move home.

4.3.3 5,024 implied existing households aged 65 and over are planning a move within the City in the next 3 years and they were asked a series of questions about their future housing requirements.

Figure 4-4 What Type Of Accommodation is required (65+)

Q15da (65+) x Q20



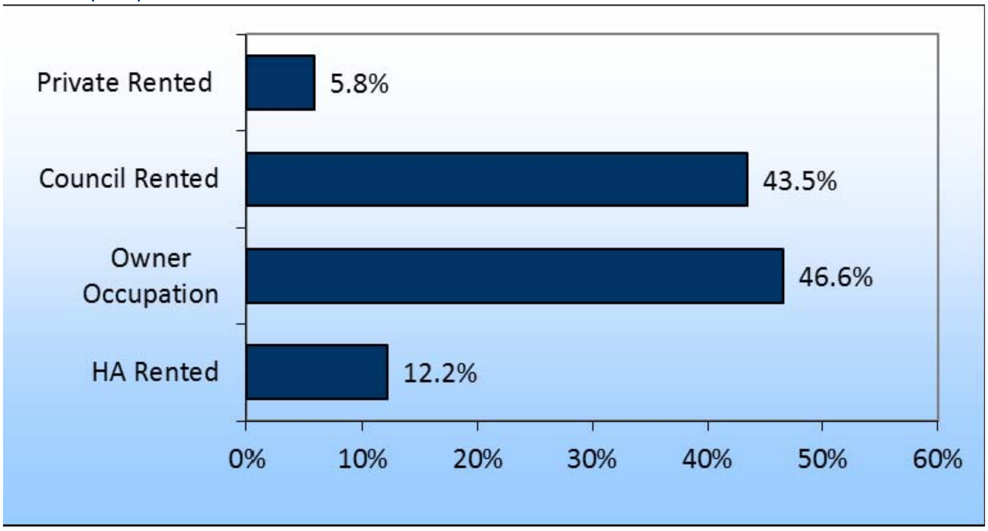
Source: DCA Cardiff Local Housing Assessment 2015

4.3.4 The main type of accommodation required by older people when they move within the City in the next three years is a bungalow, 38.9% of households.

4.3.5 Around 18.9% require a flat / maisonette and 18.9% supported housing.

Figure 4-5 What Tenure is Required (65+)

Q15da (65+) x Q22

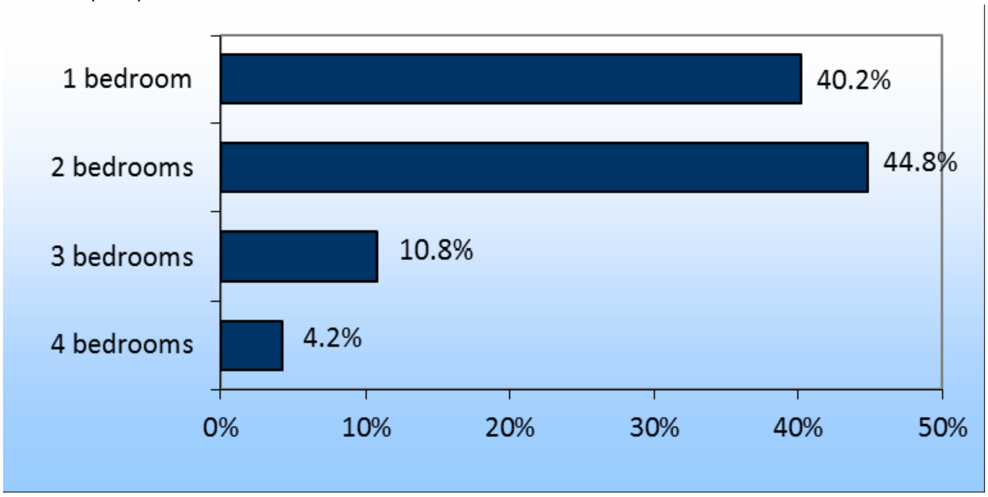


Source: DCA Cardiff Local Housing Assessment 2015

4.3.6 46.6% of households require an owner occupied property when they move in the next three years and 43.5% want Council rented accommodation.

Figure 4-6 Size of Housing Required by Existing Moving Households aged 65+

Q15da (65+) x Q21



Source: DCA Cardiff Local Housing Assessment 2015

4.3.7 The size requirements of existing older households who were planning a move revealed that the main requirement was for 2-bedrooms at 44.8%.

4.4 Downsizing

4.4.1 DCA ran further cross-tabulations of data in relation to the households who answered yes to question 14a, 'would they consider moving to a smaller property in the City'.

4.4.2 18.7% (10,583 implied) of households said they would consider moving to a smaller property within the City and of those, 2,709 (25.6%) households said they were already planning to move within the City in the next three years.

4.4.3 The following table shows the data from the cross-tabulation of those wanting to downsize, by their current size and the size they would prefer to move into.

Table 4-2 Current Size by Preferred Size

Current Size	Preferred Size: 1 bedroom		2 bedrooms		3 bedrooms		4 bedrooms		5 + bedrooms		Total	
	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	Nos	%
Bedsit/1 Bedroom	40.0	435	0.0	0	0.0	0	0.0	0	0.0	0	**15.3**	**435**
2 bedrooms	40.2	436	6.3	80	0.0	0	0.0	0	0.0	0	**18.2**	**515**
3 bedrooms	19.8	215	72.5	917	41.6	173	11.0	7	0.0	0	**46.5**	**1,311**
4 bedrooms	0.0	0	21.2	268	47.1	195	0.0	0	0.0	0	**16.4**	**464**
5 + bedrooms	0.0	0	0.0	0	11.3	47	89.0	55	0.0	0	**3.6**	**102**
Total	**100.0**	**1,086**	**100.0**	**1,265**	**100.0**	**415**	**100.0**	**62**	**0.0**	**0**	**100.0**	**2,827**

Source: DCA Cardiff Local Housing Assessment 2015

4.4.4 72.5% of households expressing an interest in downsizing and currently in a 3 bedroom property would prefer a 2 bedroom property and 19.8% a 1 bedroom.

4.4.5 21.2% currently occupying a 4 bedroom house would prefer a 2 bedroom house and 47.1% a 3 bedroom house.

4.4.6 89% of households currently living in a 5 bedroom property would prefer a 4 bedroom property and 11.3% a 3 bedroom property.

4.4.7 We also looked at the type of accommodation these households are currently in and what they would prefer to move to.

4.4.8 The data showed that the majority of those households currently living in a detached property would like a bungalow or a smaller detached house, there was also a high preference for a flat. Typically residents wanted 1 bedroom less, i.e. 5 bed to 4 bed, 4 bed to 3 bed.

4.4.9 585 households were currently living in a 3 bedroom semi-detached property and around 48% said they would like to move to a 2 bedroom bungalow, with a further 17% saying a 2 bedroom flat / maisonette. 23.6% leaving a 3 bedroom semi wanted only 1 bedroom. Of those leaving a 4 bedroom semi, over half wanted 2 bedrooms.

4.5 Savings / Equity of Older Households

4.5.1 The percentage breakdown of savings for households aged over 65 across the four main tenures is shown in the following table.

Table 4-3 Savings by Tenure

Q16a x Q1 (Q15da 65+)

Savings	Owner Occupied (with mortgage)	Owner Occupied (no mortgage)	Private Rent	Council Rented	HA Rented
No Savings	21.1	5.3	40.2	54.7	38.4
Under £5,000	19.0	12.2	27.2	32.5	29.5
£5,000 - £10,000	17.1	12.7	10.6	7.1	20.3
£10,001 - £15,000	6.5	7.1	3.7	2.1	1.0
£15,001 - £20,000	6.6	5.7	0.0	1.4	2.8
£20,001 - £30,000	6.2	8.4	2.0	0.0	4.4
Above £30,000	23.5	48.6	16.3	2.2	3.6
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Source: DCA Cardiff Local Housing Assessment 2015

4.5.2 Generally, the breakdown produced the results which might be expected with 48.6% of those in owner occupation (no mortgage) having savings above £30,000. A high proportion of retired owner occupier households will have capital to support their housing and care needs.

4.5.3 40.2% of households living in private rented accommodation, 38.4% of HA tenants and 54.7% of Council rented tenants had no savings.

4.5.4 Cross tabulation of the data by older households moving showed:-

- Around 36% of those wanting to move to owner occupation had over £30,000 in savings.
- Around 92% of movers requiring Council rent and 73.1% of those requiring HA rent had less than £10,000 in savings.

4.5.5 The next table relates to the level of equity ownership in their home and was answered by around 47.2% (21,861 implied) of owner occupiers aged over 65.

Table 4-4 Level of Equity in Present Accommodation

Question 16b (Q15da 65+)

Level of Equity	%	Cum %
Negative Equity	1.0	1.0
Below - £50,000	3.5	4.5
£50,001 - £100,000	11.1	15.6
£100,001 - £200,000	38.2	53.8
£200,001 - £300,000	25.9	79.7
Above £300,000	20.3	100.0

Source: DCA Cardiff Local Housing Assessment 2015

4.5.6 84.4% of respondents indicated equity ownership of over £100,000 with 46.2% over £200,000 in equity. 4.5% had less than £50,000 in equity ownership.

4.6 Supported Accommodation

4.6.1 Existing households moving were asked if they were interested in supported housing and what type of supported housing they required, in the next three years to 2017.

4.6.2 2,888 households responded, giving a total of 3,831 responses, an average of 1.3 choices per household.

Table 4-5 Type of Supported Accommodation Required

Question 24

	% responses	Nos. implied
Independent accommodation with visiting support	34.5	997
Independent accommodation with live-in carer	3.8	109
Private Sheltered Housing	27.5	794
Council / HA Sheltered Housing	53.7	1,551
Extra Care sheltered housing (self-contained units with 24hr support)	10.1	291
Residential / nursing home	3.1	89
Total	**132.7**	**3,831**

Source: DCA Cardiff Local Housing Assessment 2015

4.6.3 Over the next three years, demand for supported accommodation (other than sheltered accommodation) is predominantly for independent accommodation (with visiting support).

4.6.4 A high number of the people requiring this type of supported accommodation had an asthmatic / respiratory problem followed by a walking difficulty and the majority of them were aged between 65 and 79.

4.6.5 The balance of bedroom requirements for independent accommodation (with visiting support) was mainly for 1 bedroom (42.4%) and 2 bedrooms (39.7%).

4.7 Sheltered Housing Demand

4.7.1 It is standard practice in DCA Housing Market and Needs Assessment surveys to identify future need and demand for sheltered housing from older parents or relatives of existing households, planning to move into an area to be beside their family who have settled locally.

4.7.2 The children of elderly parents tend to predict the need for supported housing, although it cannot be certain that these moves will happen. However, the impact of a mobile workforce over the past 40 years is that a significant proportion of the 'baby boomer' generation, the now mature children of older households, live at a distance from their ageing parents.

4.7.3 Our experience nationally with sheltered housing providers is that a not insignificant proportion of purchasers are parents moving from another part of the country to be close to their family.

4.7.4 There will of course be out-migration of a similar type from the City. These households however normally live in larger properties in the general housing stock and do not free up existing sheltered housing properties, as they move when they begin to need some support or wish to be near their grandchildren.

4.7.5 The greatest demand expressed by the family of in-migrating parents or relatives identified in Table 4-1 was for owner occupation at 37.4% followed by live with the respondent (need extension/adaptation) 30.3% and private sheltered housing at 23.8%.

4.7.6 8.9% (430 households implied) indicated that their relative could live with them and their home was adequate without an adaptation.

4.7.7 The sheltered housing needs of older people were captured within the question for all movers within the City on supported housing. The combined requirement for sheltered housing in both sectors from existing households living in Cardiff and in-migrating parents / relatives are shown in the table below.

Table 4-6 Sheltered Housing Demand

	Private Market	Affordable Sector	All Sectors
Existing Households	794	1,551	**2,345**
In-migrant Households	1,143	474	**1,617**
Total	**1,937**	**2,025**	**3,962**

N.B. Figures taken from Table 4-5 and Table 4-1

4.7.8 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in Cardiff (2,345 households) and those who may in-migrate to be beside their family (1,617 households) of 3,962 units, 2,025 in the affordable sector and 1,937 in the private sector.

4.7.9 Some of this requirement will be addressed by flow of the existing sheltered stock, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.

4.8 Extra Care Accommodation

4.8.1 Extra Care or Assisted living accommodation is housing which offers self-contained accommodation together with communal facilities and where care, as well as support, services are provided from a team based on a site.

4.8.2 There was an expressed need for extra care accommodation from existing residents moving within Cardiff of 291 units and 378 units from potential in-migrating parents / relatives giving a total of 669 units over the next three years.

4.8.3 The issue of potential delivery through shared equity also applies to the extra care sector. Although we do not have information on the current tenure of in-migrating parents it would be reasonable to conclude that the majority would be owner-occupiers with no mortgage.

4.8.4 This sector of the older persons housing market is relatively new and the growth forecast in the population projections over the next decade to 2021 of those aged 75+ years may well increase the need for this type of accommodation; demand may also increase as understanding of this sector of supported housing increases.

5 HOUSING NEEDS OF DISABLED OLDER PEOPLE

5.1 Introduction

5.1.1 Issues relating to older person households with one or more members who are affected by a physical or mental health disability or long-term illness were addressed through a series of questions.

5.1.2 This section draws together the findings from those households with a disability who are aged over 50 years, covering property adaptation and support provision and outstanding needs.

5.2 Needs of Disabled Older People

5.2.1 69.6% of all disabled household members in Cardiff were over the age of 50. The breakdown of disability by age groups shown in the table below.

Table 5-1 Age of Disabled Household Members (Question 10b)

Age	%	N$^{os.}$ implied
50-64	24.0	8,853
65-79	30.0	11,058
80+	15.6	5,818

Source: Household Survey Data 2015

5.2.2 Nearly a quarter of disabled residents are aged 50 – 64 followed by the highest incidence of 30% aged between 65 and 79 years, with a further 15.6% over the age of 80.

5.2.3 The comparative figures for the various tenures were as per the table below. The highest levels of disability were seen in the owner occupied no mortgage sector (38.4%), followed by council rent at 18.0%.

Table 5-2 Disability by Tenure

Question 1 by Question 9

Tenure	Tenure of those with disability %	N^{os}. Implied (Disability)
Owner occupied with mortgage	17.3	4,144
Owner occupied no mortgage	38.4	9,173
Private rented	10.8	2,580
Council rent	18.0	4,301
Registered Provider rent	13.8	3,289
Shared Equity	0.1	9
Tied to employment	0.0	0
Living rent free	1.6	391
	100.0	**23,887**

Source: Household Survey Data 2015

5.2.4 When asked how many members of the household had a disability, 87.9% of cases said only one household member had a disability and 12.1% said two members had a disability suggesting 26,976 people in total.

5.2.5 The next table shows the nature of the disability of members of the household. Responses were received to a multiple response question, giving an average of 1.9 responses.

Table 5-3 Nature of Disability

Question 10c

Disability	% responses	% households	N^{os}. implied (all choices)
Wheelchair user	5.2	9.3	2,520
Walking difficulty (not in wheelchair)	30.8	55.5	14,978
Learning disability / mental health	7.6	13.6	3,657
Drug and Alcohol abuse	0.7	12.7	342
Visual / hearing impairment	10.5	19.0	5,117
Asthmatic / respiratory problem	14.5	26.2	7,059
Other physical disability	13.8	24.9	6,716
Limiting long-term illness	16.9	30.4	8,199
Total	**100.0**		**48,588**

Source: Household Survey Data 2015

5.2.6 The largest group of people were those with a ‘walking difficulty’ (55.5%). 30.4% had a limiting long term illness and 26.2% of households had an ‘asthmatic / respiratory problem’.

5.2.7 Further data analysis showed that 39.6% (939 of the 2,370 at Table 5-6 below) of properties, in which people aged 50+ using a wheelchair lived, had been adapted, a relatively good proportion compared with recent DCA survey experience (around 32.0%) but suggesting some mismatch between houses adapted and those where wheelchair users lived.

5.2.8 By extension, it would appear that 1,581 households with a wheelchair user (62.7%) did not live in suitably adapted premises (2,520 in Table 5-3 less 939).

5.3 Support Needs

5.3.1 25,934 implied older household members responded to the question on need for care or support. 54.4% indicated a need for care or support (14,115 implied).

5.3.2 81.8% of those with a care or support need felt they were getting enough support, the data implying 18.2% (2,596 implied) with an outstanding support need.

5.3.3 12,041 older households responded to the question regarding the receipt of sufficient care and support, the table below shows who is providing the care and support.

Table 5-4 Who provides the Support Needed

Question 10f

Support provider	% responses	N^{os}. implied (all choices)
Registered care agency / voluntary body	26.6	3,199
Family / neighbour / friend	73.4	8,842
Total	**100.0**	**12,041**

Source: Household Survey Data 2015

5.3.4 26.6% of older persons households received formal care / support from a registered care agency / voluntary body, 73.4% received informal care / support from family / neighbour / friend.

5.3.5 In terms of outstanding care and support, the top three support service residents said they needed help with was claiming welfare benefit / managing finances (22.3%), looking after the home (20.7%) and personal care (18.6%).

5.4 Adaptation

5.4.1 Three questions sought information from households aged 50+ in the City on the degree to which the home had been built or adapted to meet the needs of a disabled person.

5.4.2 18.2% of properties occupied by those over 50 years (13,472 implied) had been adapted. The split by tenure is set out in the table below.

Table 5-5 Adaptations by Tenure

Question 11a by Question 1

Tenure	%	N$^{os.}$ implied
Owner occupied no mortgage	41.1	5,531
Owner occupied with mortgage	16.5	2,224
Council rented	20.4	2,748
Registered Provider rented	18.5	2,496
Private rented	2.8	378
Shared Equity*	0.0	0
Living Rent Free*	0.7	95
Total	**100.0**	**13,472**

Source: Household Survey Data 2015 * - Low sample

5.4.3 Adaptation amongst those in owner occupation no mortgage was the highest at 41.1%. 20.4% of Council rented properties have been adapted and 18.5% in the Registered Provider rented sector.

5.4.4 The following table looks at the adaptations that have already been provided and any adaptations that are needed in future to assist the older person remain in their property in the future.

Table 5-6 Types of Adaptations Provided / Needed to Existing Home

Question 11b and Question 12

Adaptations	Provided		Needed	
	% households	Nos. implied (all choices)	% households	Nos. implied (all choices)
Wheelchair adaptations	16.1	2,370	1.9	1,279
Access to property	28.9	4,247	3.2	2,185
Vertical lift / stair lift	23.2	3,405	4.9	3,303
Bathroom adaptations	60.2	8,834	7.9	5,360
Extension	5.4	798	1.0	709
Ground floor toilet	34.2	5,021	4.6	3,099
Handrails / grabrails	66.5	9,752	7.1	4,852
Other	4.5	661	1.8	1,198
Not applicable	-	-	82.7	56,244
Total		**35,088**		**78,229**

Source: Household Survey Data 2015

5.4.5 66.5% had handrails / grabrails, 60.2% had bathroom adaptations, 34.2% had a ground floor toilet and 28.9% had access to property adaptations.

5.4.6 Wheelchair adaptations at 16.1% (2,370 implied) were slightly higher compared to the average level found in DCA surveys (around 15%). The data taken in conjunction with 5.2.7 above suggests that 1,431 wheelchair adapted premises are no longer occupied by a wheelchair user.

5.4.7 82.7% of households stated they needed no adaptations now or in the next three years. Of the households who did say they needed adaptations, the main one was bathroom adaptations (7.9%), followed by handrails / grabrails (7.1%).

5.4.8 Further examination of the households who need adaptations now or in the next three years showed that the majority were in the owner occupied sector (71.9%). 10.6% lived in the Council rented sector and 6.3% in the Registered Provider sector, and these households could potentially be eligible for a Disabled Facilities Grant to help with the adaptations needed.

5.4.9 In the Council Rented sector 662 households required a bathroom adaptation, 576 needed handrails / grabrails and 468 needed a stairlift.

5.4.10 In the Registered provider sector findings were similar with 509 households required a bathroom adaptation, 483 needing handrails / grabrails and 402 needing a stairlift.

6 OLDER PERSONS HOUSING STOCK

6.1.1 In view of the changes in past and projected future older households, it is important to understand the scale, location and nature of housing supply for older people.

6.1.2 This section provides an analysis of the existing stock of housing designated for older people, private leasehold schemes; Shared Ownership Sheltered Schemes; Social Rented sheltered housing schemes, Extra Care schemes and Nursing and Residential homes.

6.1.3 It provides a comprehensive picture of the nature and type of stock available in the City, detailed by tenure and location.

6.1.4 There is also a detailed analysis of the turnover and re-let void periods in the social sector sheltered stock.

6.2 Private Leasehold Schemes

6.2.1 In Cardiff there are 23 private sheltered housing / retirement schemes offering 954 units of leasehold accommodation for older people. The scheme sizes range from 15 to 71 units, averaging 41 units per scheme.

6.2.2 Peverel has the greatest share of sheltered schemes with 516 units (54% of the market supply), followed by Wales and West Housing with 328 units of leasehold accommodation, 34% of the local market.

Table 6-1 Private Leasehold Schemes for Older People by Sub-Area

Scheme	Area	Manager	Property type	Units
Meridian Court	Gabalfa	Wales & West Housing	1 & 2 bedroom Flats	39
STUDENT AREA TOTAL				**39**
McLay Court	Fairwater	Peverel	1 & 2 bedroom Flats	64
Wentloog Court	Rumney	Wales & West Housing	1 & 2 bedroom Flats	36
EAST / WEST TOTAL				**100**
Pendyrys House	Canton	Wales & West Housing	1 & 2 bedroom Flats	28
Western Court	Pontcanna	Wales & West Housing	1 & 2 bedroom Flats	27
INNER CITY TOTAL				**55**

Scheme	Area	Manager	Property type	Units
Birch Court	Caerphilly Rd	Peverel	1 & 2 bedroom Flats	45
Cedar Court	Llanishen	Peverel	1 & 2 bedroom Flats	32
Clarendon	Cyncoed	Wales & West Housing	1 & 2 bedroom Flats	38
Cwrt Brynteg	Radyr	Peverel	1 & 2 bedroom Flats	51
Cwrt Deri	Heol-y-Felin	Peverel	1 & 2 bedroom Flats	34
Cwrt Glas	Llanishen	Wales & West Housing	1 & 2 bedroom Flats	15
Cwrt Pegasus	Llandaff	Peverel	1 & 2 bedroom Flats	33
Glendower Court	Whitchurch	Peverel	1 & 2 bedroom Flats	71
Glendower Court II	Whitchurch	Peverel	1 & 2 bedroom Flats	43
Glenside Court	Cyncoed	Seel & Co Chartered Surveyors	Studio, 1,2 & 3 bedroom Flats	52
Homelong House	Llanishen	Peverel	1 & 2 bedroom Flats	33
Llys Pegasus	Llanishen	Peverel	1 & 2 bedroom Flats	50
Oak Meadow Court	St Mellons	Wales & West Housing	1 & 2 bedroom Flats	34
Old Garden Court	Radyr	Wales & West Housing	1 & 2 bedroom Flats	19
Pritchard Court	Llandaff	Peverel	1 & 2 bedroom Flats	60
Redwell & Stonewell Courts	Pen-y-Lan	Wales & West Housing	1 & 2 bedroom Flats	26
Restaway Court	Llandaff	Wales & West Housing	1 & 2 bedroom Flats	22
Stephenson Court	Roath	Wales & West Housing	1 & 2 bedroom Flats	44
Thomas Court	Penylan	Mc Carthy & Stone	1 & 2 bedroom Flats	58
SUBURBS TOTAL				**760**
Total Private Sector				**954**

Source: Elderly Accommodation Counsel (EAC) (March 2015)

6.2.3 The majority of schemes comprise of 1 and 2 bedroom flats and one of the schemes also has studios and 3 bedroom units.

6.2.4 Most schemes have a lounge and laundry; several also have a garden, access to the community alarm service and social activities.

6.3 Shared Ownership Sheltered Schemes

6.3.1 In addition to older people living in general needs shared ownership schemes, there are 9 specialist Shared Ownership sheltered housing schemes within Cardiff.

6.3.2 The table below lists the nine schemes which provide 289 units. The majority are owned by Wales and West Housing.

Table 6-2 Shared Ownership Sheltered Schemes

Scheme	Area	Manager	Property type	Units
Norbury Court	Fairwater	Wales & West Housing	1 & 2 Bedroom Flats	19
EAST / WEST TOTAL				**19**
Fairleigh Court	Cardiff	Wales & West Housing	1 & 2 Bedroom Flats	16
Hickory Court	Cardiff	Wales & West Housing	1 Bedroom Flats	34
INNER CITY TOTAL				**50**
Clos Yr Ardd	Heol Y Deri	Wales & West Housing	1 & 2 Bedroom Flats	33
Heath Park Court	Heath	Hafod HA	1 & 2 Bedroom Flats	41
Newlands Court	Llanishen	Wales & West Housing	1 & 2 Bedroom Flats	35
SUBURB TOTAL				**109**
Total Shared Ownership				**178**

Source: Elderly Accommodation Counsel (March 2015)

6.4 Age Restricted Properties

6.4.1 The Council have a range of schemes, generally flats and bungalows which although not specifically for older people are age restricted to people 60+. Age restrictions on these properties are being reviewed on an on-going basis to ensure the Council is making best use of its resources and that stock is used to meet local housing need.

6.4.2 88% of these properties have one bedroom and 11% two bedrooms and the vast majority of all of this stock are bungalows and flats of one and two bedrooms.

Table 6-3 Age restricted properties

Sub-Area	Age restricted properties			
	1 bedroom	2 bedrooms	3 bedrooms	Total
City Centre / Bay	0	0	1	1
Student	11	9	0	19
East / West	967	68	0	1,035
Inner City	54	8	0	62
Rural	23	2	0	25
Suburbs	152	66	1	219
Total	**1,207**	**153**	**2**	**1,361**

Source: Cardiff Council Data

6.4.3 Over 75% of properties are in the East / West area. The detailed analysis of this stock is in Appendix III.

6.4.4 Given the identified shortfall in social rented sheltered housing to meet the needs of older households under-occupying their existing social rented homes and the turnover of the sheltered housing stock, age restricted properties for over 60s could contribute to reducing the length of time older households would need to wait to move to appropriate accommodation.

6.5 Social Sheltered Housing Schemes

6.5.1 1,840 units have been identified in the social housing sector. The main provider is Wales and West Housing with 589 sheltered units, representing 32% of the stock.

Table 6-4 Social Sheltered Housing

Scheme Location	Area	Manager	Property type	Number of units
Avondale Court	Cardiff	Cardiff Community HA	1 Bedroom Flats	20
Mardy Court	Grangetown	Taff HA	1 Bedroom Flats	15
Maria Court	Butetown	United Welsh HA	1 Bedroom Flats	23
Nelson House	Butetown	C & C Cardiff Council	1 & 2 Bedroom Flats	74
Red Sea House	Cardiff	Taff HA	1 & 2 Bedroom Flats	15
Waverley Square	Butetown	United Welsh HA	2 Bedroom Flats	15
Wilfred Brook House	Cardiff	Wales & West Housing	1 & 2 Bedroom Flats	52
Worcester Court	Grangetown	C & C Cardiff Council	Studio, 1 & 2 Bedroom Flats	33

CITY CENTRE / BAY	TOTAL			247
Scheme Location	**Area**	**Manager**	**Property type**	**Number of units**
Aberdulais Crescent	Gabalfa	Linc-Cymru HA	1 & 2 Bedroom Flats	24
Heathmead	Heath	C & C Cardiff Council	1 & 2 Bedroom Flats	27
Hope Court	Blackweir	Wales & West Housing	1 & 2 Bedroom Flats	44
Llys Pym Cyfair	Gabalfa	Cadwyn Housing	1 & 2 Bedroom Flats	19
Lowther Court	Cathays	Cadwyn Housing	1 & 2 Bedroom Flats	14
STUDENT TOTAL				**128**

Scheme Location	Area	Manager	Property type	Number of units
Clos-y-Nant	Fairwater	C & C Cardiff Council	Studio & 1 Bedroom Flats	36
Dol-yr-Hafren	Trowbridge	Hafod Care Association	1 & 2 Bedroom Flats	15
Doyle Court	Cardiff	Wales & West Housing	1 & 2 Bedroom Flats	31
Driscoll Court	Broadway	Cardiff Community HA	No info	15
Erskine Court	Cardiff	Linc-Cymru HA	1 & 2 Bedroom Flats	24
Four Elms Court	Roath	Wales & West Housing	Studio & 1 Bedroom Flats	43
Holmview Court	Rumney	Cardiff Community HA	1 & 2 Bedroom Flats	40
Ifor Jones Court	Llanedeyrn	United Welsh HA	Studio & 1 Bedroom Flats	32
Kewstoke Place	Cardiff	Wales & West Housing	2 Bedroom Flats	14
Penlyan Road	Roath	United Welsh HA	Studio & 1 Bedroom Flats	21
Plas Bryn	Fairwater	Linc-Cymru HA	1 & 2 Bedroom Flats	40
Princes Court	Roath	Cadwyn Housing	Studio, 1 & 2 Bedroom Flats	82
Sandown Court	Ely	C & C Cardiff Council	Studio, 1 & 2 Bedroom Flats	41
St Clements Court	Cardiff	Wales & West Housing	Studio & 1 Bedroom Flats	34
St Dyfrigs Court	Llanrumney	United Welsh HA	1 & 2 Bedroom Flats	12
Stowe House	Cardiff	Soroptimist HA	Studio & 1 Bedroom Flats	16
Treseder Way	Cardiff	Wales & West Housing	1, 2 & 3 Bedroom Flats	29
Ty'r Ysgol	Cardiff	Cardiff Community HA	No info	12
Wheatley Road Flats	Ely	C & C Cardiff Council	1 Bedroom Flats	36
Willow Court	Roath	Wales & West Housing	1 & 2 Bedroom Flats	24
EAST / WEST TOTAL				**597**

Scheme Location	Area	Manager	Property type	Number of units
Ainon Court	Splott	Aelwyd HA	Studio, 1 & 2 Bedroom Flats	10
Alexandra Court	Canton	Taff HA	1 & 2 Bedroom Flats	16
Houlston Court	Tremorfa	Cardiff Community HA	1 Bedroom Flats	24
Lord Pontypridd House	Cardiff	Wales & West Housing	Studio, 1 & 2 Bedroom Flats	39
Minton Court	Tremorfa	C & C Cardiff Council	1 & 2 Bedroom Flats	30
Moorland Court	Splott	Wales & West Housing	2 Bedroom Cottages	24
Newtown Court	Adamsdown	United Welsh HA	1 & 2 Bedroom Flats	40
Selwyn Morris Court	Splott	Cardiff Community HA	1 Bedroom Flats	35
Splott Baptist Court	Splott	Aelwyd HA	1 & 2 Bedroom Flats	24
West Lee	Cardiff	Wales & West Housing	Studio, 1 & 2 Bedroom Flats	38
INNER CITY TOTAL				**280**

Carling Court	Cardiff	Wales & West Housing	1 & 2 Bedroom Flats	44
RURAL TOTAL				**44**

Scheme Location	Area	Manager	Property type	Number of units
Arcon House	St Mellons	Hafod HA	Studio, 1 & 2 Bedroom Flats	18
Bethel Place	Llanishen	Aelwyd HA	1 Bedroom Flats	10
Brentwood Court	Llanishen	C & C Cardiff Council	Studio, 1 Bedroom Flats	35
Broadlands House	St Mellons	C & C Cardiff Council	1 & 2 Bedroom Flats	33
Carmel Court	Cardiff	Wales & West Housing	1 Bedroom Flats	10
Cavendish Close	Cardiff	Linc-Cymru HA	1 Bedroom Flats	20
Cefn Onn Court	Llanishen	United Welsh HA	1 & 2 Bedroom Flats	10
Cwrt Eglwys Newydd	Whitchurch	United Welsh HA	1 & 2 Bedroom Flats	30
Glenside Court	Cycoed	Seel & Co Surveyors	Studio, 1, 2 & 3 Bedroom Flats	52
Great Western Court	Cardiff	Wales & West Housing	1 & 2 Bedroom Flats	26
Hanover Court	Whitchurch	Wales & West Housing	1 & 2 Bedroom Flats	27
Kenneth Treasure Court	St Mellons	United Welsh HA	1 & 2 Bedroom Flats	29
Limebourne Court	Whitchurch	Wales & West Housing	1 & 2 Bedroom Flats	35
Llys Coleg	Llandaff North	United Welsh HA	1 Bedroom Flats	8
Llys Enfys	Llanishen	Linc-Cymru HA	1 & 2 Bedroom Flats	102
Oldwell Court	Penylan	Wales & West Housing	Studio, 1 & 2 Bedroom Flats	38
Poplar House	Whitchurch	C & C Cardiff Council	1 & 2 Bedroom Flats	16
Sir Davids Court	Cardiff	Wales & West Housing	1 Bedroom Flats	25
Slocombe Cottages	Cardiff	Wales & West Housing	1 Bedroom Flats	12
St Pauls Court	Llandaff	United Welsh HA	2 Bedroom Flats	8
TOTAL SOCIAL SECTOR				**1,840**

Source: Elderly Accommodation Counsel (March 2015)

6.5.2 Most of the social rented sheltered housing schemes have a lounge and many have guest facilities and a laundry. All schemes have access to the community alarm. There is limited variety in the type of property available with the majority of units either one or two bedroom flats, with very few studios or 3 bedroom properties.

6.6 Extra Care Properties

6.6.1 Extra Care accommodation is housing which offers self-contained accommodation together with communal facilities and where care as well as support services are provided on site according to individual needs. Extra Care housing offers a way for people to continue to live as independently as possible when their care and support needs increase, without the need to move into more institutionalised forms of accommodation and can be a positive alternative to Residential Care.

6.6.2 This sector of the older persons housing market is relatively new and the growth forecast in the population projections over the next decade to 2021 of those aged 75+ and 85+ may well increase the need for this type of accommodation; demand may also increase as understanding of this sector of supported housing increases.

6.6.3 The issue of potential delivery through shared equity also applies to the Extra Care sector. Although no information is available on the current tenure of any older people who may in-migrate to the City be near their adult children, it would be reasonable to conclude that the majority of in-migrating parents would be owner-occupiers with no mortgage and therefore substantial equity.

6.6.4 There are now 4 Extra Care schemes in Cardiff providing 215 units. 157 units are in the social sector and 58 are in the private sector.

6.6.5 The table below shows the location and details of the accommodation provided. These figures are for information only and are contained within their respective tenure in **Table 6-1**, **Table 6-2** and **Table 6-4**.

Table 6-5 Extra Care Properties

Property Name	Area	Manager	Property type	Units
Dol y Hafren	Trowbridge	Hafod Care Association	1 & 2 BedFlats	15
Plas Bryn	Fairwater	Linc-Cymru HA	1 & 2 Bed Flats	40
EAST / WEST TOTAL				**55**
Llys Enfys	Llanishen	Linc-Cymru HA	1 & 2 Bed Flats	102
Thomas Court	Penylan	Mc Carthy & Stone	1 & 2 bed Flats	58
SUBURBS TOTAL				**160**
TOTAL EXTRA CARE SECTOR				**215**

Source: Elderly Accommodation Counsel (March 2015)

6.7 Nursing and Residential Home Accommodation

6.7.1 36 care homes have been identified in the City through the Housing Care website, incorporating 1,222 nursing home beds and 1,233 residential home beds.

6.7.2 Some homes are general and some are for older people with specific needs.

Table 6-6 Residential Homes in Cardiff

Property Name	Area	Manager	Property Type	Bedspaces
Grangelodge	Grangetown	Mr I Yahia	11 single, 7 shared	25
CITY CENTRE / BAY TOTAL				**25**
Cathedral View	Gabalfa	Hafod Care Association Ltd	30 Single	30
STUDENT AREA TOTAL				**30**
Danesbrook House	Cardiff	Capital Care Homes Ltd	18 Single	18
Hillcrest Care Home	Rumney	Mr & Mrs Navaratharajah	14 Single, 8 Shared	36
Woodcroft	Trowbridge	Hafod Care Association Ltd	60 Single	60
EAST / WEST TOTAL				**114**
Barclay Court	Cardiff	Mrs VN Sharney	30 Single, 5 shared	40
Belle Vue	Roath	Dr, Mrs & Mr Navagan	33 Single, 4 shared	41
Pontcanna House	Canton	Arcadia Care Homes	31 Single	31
St Jude Care Home	Roath	E & A Homes Ltd	25 Single, 2 Shared	29
Ty Derwen	Canton	Sylvia Trigg	20 Single, 5 Shared	32
INNER CITY TOTAL				**173**
Cartref Station Road	Llanishen	Cartref Ltd	57 single	57
Hillcroft Residential	Llandaff	Farrington Care Homes Ltd	19 Single, 3 shared	25
Penylan Retirement Hotel	Roath Park	Mr & Mrs Guerrero	15 Single	15
St Isan	Llanishen	Hafod Care Association Ltd	25 Single, 2 Shared	29
St Pauls Residential	Rhiwbina	Miss F A Rassam	7 Single	7
The Old Vicarage	Marshfield	C D Williams	25 Single	25
Ty Draw Lodge	Roath Park	Ty Draw & Wentworth Lodge Ltd	8 Single, 8 Shared	24
Wentworth Lodge	Penylan	Ty Draw & Wentworth Lodge Ltd	2 Single, 7 Shared	16
SUBURBS TOTAL				**891**
TOTAL				**1,233**

Source: Elderly Accommodation Counsel (March 2015)

6.7.3 Nursing and residential care homes provide a residential setting where older people live, usually in single rooms and have access to on-site care facilities.

6.7.4 All homes provide meals and staff on call at all times. Some care homes just provide personal care and others provide nursing care.

Table 6-7 Nursing Homes in Cardiff

Scheme	Area	Manager	Type of units	No. of beds
Atlantic View	Cardiff Bay	HC One	53 Single	53
Shire Hall	Cardiff Bay	Hallmark Care Homes	98 Single	98
CITY CENTRE/BAY TOTAL				**151**
Nazareth House	Cathays	Sisters of Nazareth	44 Single, 5 Shared	54
STUDENT AREA TOTAL				**54**
Burges House	Cardiff	Larchwood Care	76 Single	76
Quarry Hall	Rumney	HC One	86 Single	86
Regency House	Ely	Hallmark Care Homes	58 Single, 6 Shared	70
The Forge Care Centre	Ely	Summerhill Care Homes Group	76 Single	76
Ty Enfys Care Home	Pentwyn	Hallmark Care Homes	100 Single	100
Sunrise	Cardiff	Sunrise Senior Living	61 Single, 38 Shared	99
EAST / WEST TOTAL				**507**
The Romilly	Canton	Oakhill Care Ltd	34 Single, 10 Shared	54
St Albans	Splott	Crusader Medical Care	45 Single	45
INNER CITY TOTAL				**99**
The Court	St Fagans	The Court Nursing Home Ltd	54 Single, 3 Shared	60
RURAL TOTAL				**60**
Heol Don Care Home	Whitchurch	BUPA Care Homes	78 Single	78
Penylan House	Penylan	Linc-Cymru HA	73 Single	73
Lakeside House	Heath	Lakeside Homes Ltd	40 Single, 5 Shared	50
Willowbrook House	St Mellons	Amos Nursing Homes Ltd	102 Single	102
Ty Coch Nursing Home	Llanishen	Pass Crystal Ltd	32 Single, 8 Shared	48
SUBURBS TOTAL				**351**
NURSING HOME TOTAL				**1,222**

Source: Elderly Accommodation Counsel (March 2015)

6.8 Total Stock by Sub-Area

6.8.1 The table below shows the breakdown of older persons housing stock in the City by the six sub-areas.

Table 6-8 Total Stock by Sub-Area

			Social			Care Homes		Total
Sub-Area	**Private Sheltered**	**Extra Care***	**Social Rent**	**Shared Ownership**	**Age Restricted Properties**	**Nursing**	**Residential**	
City Centre / Bay	--	--	247	--	1	151	25	423
Student	39	--	128	--	19	54	30	251
East / West	100	55	597	19	1,035	507	182	1,460
Inner City	55	--	280	50	62	99	212	696
Rural	--	--	44	--	25	60	--	104
Suburbs	760	160	544	109	219	351	891	2,815
Total	**954**	**215**	**1,840**	**178**	**1,361**	**1,222**	**1,340**	**5,749**
			3,379			**2,562**		

Source: Elderly Accommodation Counsel (March 2015) & Council Data

*please note numbers for Extra Care are for illustrative purposes only and are counted within their respective tenure

6.8.2 The combined market and social sector sheltered housing stock is 2,972 units which represents only 2.1% of the total City housing stock of over 142,500. The 2,018 social sector units are only 8.1% of the total social stock and the 954 units in the private sector represent only 1.1% of the 84,262 owner-occupied stock.

6.8.3 An important factor in creating older persons housing to attract those under-occupying is to ensure that housing is built to a standard and design that will encourage them to move from their existing property.

6.8.4 By addressing the need of people over 55 years building 'properties for life' for both social and owner occupation will have a number of positive effects:

- Free up general needs social housing
- Free up owner occupied housing suitable for growing families
- Allow residents to receive care in their own homes reducing the necessity for them to need extra care or nursing homes.

6.9 Applications and Planning Permissions for New Schemes

6.9.1 Since 2005 four applications have been completed, creating 59 units of sheltered accommodation and 192 units of Extra Care assisted Living.

6.9.2 The following details were provided by the local authority on the number of sheltered schemes and residential and nursing home schemes with planning permission granted and applications awaiting determination.

Table 6-9 Planning Permission Awaiting Determination

Date	Name of scheme	Area	Type of scheme	Additional beds to be provided	Comments
Sept 2014	The Orchards, Ilex Close	Llanishen	Retirement Living (C3) & Assisted Living Extra Care (C2)	36 units x (C3); and 52 units x (C2)	Resolution to Grant – subject to signing s106 agreement

Source: City of Cardiff Council

Table 6-10 Planning Permission Granted

Date submitted	Name of scheme	Area	Type of scheme	Additional beds to be provided	Comments
Jan 2007	Hamadryad Hospital, Hamadryad Road	Butetown	Retirement Apartments & Extra care Units	117 units (C2) & 35 Extra Care	Resolution to Grant; site has now been sold on to a Housing Association for a different purpose
Aug 2010	St Winefride's Nursing Home, Romilly Crescent	Riverside	Nursing Home & Residential Units	73 x bed nursing home & 76 residential units on a mixed use scheme	Under construction

Source: City of Cardiff Council

7 SOCIAL SHELTERED STOCK RE-LET LEVELS

7.1 Flow of the Current Sheltered Stock

7.1.1 Generally in all housing markets it is expected that 90% of all household requirements should be met by the turnover of the existing stock.

7.1.2 Lettings data showed an average turnover rate of the 1,840 stock of 9.9%, averaging 182 units a year over the last five years to 2015.

7.1.3 The tables below also show that the average void time for these re-lets from 2010 to 2015 has been 44 days, ranging from 14/15 to 70 days for the three largest providers, Cardiff Council, WWHA and United Welsh, to 33/34 days for Hafod Housing and Taff Housing.

7.1.4 The age, quality and location of individual schemes have a significant bearing on void times but these levels would suggest that there are not major issues of stock quality or location (or both) or that there is an oversupply of this type of unit compared to the aspirations and preferences of older people today, with the exception of Newtown Court managed by United Welsh where void times from this one scheme account for half of the RP's total void time.

Table 6-1 Total Re-lets and Average Void Days (2010 -2015)

Provider	Total Re-lets 2010 – 2015	Average Void Days
CCHA	78	26
Cadwyn	27	21
Cardiff CC	262	15
Hafod Housing	33	33
Taff Housing	25	34
Linc-Cymru	19	9
WWHA	345	14
United Welsh	123	70
Total Re-lets	**912**	**222**
Average Re-lets / Void Days	**182 pa.**	**44 days**

7.2 Waiting List

7.2.1 Council data suggests that there are 1,442 households on the waiting List for sheltered accommodation, nearly 10 times the stock turnover level.

7.2.2 This total scale may not be correct as households are automatically registered for sheltered accommodation if they are over 60 years of age, whether they express a need specifically for sheltered housing or not.

7.2.3 This issue will be discussed with providers in the next phase.

7.3 Cardiff Sheltered Stock Turnover

7.3.1 The social sheltered stock re-lets for the 5 years from 2010 and the average time to re-let units are detailed in the tables below.

CCHA	2010/11		2011/12		2012/13		2013/14		2014/15	
Scheme	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**
Selwyn Morris Court	6	147	5	182	5	119	4	77	4	147
Houlston Court	5	154	3	105	0	0	1	7	0	0
Holmview Court	6	91	6	154	4	112	4	98	9	224
Avondale Court	2	28	2	70	1	14	1	21	2	77
Erskine Court	1	7	0	0	2	56	5	119	0	0
Total	**20**	**427**	**16**	**511**	**12**	**301**	**15**	**322**	**15**	**448**
Average Void Days		**21**		**32**		**25**		**21**		**30**

Cadwyn Housing Association	2010/11		2011/12		2012/13		2013/14		2014/15	
Scheme	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**
Llys Pum Cyfair, Gabalfa	4	94	3	88	2	26	1	41	0	0
Daviot Court, Roath	1	41	2	40	1	6	4	129	1	6
61 Penylan Road, Roath	0	0	0	0	2	19	0	0	0	0
66 Penylan Road, Roath	2	19	0	0	2	19	0	0	1	34
24 Richmond Road, Roath	0	0	0	0	1	13	0	0	0	0
Total	**7**	**154**	**5**	**128**	**8**	**83**	**5**	**170**	**2**	**40**
Average Void days		**22**		**26**		**10**		**34**		**20**

Cardiff Council	**2010/11**		**2011/12**		**2012/13**		**2013/14**		**2014/15**	
Scheme	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**
Brentwood Court Llanishen	9	103	6	81	10	85	1	70	6	145
Broadlands House St Mellons	5	53	4	23	3	40	7	79	3	175
Clos y Nant Fairwater	4	54	6	75	6	71	11	132	7	155
Heathmead * Heath	2	64	1	35	0	0	1	126	3	72
Minton Court Tremorfa	3	21	10	55	6	63	5	67	11	45
Nelson House Butetown	12	191	11	108	7	143	9	138	13	218
Poplar House Whitchurch	5	38	4	109	6	74	1	42	1	98
Sandown Court Caerau	10	62	6	62	0	0	0	0	0	0
Wheatley Road Ely	5	90	5	95	2	53	2	77	5	67
Worcester Court Grangetown	8	107	4	74	2	74	8	64	6	175
Total	**63**	**783**	**57**	**714**	**42**	**602**	**45**	**795**	**55**	**1,150**
Average Void Days		**12**		**13**		**14**		**18**		**21**

*adapted ; **Undergoing Refurbishment

Hafod Housing	**2010/11**		**2011/12**		**2012/13**		**2013/14**		**2014/15**	
Scheme	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**
Heath Park Court	7	260	7	218	2	85	4	133	2	39
Arcon House	2	119	1	10	3	75	2	7	3	155
Total	**9**	**379**	**8**	**228**	**5**	**160**	**6**	**140**	**5**	**194**
Average Void Days		**42**		**29**		**32**		**23**		**39**

Taff Housing	2010/11		2011/12		2012/13		2013/14		2014/15	
Scheme	Allocations	Void Days	Allocations	Void Days	Allocations	Void Days	Allocations	Void Days	Allocations	Void Days
Mardy Court, Grangetown	2	84	1	14	1	21	3	119	2	49
Alexander Court, Canton	0	0	1	21	4	189	1	28	2	63
Redsea House, Butetown	0	0	3	161	2	14	3	56	0	0
Total	**2**	**84**	**5**	**196**	**7**	**224**	**7**	**203**	**4**	**112**
Average Void Days		**42**		**39**		**32**		**29**		**28**

Note : long term void work undertaken at Alexander Court in 2012/13

Linc -Cymru	2010/11		2011/12		2012/13		2013/14		2014/15	
Scheme	Allocations	Void Days	Allocations	Void Days	Allocations	Void Days	Allocations	Void Days	Allocations	Void Days
Aberdulais Crescent	1	7	1	7	3	21	2	21	4	42
Cavendish Close	5	43	1	14	1	7	1	14	0	0
Total	**6**	**50**	**2**	**21**	**4**	**28**	**3**	**35**	**4**	**42**
Average Void Days		**8**		**11**		**7**		**12**		**11**

United Welsh	2010/11		2011/12		2012/13		2013/14		2014/15	
Scheme	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**
Waverley Square	2	126	0	0	2	56	0	0	0	0
Cwrt Eglwys Newydd	6	175	2	84	1	14	0	0	4	63
Llys Coleg	1	77	1	14	1	49	0	0	1	84
Maria Court	3	308	3	252	1	84	6	189	2	49
St Dyfrigs Court	0	0	1	14	0	0	1	56	5	133
St Pauls Court	0	0	0	0	0	0	0	0	1	42
Kenneth Treasure Court	2	35	0	0	2	70	2	175	3	35
Ifor Jones Court	8	826	2	84	8	826	4	315	3	182
Cefn Onn Court	0	0	0	0	3	70	1	56	0	0
Newtown Court	13	1,146	6	434	7	1,596	7	413	8	511
Total	**35**	**2,693**	**15**	**882**	**25**	**2,765**	**21**	**1,204**	**27**	**1,099**
Average Void Days		**77**		**59**		**111**		**57**		**41**

WWHA	2010/11		2011/12		2012/13		2013/14		2014/15	
Scheme	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**	**Allocations**	**Void Days**
26 Elm Street	0	0	0	0	0	0	1	7	0	0
Carling Court Ely	3	70	4	46	3	35	3	37	5	50
Carmel Court, Bronwydd Ave	3	58	1	231	1	182	1	196	2	21
Clos Yr Ardd, Rhiwbina	3	12	3	42	0	0	4	9	3	40
Doyle Court, Fairwater	3	28	3	49	4	40	3	82	1	7
East Tyndall Street (Hickory Court)	4	11	3	40	4	56	5	27	1	35
Ely Hospital Site (Tresedar Way)	0	0	2	18	0	0	0	0	2	46
Four Elms Court	1	161	3	40	4	72	6	72	6	27
Great Western Court, Canton	4	77	3	86	2	53	2	49	1	21
Hanover Court, Whitchurch	6	19	3	9	2	77	3	23	3	9
Hope Court, North Road	1	7	8	38	3	201	9	56	6	40
Howardian, (Attfield Close)	1	14	4	25	1	28	5	42	1	0
Limebourne Court	2	4	1	42	7	87	0	0	5	32
Llanrumney Ave & Kewstoke Place	0	0	2	25	4	67	2	25	2	21
Lord Pontypridd House	9	57	8	40	8	36	5	50	2	46
Moorland Court, Splott	0	0	0	0	2	46	1	112	4	42
Oldwell Court, Penylan	7	33	1	70	3	61	2	21	6	27
Pontcanna (Poncanna)	0	0	1	70	0	0	0	0	1	28
Sir Davids Court, Canton	3	42	1	21	3	75	3	28	3	42
Spinney Close, Ely	1	21	1	0	0	0	0	0	0	0
St Clements Court, Pentwyn	3	44	4	42	6	144	3	47	2	35
Trelai Ph 2 (Addicott Close)	1	7	0	0	0	0	0	0	0	0
Wilfred Brook House	5	52	6	47	7	117	7	58	6	37
Willow Court, Partridge Lane	3	72	4	89	5	55	4	40	3	54
Cwrt Glas	1	0	2	0	3	0	0	0	1	0
Slocombe Cottages	1	14	0	0	3	19	0	0	2	25
Total	**65**	**803**	**68**	**1,070**	**75**	**1,451**	**69**	**981**	**68**	**685**
Average Void Days		**12**		**16**		**19**		**14**		**10**

8 THE BALANCE OF SUPPLY IN THE CITY

8.1.1 The tenure and type of the current housing stock is a vitally important element of any assessment of the kind of housing needed in the future to provide more sustainable and balanced housing markets and which meet the needs of all households.

8.1.2 The 2011 Census found that there are 142,557 dwellings in the City. In the following table we have used the numbers and percentages from the 2011 Census to show the balance of the total stock by tenure.

Table 8-1 City Tenure Balance

Tenure	%	Nos.
Owner occupied- with mortgage	32.6	46,474
Owner occupied- no mortgage	26.5	37,788
Private rented sector	23.4	33,282
Social Rent & Shared Equity	17.5	25,013
	100.0	**142,557**

8.1.3 Overall the estimate is that 59.1% of households are currently owner-occupiers with 17.5% living in social rented and shared equity stock and around 23.4% in the private rented sector.

8.2 Existing Supply of Sheltered Housing

8.2.1 To assess the scale and type of sheltered housing available for older people in the City, we have examined the database produced by the Elderly Accommodation Counsel, a national charitable organisation which has an extensive data base of all public and private sector elderly accommodation for all local authority areas.

8.2.2 The following summary data shows the tenure pattern of sheltered housing development in the City, compared to the total stock tenure proportions.

Table 8-2 Sheltered Housing Development v Stock Tenure

Type	Schemes	Units	%	Tenure %
Social Rent / Shared Equity & LSE	70	2,018		
Total Subsidised Units	**70**	**2,018**	**67.9**	**17.5**
Private rented sector	--	--		23.4
Private Sector for sale	24	954		59.1
Total Private Sector	**24**	**954**	**32.1**	**82.5**
Total Sheltered Supply	**97**	**2,972**	**100.0**	**100.0**

Source: - Elderly Accommodation Counsel

8.2.3 The schemes have been detailed by location, size and tenure in **Appendix I**.

8.2.4 In total, 67.9% of the sheltered housing supply in the City is provided by the Council and Registered Providers in the social rented sector. Only 17.5% of all households live in social rent.

8.2.5 32.1% of all sheltered housing stock, 954 units, are available in the private sector for outright purchase, to meet the needs of owner-occupier households who are 59.1% of all local households.

8.2.6 The number of owner-occupier households is **more than double** the number of social housing tenants, but the level of supply of private sheltered accommodation is **half** that of the social sector. Therefore existing private sector supply is low compared to the tenure structure of the City.

8.2.7 The following table shows the impact of the distribution of the sheltered stock and the potential for elderly people living in the City to be housed in sheltered accommodation.

Table 8-3 Sheltered Stock Ratio to all Dwellings

Tenure	Sheltered Units	*All dwellings	Ratio to all Dwellings*
Social Rent, S/E & LSE	2,018	25,013	1 : 12
Owner Occupiers	954	84,262	1 : 88
Private rent	--	33,282	--
Total	**2,972**	**142,557**	**1 : 48**

Source – * 2011 Census data

8.2.8 There are already social sheltered units to house one in every **12 social tenant households** of all ages, compared to one sheltered housing unit for every **88 owner occupier** households.

8.2.9 Social housing tenants are therefore **seven times** more likely to be able to gain future access to sheltered housing to meet their needs in the City than owner-occupiers.

8.2.10 In view of the significant growth in the levels of the older population compared to all other age groups, it is important that the Council's Development Plan and enabling strategy should address this shortfall in the private sector stock supply for sale.

9 MAKING BEST USE OF THE EXISTING STOCK

9.1.1 Making the best use of the existing stock is a core Government objective and is a key aspect of sustainable development.

9.1.2 The significant under-occupation of existing housing stock in both sectors is a key element in future strategy to provide a more balanced stock to meet the requirements of future households.

9.1.3 New development should meet gaps in the current stock and where possible, create secondary gains in improving stock flow in both sectors.

9.1.4 The recent 'Housing in Later Life – Planning ahead for Specialist Housing for Older People' December 2012 states "The NPPF Framework calls on local plans to be underpinned by a clear understanding of housing need that identifies the scale and mix of housing and the range of tenures required over the plan period, including homes for older people. This can be examined in detail in a Strategic Housing Market Assessment. The NPPF puts a strong emphasis on producing local plans that plan positively to meet the needs of different groups where they are identified and provide the housing they require."

9.1.5 The impact of under-occupation is significant, and the situation will already have worsened since the Census in 2011 as the proportion of older people in the population increases, both in the immediate and long term.

9.1.6 Addressing the scale of under-occupation in policy and development terms will help the flow of family homes in both sectors as well as freeing up lower level supported housing in both market and social housing.

9.1.7 Making best use of the stock must involve planning policy finding a wider range of housing options for older people, especially in the private sector. Rapidly changing demographic profiles will increase the proportion of under-occupation, especially in those households with no mortgage, usually older people.

9.1.8 This situation will continue to worsen over the next decade as the proportion of older owner-occupiers in the City increases significantly. Other national research confirms the trends. The Shelter Report 'A Better Fit? – Creating Housing Choices for an Aging Population' Shelter April 2012 found that :-

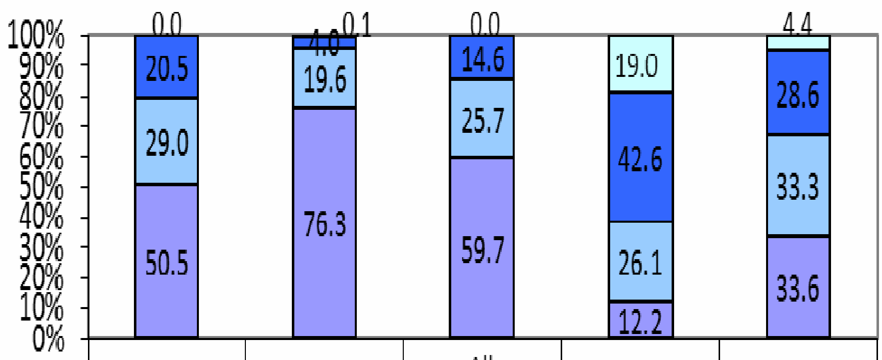
- '*Most older people are owner-occupiers who have already paid off their mortgages. 68% of older homeowners live in a home that has at least two spare bedrooms.*'
- '*When older people downsize to smaller accommodation, there is a market chain effect and larger properties become available to other households.*'
- '*If more households were to downsize they would obviously need somewhere to move to. While there are potentially enough smaller homes in the market, they are not necessarily the right kind, in the right tenures or the right areas. Building more homes that are suitable for older people could help to stimulate the market by increasing their propensity to downsize.*'

9.2 Dwelling Under-Occupation

9.2.1 The 2015 Local Housing Assessment identifies under-occupation in older households A key theme that is often brought out in Local Housing Assessment work is the large proportion of older person households who under-occupy their dwellings. Data from the Census allows us to investigate this using the bedroom standard.

9.2.2 The Census data suggests that older person households are more likely to under-occupy their housing than other households in the City. In total 59.7% have an occupancy rating of +2 or more (meaning there are at least two more bedrooms than are technically required by the household). This compares with 33.6% for non-pensioner households. Further analysis suggests that under-occupancy is far more common in households with two or more pensioners than single pensioner households.'

Figure 9-1 Pensioner households with an occupancy rating of 2+ by tenure



	Single Pensioner	2 or more pensioners	All pensioner only	All other households	All households
minus 1 or less	0.0	0.1	0.0	19.0	4.4
0	20.5	4.0	14.6	42.6	28.6
plus 1	29.0	19.6	25.7	26.1	33.3
plus 2 or more	50.5	76.3	59.7	12.2	33.6

Source: 2011 Census

9.2.3 This may therefore present some opportunity to reduce under-occupation although to achieve this it may be necessary to provide housing in areas where households currently live and where they have social and community ties.'

9.2.4 The 2011 Census identified that, based on the national bedroom standard, 33.6% (47,911) of all households in the City were under-occupied by two or more bedrooms. The impact of under-occupation is therefore significant.

9.3 Housing Strategy

9.3.1 The projected scale of growth of older people is the most significant factor in population change for almost all councils, highlighted by the 65+ group representing 27.4% of the total population growth of the City to 2036, shown in Paragraph 3.3.2.

9.3.2 Currently sheltered housing is only 2.1% of the total stock and addressing the current and future growth in older people is a major challenge for both housing and planning strategies.

9.4 Planning Policy

9.4.1 New developments of housing for older people should make a positive contribution to the Council housing and planning policy objectives to:-

- Contribute to the provision of a better balanced housing stock.
- Address the need to plan for a housing mix based on current and future demographic trends and the needs of different groups in the community;
- Free up larger under-occupied dwellings for families in both the market and social sectors by enabling more small units to be built;
- Help address over-crowding in the social sector general needs stock;

9.4.2 Future policy to make best use of the housing stock must involve addressing under-occupation to assist in improving the rate of turnover of family units, and provide a range of specialist housing options to meet the varying and changing requirements of the increasing older population.

9.4.3 New social sector delivery should be closely linked to the needs of older tenants and new developments specifically targeted to under-occupying tenants to assist in resolving the under-occupation of family sized properties.

10 CONCLUSIONS

10.1.1 In summary the key conclusions are:-

10.2 Demographic change

10.2.1 There is a significant forecast growth in the number of older people in the City whose housing requirements will not be met within the existing stock.

10.2.2 The growth in the 65+ age groups of **30,943 people is an increase of 67.6%,** compared to the 27.4% increase in the forecast rate of in the total population aged below 65 years.

10.2.3 There is forecast to be an increase of 20.4%, **9,837 more people** in the over 65 group in the period to 2021.

10.2.4 The 65+ age group represents nearly a quarter of the total population growth in the current period to 2021. The 65+ group grows from **13.2% in 2011 to 16.7%** of the total population in 2036.

10.2.5 The 75 and older age group is forecast to increase by three quarters in scale, increasing by 75.3% by 2036. The demographic shift is already happening with a growth of 12.5%, 2,930 more people over 75 in the current period from 2011 to 2021.

10.3 Sheltered Stock Supply Balance

10.3.1 The provision of affordable sheltered housing for rent by housing associations of 2,018 units is 67.9% of all sheltered stock in the City, but only 17.5% of the population live in social rent. **One in twelve social tenants of all ages** could gain access to sheltered stock.

10.3.2 There are only **954 units** currently built for sale in the private sector to meet the needs of 84,262 owner-occupiers who are **59.1% of all households**.

10.3.3 There are already social sheltered units to house one in every **12 tenant** households, compared to one sheltered housing unit for every **88 owner occupier** households.

10.3.4 Social housing tenants are **over seven times** more likely to be able to gain access to sheltered housing than owner occupier households in the private sector.

10.4 Making Best Use of the Stock

10.4.1 The impact of under-occupation is significant, and will worsen as the proportion of older people in the population increases, both now and in the long term.

10.4.2 There are clearly a large proportion of households with significant equity and the financial ability to trade down into sheltered housing if it was available locally.

10.4.3 Making best use of the stock must involve planning policy finding a wider range of housing options for older people, especially in the private sector.

10.4.4 The UK Shelter Report *'A Better Fit? – Creating Housing Choices for an Aging Population'* Shelter April 2012 gave the following recommendations:-

- ‘Local planning authorities must factor older people’s housing into local plans, strategies and housing market assessments’
- ‘The planning system must support the development of housing for older people.’
- ‘We need a significant increase in the supply and range of suitable housing for older people, including private-rented and owner-occupied specialist housing.’

APPENDIX I

EAC SCHEDULE

EXISTING SHELTERED HOUSING STOCK

SOCIAL RENTED SCHEMES	LOCATION	NO. OF UNITS
Aberdulais Crescent	Gabalfa	24
Ainon Court	Splott	10
Alexandra Court	Canton	16
Arcon House	St Mellons	18
Avondale Court	Cardiff	20
Bethel Place	Llanishen	10
Brentwood Court	Llanishen	35
Broadlands House	St Mellons	33
Carling Court	Cardiff	44
Carmel Court	Cardiff	10
Cavendish Close	Cardiff	20
Cefn Onn Court	Llanishen	10
Clos-y-Nant	Fairwater	36
Cwrt Eglwys Newydd	Whitchurch	30
Dol-yr-Hafren	Trowbridge	15
Doyle Court	Cardiff	31
Driscoll Court	Broadway	15
Erskine Court	Cardiff	24
Four Elms Court	Roath	43
Glenside Court	Cycoed	52
Great Western Court	Cardiff	26
Hanover Court	Whitchurch	27
Heathmead	Heath	27
Holmview Court	Rumney	40
Hope Court	Blackweir	44
Houlston Court	Tremorfa	24
Ifor Jones Court	Llanedeyrn	32
Kenneth Treasure Court	St Mellons	29
Kewstoke Place	Cardiff	14
Limebourne Court	Whitchurch	35
Llys Coleg	Llandaff North	8
Llys Enfys	Llanishen	102
Llys Pym Cyfair	Gabalfa	19
Lord Pontypridd House	Cardiff	39
Lowther Court	Cathays	14
Mardy Court	Grangetown	15
Maria Court	Butetown	23
Minton Court	Tremorfa	30
Moorland Court	Splott	24
Nelson House	Butetown	74
Newtown Court	Adamsdown	40
Oldwell Court	Penylan	38
Penlyan Road	Roath	21
Plas Bryn	Fairwater	40

Poplar House	Whitchurch	16
Princes Court	Roath	82
Red Sea House	Cardiff	15
Sandown Court	Ely	41
Selwyn Morris Court	Splott	35
Sir Davids Court	Cardiff	25
Slocombe Cottages	Cardiff	12
Splott Baptist Court	Splott	24
St Clements Court	Cardiff	34
St Dyfrigs Court	Llanrumney	12
St Pauls Court	Llandaff	8
Stowe House	Cardiff	16
Treseder Way	Cardiff	29
Ty'r Ysgol	Cardiff	12
Waverley Square	Butetown	15
West Lee	Cardiff	38
Wheatley Road Flats	Ely	36
Wilfred Brook House	Cardiff	52
Willow Court	Roath	24
Worcester Court	Grangetown	33
Total Social Rent		**1840**

SHARED OWNERSHIP SCHEMES	LOCATION	NO. OF UNITS
Clos Yr Ardd	Cardiff	33
Fairleigh Court	Cardiff	16
Heath Park Court	Heath	41
Hickory Court	Cardiff	34
Newlands Court	Llanishen	35
Norbury Court	Fairwater	19
		178

PRIVATE SECTOR SALE SCHEMES	LOCATION	NO. OF UNITS
Birch Court	Cardiff	45
Cedar Court	Llanishen	32
Clarendon	Cyncoed	38
Cwrt Brynteg	Radyr	51
Cwrt Deri	Cardiff	34
Cwrt Clas	Llanishen	15
Cwrt Pegasus	Llandaff	33
Glendower Court	Whitchurch	71
Glendower Court II	Whitchurch	43
Glenside Court	Cyncoed	52
Homelong House	Llanishen	33
Llys Pegasus	Llanishen	50
McLay Court	Fairwater	64
Meridian Court	Gabalfa	39
Oak Meadow Court	St Mellons	34
Old Garden Court	Radyr	19
Pendyrys House	Canton	28
Pritchard Court	Llandaff	60
Redwell & Stonewell Courts	Pen-y-Lan	26
Restway Court	Llandaff	22
Stephenson Court	Roath	44
Thomas Court	Penylan	58
Wentloog Court	Rumney	36
Western Court	Pontcanna	27
TOTAL PRIVATE SECTOR		**954**

POPULATION PROJECTIONS
2011 – 2036

2011[1] BASED SUB-NATIONAL POPULATION PROJECTIONS

AREA	AGE GROUP	2011	2016	2021	2026	2031	2036
Cardiff	0-4	22,416	24,264	25,338	26,156	26,503	26,882
	5-9	18,248	22,152	23,999	25,075	25,894	26,240
	10-14	18,403	18,012	21,908	23,758	24,836	25,654
	15-19	24,594	22,672	22,280	26,348	28,196	29,299
	0 - 19	**83,661**	**87,100**	**93,525**	**101,337**	**105,429**	**108,075**
	20-24	38,973	41,639	39,785	39,212	43,230	45,084
	25-29	30,391	33,664	36,272	34,463	33,937	37,893
	20 - 29	**69,364**	**75,303**	**76,057**	**73,675**	**77,167**	**82,977**
	30-34	25,425	28,703	31,988	34,570	32,789	32,294
	35-39	22,233	24,201	27,459	30,742	33,305	31,548
	40-44	22,367	21,317	23,272	26,506	29,782	32,336
	30 - 44	**70,025**	**74,221**	**82,719**	**91,818**	**95,876**	**96,178**
	45-49	22,349	21,648	20,630	22,582	25,791	29,057
	50-54	20,312	21,818	21,154	20,173	22,120	25,306
	55-59	17,455	19,597	21,112	20,496	19,561	21,500
	60-64	16,535	16,556	18,680	20,197	19,640	18,767
	45 - 64	**76,651**	**79,619**	**81,576**	**83,448**	**87,112**	**94,630**
	65-69	12,383	15,441	15,534	17,622	19,131	18,647
	70-74	10,455	11,307	14,212	14,383	16,410	17,898
	75-79	9,056	9,057	9,948	12,617	12,875	14,804
	80-84	6,921	7,134	7,340	8,222	10,557	10,905
	85-89	4,655	4,597	5,006	5,336	6,150	8,019
	90+	2,271	2,978	3,539	4,343	5,212	6,414
	65+	**45,741**	**50,517**	**55,578**	**62,523**	**70,337**	**76,684**
	All ages	**345,442**	**366,761**	**389,458**	**412,801**	**435,921**	**458,544**

Summary Groups		2011	2016	2021	2026	2031	2036
Cardiff	**0-19**	83,661	87,100	93,525	101,337	105,429	108,075
	20-29	69,364	75,303	76,057	73,675	77,167	82,977
	30-44	70,025	74,221	82,719	91,818	95,876	96,178
	45-64	76,651	79,619	81,576	83,448	87,112	94,630
	65+	45,741	50,517	55,578	62,523	70,337	76,684
	Total	**345,442**	**366,761**	**389,458**	**412,801**	**435,921**	**458,544**
	75+	22,903	23,766	25,833	30,518	34,794	40,142

[1] Source: 2011-based projections for local authorities in Wales, Welsh Government
Contact: stats.popcensus@wales.gsi.gov.uk/ ystadegau.poblogaeth@cymru.gsi.gov.uk

APPENDIX III

AGE RESTRICTED PROPERTIES