APPENDIX 1 – DETAILED TABLE OF CONTENTS

FOREWORD i

REPORT AUTHOR ii

EXECUTIVE SUMMARY & HIGHLIGHTS 1

Defining the market 1

Large market with significant growth potential 2

Volume of extra care housing 2

Market value 2

£1.7 billion market value 2

Extra care and dementia 3

Health benefits from extra care 3

Regulation 4

Deferred charges 4

Event fees & the Law Commission 4

Major developers and managers 4

Expansion of the UK older population 5

Dearth of young females 5

Income streams from private retirement housing 5

Better Care Fund 5

The Care and Support Specialised Housing Fund 5

The Mayor's Care and Support Specialised Housing Fund 6

HCA Shared Ownership and Affordable Homes Programme 2016 to 2021 6

1. INTEGRATED HOUSING WITH CARE 7

1.1 What is extra care housing 7

1.1.1 Various terms are used to describe extra care housing 7

1.1.2 Lack of an agreed format for extra care housing 7

1.1.3 Extra care housing is primarily for older people 8

1.1.4 Accommodation is or ought to be self-contained 9

1.1.5 Should non-self-contained accommodation be considered to be extra care? 10

1.1.6 Practical and personal care, and sometimes nursing care, are available when required and delivered in an integrated manner 11

1.1.7 24-hour support on site and overnight personal care 11

1.1.8 Communal facilities and services are available 12

1.1.9 Extra care light 13

1.1.10 Extra care aims to be a home for life 14

1.1.11 Residents have security of tenure 15

1.1.12 Private rented extra care housing 16

1.1.13 Extra care for people with learning disabilities 16

1.1.14 Example of a local authority's criteria 17

1.2 Pros and cons of extra care housing 18

1.2.1 Benefits of extra care compared with dispersed homecare 18

1.2.2 Benefits of extra care compared with a care home placement 19
1.2.3 Drawbacks to extra care 19
1.3 Particular forms of extra care housing 20
1.3.1 Close care may sometimes be extra care 20
1.3.2 Care villages/retirement villages/retirement communities 20
1.3.3 Continuing care and villages abroad 20
1.3.4 Extra care as hub and spoke model 21
1.4 Dementia in extra care 22
1.5 Remodelling accommodation to extra care housing 23
1.5.1 General findings 23
1.5.2 Findings from a social perspective 23
1.5.3 Findings from an architectural perspective 24
1.5.4 Remodelling in the HCA Affordable Homes Programme 2015 to 2018 24
1.6 Extra care, care homes and dispersed homecare 24
1.6.1 Care homes 24
1.6.2 Homecare for service users dispersed across the community 25
1.6.3 Effect of extra care on homecare and care homes 25
1.7 Extra care housing and health 26

2. OTHER HOUSING FOR OLDER PEOPLE 27
2.1 Classifying housing for older people 27
2.1.1 Definitions of housing for older people 27
2.1.2 Supported housing 28
2.1.3 Housing our Ageing Population: Panel for Innovation (HAPPI) 1, 2 and 3 29
2.2 Sheltered housing and private retirement housing 31
2.2.1 Characteristics of sheltered housing 31
2.2.2 Sheltered housing is not meeting residents' needs 32
2.2.3 Unpopular/low-demand/difficult-to-let sheltered housing 33
2.2.4 Private retirement housing 34
2.2.5 The attractions of private retirement housing 34
2.3 Wardens in sheltered housing 35
2.3.1 The role of wardens 35
2.3.2 Resident and peripatetic wardens 36
2.4 Other forms of housing for older people 37
2.4.1 Abbeyfield Societies 37
2.4.2 Elderly persons' dwellings and Category 1 housing 37
2.4.3 Almshouses 37
2.4.4 Hotels and hostels for older people 38
2.5 Housing standards 38
2.5.1 Wheelchair and mobility housing 38
2.5.2 Lifetime Homes 39
2.6 Supporting People 40
2.6.1 The history and aims of the 'Supporting People' programme 40
2.6.2 Effect of 'Supporting People' on sheltered and extra care housing 42

2.6.3 'Supporting People' in Scotland and Wales 42
2.6.4 Supported housing 42
2.7 Under-occupation 43
2.7.1 Defining and effect of under-occupancy 43
2.7.2 Under-occupation and older people 44
2.7.3 FreeSpace 45

3. MODELS OF EXTRA CARE HOUSING 47
3.1 Profile of various schemes 47
3.1.1 Bournville Gardens, Birmingham – by The ExtraCare Charitable Trust 47
3.1.2 Dreywood Court, Gidea Park, Essex – by East Thames 48
3.1.3 Audley Inglewood, Kintbury, Berkshire – by Audley 50
3.1.4 Beaumont Village, Aldershot, Hampshire – by Karis Group 51
3.1.5 Retirement Housing – by Retirement Security 51
3.1.6 Ryfields Retirement Village, Warrington – by Warrington Community Living 52
3.1.7 Paddy Geere House, Ipswich, Suffolk – by the Abbeyfield Orwell Extra Care Society 53
3.1.8 Somerleigh Court Retirement Village, Dorchester, Dorset – by LifeCare Residences 54
3.1.9 Whiteley Village, Walton-on-Thames, Surrey – by Whiteley Village Trust 54
3.1.10 Cwrt Sant Tudno, Llandudno, North Wales –by FirstPort 56
3.1.11 The Mews, Kington Court Health and Social Care Centre, Kington Herefordshire – close care by Blanchworth Care 56
3.1.12 Willicombe Park, Tunbridge Wells, Kent – by Audley 57
3.1.13 Housing with care – by Anchor 58
3.1.14 The Paddocks, Honiton, Devon – managed by Retirement Villages Ltd 59
3.1.15 Berryhill Retirement Village, Stoke-on-Trent – by The ExtraCare Charitable Trust 59
3.1.16 ExtraCare Housing – by Hanover Housing Group 60
3.1.17 Extra Care Courts – by Housing & Care 21 61
3.1.18 Barchester Assisted Living – by Barchester Healthcare 61
3.1.19 Hartrigg Oaks – by Joseph Rowntree Housing Trust 62
3.1.20 Denham Garden Village, Denham, Buckinghamshire – by Anchor 63
3.1.21 Reeve Court Retirement Village, St Helens – by The ExtraCare Charitable Trust 63
3.1.22 Hollins Hall Retirement Village, Harrogate – by Audley 64
3.2 Some retirement villages in the UK 66

4. REGULATION 87
4.1 No direct regulation of extra care housing in England 87
4.1.1 Regulation of extra care housing 87
4.1.2 Care Quality Commission on extra care housing and supported living 87
4.1.3 Fears of extension of regulation to extra care and supported living 90
4.1.4 The current position of extra care housing 91
4.1.5 Changes to registration for extra care homecare providers 93
4.1.6 Regulation of close care developments 93

4.2 Regulation of domiciliary care in England 94
4.2.1 The Care Quality Commission 94
4.2.2 Fundamental and essential standards of quality and safety 95
4.2.3 What activities are regulated? 97
4.2.4 Who has to be registered? 97
4.2.5 Personal care 100
4.2.6 Compliance monitoring 101
4.2.7 Fees to be charged for registration and inspection 102
4.2.8 Accreditation at a local level 102
4.2.9 Market Oversight 103
4.3 Registration of homecare staff 104
4.4 Homes and Communities Agency 104
4.5 Regulation of extra care housing in Scotland 105
4.5.1 Regulation of homecare in Scotland 105
4.5.3 Consultation on standards 106
4.6 Regulation of extra care housing in Wales 107
4.6.1 Regulation in Wales 107
4.6.2 Regulation and Inspection of Social Care (Wales) Act 2016 107
4.6.3 Impact on extra care housing in Wales 108
4.7 Regulation of extra care housing in Northern Ireland 109
4.7.1 Regulation in Northern Ireland 109
4.7.2 Registration of managers of Northern Irish domiciliary care agencies 109
4.8 Sheltered housing and private retirement housing 110
4.9 Trade and residents' organisations 110
4.10 Planning consents for retirement and extra care housing 113
4.10.1 Delays in getting permission and selling out 113
4.10.2 Planners and class use C2 or C3? 113
4.10.3 Community Infrastructure Levy and Section 106 agreements 114
4.11 Tenancies and tenure 116
4.11.1 Assured shorthold tenancies 116
4.11.2 Rights to buy and to acquire 117
4.11.3 Commonhold 117
4.11.4 No fault right to manage 118
4.11.5 Tenure of extra care housing 118

5. MARKET SIZES AND GROWTH 119
5.1 Data sources on housing for older people 119
5.2 Extra care and other housing with care in England 120
5.2.1 Numbers of housing with care dwellings for older people 120
5.2.2 Tenure and housing with care per population 121
5.2.3 Past growth in extra care housing 123
5.2.4 Factors affecting the future growth in extra care housing 125
5.3 Housing with support but not care for older people in England 125
5.3.1 Numbers of dwellings with support only 125

5.3.2 Growth in housing with support 128
5.3.3 Past growth in private retirement housing 130
5.3.4 Tenure and housing with support per population 131
5.3.5 Number of close care developments 132
5.4 Both forms of housing for older people 133
5.4.1 Stock of housing with support and housing with care 133
5.4.2 Management of the stock of rented housing with support and housing with care 133
5.4.3 Type of support in supported lettings 134
5.4.4 Housing for older people/sheltered housing owned by PRPs 134
5.4.5 Privately owned housing with support and housing with care for older people 135
5.4.6 International comparisons 135
5.5 Housing for older people in Scotland 135
5.6 Housing for older people in Wales 138
5.7 Market value 138
5.7.1 Market value of property sales in England 138
5.7.2 Market value of care in England 139
5.7.3 Market value of rent and service charges in England 139
5.7.4 Market value of major event fees for leasehold dwellings in England 140
5.7.5 Market value of other charges in England 141
5.7.6 Summary of estimated market values in England 141

6. RECENT LOCAL DEVELOPMENTS IN EXTRA CARE HOUSING BY MONTH 143
6.1 May 2016 143
6.1.1 Audley makes £200 million mid-market investment 143
6.2 April 2016 143
6.2.1 The ExtraCare Charitable Trust 143
6.3 February 2016 143
6.3.1 Ashley House/Harwich/Walton on the Naze 143
6.3.2 Abbeyfield Kent/Tonbridge and Malling Borough Council 143
6.3.3 Sanctuary Group/Stoke-on-Trent 144
6.4 January 2016 144
6.4.1 The Guinness Partnership/Totnes/South Hams District Council 144
6.5 November 2015 144
6.5.1 Sanctuary Group/Telford. 144
6.6 October 2015 144
6.6.1 North Yorkshire County Council 144
6.6.2 Derbyshire County Council/Housing & Care 21 144
6.7 August 2015 144
6.7.1 Cross Keys Homes/Peterborough 144
6.7.2 Sanctuary Group/Scarborough 145
6.8 July 2015 145
6.8.1 St Monica Trust/Keynsham 145
6.9 May 2015 145

6.9.1 Castleoak/ARCO 145
6.9.2 Hull City Council/Wates Living Space/Riverside 145

7. STRUCTURE OF THE INDUSTRY 147
7.1 Managers of extra care housing 147
7.2 Rented housing for older people owned by RPs 150
7.3 Private retirement and extra care housing 151
7.3.1 Developers of private retirement and extra care housing 151
7.3.2 Management of private retirement and extra care housing 152
7.4 Profiles of some managers and developers of housing for older people 154
7.4.1 Abbeyfield 154
7.4.2 Anchor 155
7.4.3 Ashley House 156
7.4.4 Aster Group 156
7.4.5 Audley 156
7.4.6 Barchester Healthcare 157
7.4.7 Bovis Homes Retirement Living 158
7.4.8 Bupa Assisted Living/Goldsborough Estates 158
7.4.9 Care UK 159
7.4.10 Care Village Group/Care Estates Group 160
7.4.11 Cognatum Retirement Property 160
7.4.12 East Thames 160
7.4.13 ELM Group/Ethical Leasehold Management Limited/Retirement Lease HA 161
7.4.14 English Courtyard Developments 162
7.4.15 The ExtraCare Charitable Trust 162
7.4.16 FirstPort, Appello and Knight Square – formerly Peverel and Cirrus 163
7.4.17 The Guinness Partnership 164
7.4.18 Hanover Housing Group 165
7.4.19 Hawthorns Retirement Group UK Ltd – acquired by Avery UK 166
7.4.20 Housing & Care 21 167
7.4.21 Jewish Care 168
7.4.22 Joseph Rowntree Foundation and Joseph Rowntree Housing Trust 168
7.4.23 Karis Group 169
7.4.24 Kingsdale Group 169
7.4.25 LifeCare Residences 170
7.4.26 McCarthy & Stone/Ortus Homes 170
7.4.27 Methodist Homes MHA 172
7.4.28 The Orders of St John Care Trust 173
7.4.29 Orwell Housing Association 173
7.4.30 PegasusLife – formerly Pegasus Retirement Homes 173
7.4.31 Places for People Group 174
7.4.32 Rangeford Holdings 175
7.4.33 Retirement Security 175
7.4.34 Retirement Villages Group Ltd 176

7.4.35 Richmond Villages 177
7.4.36 Riverside ECHG 177
7.4.37 St Monica Trust 178
7.4.38 Sanctuary Group 178
7.4.39 Savills 179
7.4.40 Saxon Weald Homes 180
7.4.41 Signature Senior Lifestyle 180
7.4.42 Sunrise Senior Living 181

8. DEMAND FOR EXTRA CARE HOUSING 183
8.1 Demographic changes in the UK population 183
8.1.2 Expansion of the very old population 184
8.1.3 Slow growth in size of the young female adult population 185
8.1.4 Grandparents, parents and children – the 'sandwich generation' 187
8.1.5 Health and dependency of very old people 188
8.1.6 Demand from people with dementia 190
8.2 Disabled people 191
8.2.1 Projections of incidence of disability among older people 191
8.2.2 The form of disability among older people 192
8.3 Household projections 194
8.4 Demand for ECH 195
8.4.1 PSSRU study of extra care 195
8.4.2 Potential for market growth 196
8.4.3 ARCO and international comparisons as a guide to potential 196
8.4.4 The Strategic Housing for Older People Analysis Tool 197
8.4.5 Developing a demand model 198
8.5 Staffing extra care housing 199
8.6 Moving and time at addresses 199
8.7 The underlying trends in social and health care 201
8.7.1 Movement down the care ladder 201
8.7.2 Older people's care preferences 202
8.7.3 Loneliness among older people 202

9. LOCAL & CENTRAL GOVERNMENT POLICIES AND PRACTICE 205
9.1 Review of sheltered and supported housing 205
9.2 The Care Act 2014 205
9.2.1 Key provisions relevant to extra care housing 205
9.2.2 Background 207
9.2.3 Law Commission and adult social care law reform 208
9.2.4 The Commission on Funding of Care and Support – 'Fairer Care Funding' 209
9.2.5 The Social Services & Well-being (Wales) Act 2014 209
9.3 Other legislative changes 210
9.3.1. Rent reductions 210
9.3.2 Pension freedoms 210

9.4 Changes to access to care packages funded by local authorities 211
9.4.1 Local authorities and self-funders 212
9.4.2 Charging for care 212
9.4.3 National eligibility criteria 213
9.4.4 Ceilings on care costs 215
9.4.5 Assessment and allocation in extra care housing 215
9.5 Self-directed support 216
9.5.1 Direct payments 216
9.5.2 Personal budgets 217
9.5.3 Personal budgets and RAS 217
9.5.4 Personal assistance 218
9.5.5 Support brokerage 218
9.5.6 Personalisation and the threat to extra care 219
9.6 Free nursing and personal care 219
9.6.1 NHS-funded Nursing Care in England 219
9.6.2 Free nursing care in Scotland Wales and Northern Ireland 220

10. FUNDING EXTRA CARE HOUSING 221
10.1 Housing Benefit and LHA funding rented extra care housing 221
10.1.1 Changes to Housing Benefit and LHA in 2016 221
10.1.2 Other changes to Housing Benefit in England since April 2013 221
10.1.3 About Housing Benefit in England 223
10.1.4 Local Housing Allowances 224
10.2 The role of welfare benefits in the funding of extra care 227
10.2.1 Personal Independence Payment 227
10.2.2 Attendance Allowance 228
10.2.3 Carer's Allowance 229
10.2.4 Council Tax Benefit (discontinued) 229
10.2.5 Council Tax Reduction Scheme 229
10.2.6 Disability Living Allowance (discontinuing) 229
10.2.7 Employment and Support Allowance 230
10.2.8 Pension Credit 230
10.2.9 State Pension (new) 231
10.2.10 Support for Mortgage Interest 231
10.2.11 Universal Credit changes 231
10.3 Personal social services funding in England 231
10.4 Charging for local authority domiciliary care 232
10.4.1 Charging under the Care Act 2014 232
10.4.2 An individual's contribution to his personal budget 237
10.4.3 Social Services and Well-being (Wales) Act 2014 238
10.4.4 Charging for intermediate care 238
10.5 Supporting People programme grant 239
10.6 Government capital funding for extra care housing 240
10.6.1 Better Care Fund 240

10.6.2 Care and Support Specialised Housing Fund Allocations 240
10.6.3 The Mayor's Care and Support Specialised Housing Fund 241
10.6.5 HCA Affordable Homes Programme 2015 to 2018 244
10.6.6 No Extra Care Housing Fund grant since 2010/11 244
10.6.7 Extra Care Housing Fund in earlier years 244
10.6.8 Ownership of ECHF developments 246
10.7 Private equity capital funding of extra care 247
10.7.1 Private equity and other sources of capital 247
10.7.2 Availability of capital funding for extra care 247
10.8 The private funding of extra care from income 247
10.8.1 State pension age 247
10.8.2 Number and age of pensioners 248
10.8.3 Imbalance between assets and income 249
10.8.4 Income levels of older people 249
10.8.5 Income levels of older people by age and gender 250
10.8.6 Growth in pensioners' incomes 252
10.8.7 Geographical distribution of income levels of older people 253
10.9 Affordability of extra care charges 254
10.9.1 Paying from income 254
10.9.2 Rolling up service and care charges in leasehold extra care 254
10.10 Purchasing private extra care housing from capital 255
10.10.1 Savings and investments of older people 255
10.10.2 Housing tenure of older people 256
10.10.3 Older owner-occupation projections 257
10.10.4 Capital available from housing equity 259
10.10.5 Home equity release 260
10.10.6 Sale and rent back 261
10.11 The UK general housing market 261
10.11.1 General UK house prices 261
10.11.2 Volume of UK house sales 262
10.12 Forms of private ownership 263
10.12.1 Full purchase of private retirement housing 263
10.12.2 Older People's Shared Ownership and other shared ownership schemes 263

11. COSTS AND PRICES 265

11.1 Prices for private extra care and retirement housing 265
11.1.1 Income streams from private retirement housing 265
11.1.2 Regional selling prices for private retirement housing 265
11.1.3 Charges at Hartrigg Oaks 265
11.1.4 Other examples of charges 267
11.1.5 Comparison of operational models 270
11.2 Law Commission review of event fees in retirement properties 271
11.2.1 The Law Commission review 271
11.2.2 The interim progress report 272

11.2.3 History of the OFT's reviews 273
11.2.4 Effect of the reviews on business models 274
11.2.5 Resale price problems 275
11.3 Rents charged by PRPs for supported housing 275
11.4 Living cost of extra care housing 276
11.5 Capital cost of extra care housing 278
11.5.1 New build costs 278
11.5.2 Remodelling costs 278
11.6 Comparing the cost of extra care with other care packages 279
11.6.1 Difficulties in making comparisons 279
11.6.2 The business case for extra care housing in East Sussex 280
11.6.3 PSSRU 'evaluation of Rowanberries in Bradford 280
11.6.4 Comparisons for supported people in extra care housing 282
11.6.5 Comparisons for self-funding residents compared with dispersed homecare 283
11.6.6 For self-funding residents compared with a care home 283

APPENDIX 1 – DETAILED TABLE OF CONTENTS 285

APPENDIX 2 – LIST OF TABLES 297

APPENDIX 3 – LIST OF FIGURES AND FRAMES 301

APPENDIX 4 – DETAILED MARKET OVERVIEW 303
Difficulty in defining extra care housing 303
The pros and cons of extra care housing 303
Particular forms of extra care 303
Dementia in extra care 304
Remodelling to extra care housing 304
Effect of extra care on care homes 304
Definitions of housing for older people 304
Supported housing 304
Sheltered housing 305
Private retirement housing 305
The role of the warden in sheltered housing 305
Resident and peripatetic wardens 305
Housing our Ageing Population: Panel for Innovation (HAPPI) 1, 2 and 3 305
Supporting People 306
Under-occupancy 306
Various models of extra care housing 306
Care villages 306
No direct regulation of extra care housing in England 306
The Care Quality Commission 307
Fundamental standards of quality and safety 307
Regulation of personal care 307
Compliance monitoring 307

Market Oversight 308
Registration of homecare staff 308
Homes and Communities Agency 308
Regulation of Housing Support Services in Scotland 308
Planning issues 308
Volume of extra care housing 309
Market value 309
Providers of extra care 309
Private retirement housing developers 310
Expansion of the UK older population 310
Dearth of young females 310
Life expectancy 310
Incidence of disability among older people 311
Household projections 311
PSSRU study of extra care 311
Potential for market growth 311
Staffing extra care housing 312
The Care Act 2014 312
The Commission on Funding of Care and Support – 'Fairer Care Funding' 313
Changes to Housing Benefit in England since April 2013 314
Benefit freeze 314
Local Housing Allowances 314
Pension freedoms 314
Supporting People programme grant 315
Personalisation and the threat to extra care 315
Personal Independence Payment 315
Better Care Fund 315
Care and Support Specialised Housing Fund 315
The Mayor's Care and Support Specialised Housing Fund 316
HCA Shared Ownership and Affordable Homes Programme 2016 to 2021 316
Imbalance between assets and income 316
Growth in pensioners' incomes 316
Paying for extra care from income 317
Rolling up service and care charges in leasehold extra care 317
Many older people able to purchase care in private extra care schemes from income 317
Savings and investments of older households 317
Income streams from private retirement housing 318
Law Commission review of exit fees 318
Living cost of extra care housing 318
New build costs 319
Difficulties in making comparisons of the costs of forms of care 319
PSSRU comparisons 319

APPENDIX 5 – REFERENCES AND BIBLIOGRAPHY 320

APPENDIX 6 – TABLES NOT SHOWN IN BODY OF REPORT 323

APPENDIX 7 – EXTRA CARE & RETIREMENT COMMUNITIES GLOSSARY 331

APPENDIX 8 – FINANCIAL APPENDIX 333

APPENDIX 2 – LIST OF TABLES

Table 1.1	Facilities of seven extra care schemes	21
Table 1.2	Reasons for leaving extra care housing	22
Table 2.1	Percentage of households across occupancy rating and tenure categories, England and Wales	47
Table 2.2	Difference from the bedroom standard by age band, England, three year average 2009/10 to 2011/12	48
Table 4.1	Annual fees for CQC registration of domiciliary care providers for 2015/16	95
Table 4.2	Number of local authority and RP supported lettings by tenancy type 2013/14	109
Table 5.1	Housing with care for older people by region and tenure in England 2015	112
Table 5.2	Housing with care for older people by tenure in England 2010, 2011, 2013 and 2015	113
Table 5.3	Housing with care for older people per 1,000 people aged 75+, by region and tenure England 2015	113
Table 5.4	Housing with care for older people, by English ceremonial county, 2015	114
Table 5.5	New housing with care schemes & units in England, 2001–2015	116
Table 5.6	Extra care units funded by the Extra Care Housing Fund 2004/05 to 2009/10	118
Table 5.7	Housing with support for older people by region and tenure in England 2015	119
Table 5.8	Housing with support for older people, by English ceremonial county, 2015	119
Table 5.9	Housing with support for older people, England 2010, 2011, 2013 and 2015	120
Table 5.10	New housing with support units in the UK 1980–2015	122
Table 5.11	Housing with support for older people per 1,000 people aged 75+ by region and tenure, England 2015	123
Table 5.12	Housing with support and housing with care for older people by region in England 2015	124
Table 5.13	Ownership of housing with support and housing with care for older people for letting by region in England 2015	125
Table 5.14	Type of support in PRP & LA supported housing lettings where head of household is 60 or over 2013	126
Table 5.15	Housing with support and housing with care for older people for letting by region in England 2011 to 2015	126
Table 5.16	Type of housing for older people owned by housing associations 2006 to 2010	127

Table 5.17	Supported housing and/or housing for older people stock by GOR and property type/size at 31 March 2010	127
Table 5.18	Sheltered and very sheltered housing for older people provided by public authorities and housing associations in Scotland, by type of support, ten years to 2014	130
Table 5.19	Self-contained and shared sheltered, supported and extra care housing stock, Wales 2013/14	131
Table 5.20	Large scale voluntary transfers in Wales 2003–11	131
Table 7.1	Members of Associated Retirement Communities Operators 2015	141
Table 7.2	Selected managers of extra care housing with sector and model excluding ARCO members	142
Table 7.3	Management groups with more than 40 housing schemes for older people for rent in the UK, 2015	143
Table 7.4	Some current or recent developers of private retirement housing 2015	144
Table 7.5	Management groups with more ten or more private retirement housing schemes in the UK, 2015	145
Table 7.6	Features of McCarthy & Stone services	160
Table 8.1	UK population, numbers in 000s and percentage in broad age bands 2012–2081	169
Table 8.2	UK young female population, numbers in 000s and cumulative percentage change in each age band compared with 2015, 2012–2036	172
Table 8.3	Healthy and non-healthy life expectancy at age 65 for UK by nation and sex, 2009–11	174
Table 8.4	Healthy and non-healthy life expectancy at age 65 for UK sex, United Kingdom 2000–02 to 2009–11	175
Table 8.5	Prevalence of dementia by gender in the UK 2014	176
Table 8.6	Projected numbers of older people with disability by severity, 2009–26 (000s of people)	177
Table 8.7	Prevalence of reported limiting long-standing illness or disability, Great Britain 2011	177
Table 8.8	Percentage of population living in ordinary households unable to perform specific tasks on their own by age, Great Britain 1998	178
Table 8.9	All and one-person household projections by age of household reference person, for England 2011 and 2021 (000s)	179
Table 8.10	Household projections by age of household reference person and English region, 2008 and 2033 (000s)	180
Table 8.11	Demographics of people moving into extra care housing and care homes offering personal care	181

Table 8.12	Moving households by age of household reference person and tenure 2012/13 and 2009/10	184
Table 8.13	Time at current address of older households by tenure, 1996	184
Table 8.14	Distance moved by householders in England during previous three years, by tenure 2007/08	185
Table 10.1	Allocations from The Mayor's Care and Support Specialised Housing Fund	218
Table 10.2	Successful RP partners for ECHF monies 2004–2010	220
Table 10.3	Successful local authority bidders for ECHF monies 2004–2010	221
Table 10.4	Number of pensioner units in the UK 2012/13	224
Table 10.5	Percentage of households by amount of savings and investments, and total weekly household income 2012/13	224
Table 10.6	The average weekly incomes of pensioner units, UK 2012/13	225
Table 10.7	The average weekly incomes of pensioner units by broad age band and source, UK 2012/13	226
Table 10.8	Growth in UK pensioners' gross incomes by age and sex for ten years to 2012/13	227
Table 10.9	Average pensioners' weekly incomes by region, UK 2012/13	228
Table 10.10	Savings of retired households excluding housing equity, Great Britain 2010/11	230
Table 10.11	Older households by tenure and age of head, UK 2007/08	231
Table 10.12	Percentage of households living in bungalows by age, 2011	231
Table 10.13	Owner-occupied households, by type and age of head, UK 2005/06	232
Table 10.14	Projections of owner-occupier couple households in the UK in 2006, 2016, and 2026 (000s)	233
Table 10.15	Projected owner-occupation rates of older people by gender and age-group, and mean estimated 2002 house values for owner-occupiers, UK 2002–2022	233
Table 10.16	Household net property wealth of people aged 65 or over, Great Britain 2010–12	234
Table 10.17	Total value of homes belonging to older households in the UK in 2006 (£ billion)	235
Table 10.18	Projected value of homes belonging to households aged 60 and over, assuming house prices remain at 2006 prices in real terms, 2016 & 2026 (£ billion)	235
Table 10.19	Simple average house prices, by dwelling type and region, UK 2014 (£)	237
Table 10.20	Number of residential transactions in England and Wales, ten years to 2011	237

Table 10.21	UK residential property transactions count	238
Table 11.1	Net weekly rent, target rent and service charges for PRPs' supported/older people's housing, March 2014	247
Table 11.2	Type of tenancy offered for PRPs' non-registered supported/older people's housing, March 2006/07 to 2013/14	247
Table 11.3	The cost of extra care housing at 2008 prices in 2011	248
Table 11.4	Average contribution of each service to total cost of living in extra care housing	249
Table 11.5	Summary of AECOM extra care cost model 2015	250
Table 11.6	Characteristics of components of costs across forms of care	251
Table 11.7	Costs before and after moving to Rowanberries, an extra care scheme in Bradford	253
Appendix Table 8.a	Older household projections by age band and by county 2011 and 2021	260
Appendix Table 10.a	Trend in household tenure, UK percentages 1980 to 2012/13	262
Appendix Table 10.b	Awards under the Care & Support Specialised Housing Fund Phase One 2013	263

APPENDIX 3 – LIST OF FIGURES AND FRAMES

Frame 1.1	Extra Care Housing in Surrey: Essential Criteria	24
Frame 2.1	Homes and Communities Agency definitions of housing for older people	34
Frame 2.2	Recommendations of HAPPI 2	35
Frame 2.3	R (on the application of Tiller) v Secretary of State for the Home Department	41
Frame 2.4	Main features of wheelchair and mobility housing	43
Frame 2.5	Summary of Lifetime Homes Criteria since November 2011	44
Frame 2.6	Changes in funding for rent, care and support 1997–2010	45
Frame 3.1	Property Specification of Audley Inglewood	52
Frame 3.2	Specifications of Somerleigh Court Retirement Village apartments	57
Frame 3.3	Willicombe Park	60
Frame 4.1	The fundamental standards from a service user's perspective	89
Frame 4.2	The 15 health care and social care activities regulated by CQC	91
Frame 4.3	Summary of exemption to need to register	93
Frame 4.4	Types of inspection	95
Frame 4.5	Scottish National Care Standards	101
Frame 4.6	Timescale for the development of retirement housing	106
Figure 5.5	Annual increase in housing with care units by year, UK 2001–2015	116
Frame 5.1	Overview – Emerging Impact of the Credit Crunch on Extra Care Housing, 2009	117
Figure 5.10	Development of new housing with support, UK 1980–2015	121
Frame 5.2	Criteria for classifying Scottish housing for older people – August 2013	129
Frame 7.1	Members of the Association of Retirement Housing Managers 2015	146
Frame 7.2	Guinness tenancy extract from 1949	155
Figure 8.a	Growth in older population, 2012–37	170
Figure 8.b	Growth rates for young female and 75+ population, 2012–37	171
Frame 8.1	Spectrum of accommodation and care for older people	186
Frame 9.1	Care Act 2014's effect on earlier legislation and guidance	190

Frame 9.2	Other legislation relevant to domiciliary health and social care	193
Frame 9.3	Factors to be assessed for free personal care in Scotland	202
Frame 10.1	Benefits that count towards the benefit cap	203
Frame 10.2	The benefits and payments that will be disregarded when calculating the benefit cap	204
Frame 10.3	People for whom a bedroom can be claimed	205
Frame 10.4	Four categories of 'specified accommodation'	207
Frame 10.5	Specimen benefits packages (2007/08 rates)	211
Frame 10.6	June 2013 Guidance on Fairer Charging Policies for Home Care and Other Non-residential Social Services	213
Figure 10.8	Growth in UK pensioners' incomes ten years to 2012/13 at constant prices	227
Frame 11.1	Audley's reselling fee at 2015	243
Frame 11.2	Charging structure in Richmond Villages	244