



# HOUSING WITH CARE STRATEGY

## ► Overview of Cheltenham





## 1. Overview of Cheltenham

The modelled demand for future developments of housing with care in Cheltenham has highlighted an additional requirement as detailed in Table 1.

**Table 1: Modelled demand for housing with care**

Housing with care model	Extra care owned by 2041	Extra care affordable rent by 2041	Supported living by 2035
Additional units required	0	52	89

Future developments of housing with care in Cheltenham need to consider the specific challenges and opportunities that delivering housing with care in Cheltenham presents.

- The borough of Cheltenham has a population of 117,128<sup>1</sup> spread over an area of 18 square miles<sup>2</sup> and is the second most densely populated district in Gloucestershire after Gloucester City. The regency town of Cheltenham is predominantly urban with a number of villages within the development plan Cheltenham's development pattern. The Cheltenham Local Plan (CLP) and the Joint Core Strategy (JCS) outline the constraints of developing in the borough given that it is encompassed on all sides by Cotswold AONB and Green Belt.<sup>3</sup>
- Cheltenham is made up of 20 wards.<sup>4</sup> **Appendix 1** provides a breakdown of ONS population data, current levels of domiciliary care funded by Gloucestershire County Council (GCC), residential/nursing care, extra care, and supported living at ward level. The CLP identifies key urban and non-urban sites for development.<sup>5</sup> Additionally Cheltenham has aspirations of becoming the cyber capital of the UK, which would provide opportunities to regenerate neighbourhoods and improve living, working, education and leisure facilities in the borough.<sup>6</sup>
- 19.4% of the population of Cheltenham is of state pension age and over.<sup>7</sup> The old age dependency ratio in the borough is 308 (the ratio of the number of people of pensionable age and over, per 1,000 people aged 16 years to state pension age), the second lowest in Gloucestershire after Gloucester City.

<sup>1</sup> <http://www.ons.gov.uk/filter-outputs/f7fa67bf-132c-4491-a960-1701d6caebe> (accessed on 22/04/2020)

<sup>2</sup> [https://www.cheltenham.gov.uk/info/4/about\\_the\\_council/839/cheltenham\\_borough\\_by\\_numbers](https://www.cheltenham.gov.uk/info/4/about_the_council/839/cheltenham_borough_by_numbers)

<sup>3</sup> <https://www.jointcorestrategy.org/>

<sup>4</sup> <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/wardlevelmidyearpopulationestimatesexperimental>

<sup>5</sup> [https://www.cheltenham.gov.uk/downloads/file/8169/cheltenham\\_plan](https://www.cheltenham.gov.uk/downloads/file/8169/cheltenham_plan)

<sup>6</sup> [https://www.cheltenham.gov.uk/downloads/file/7401/corporate\\_plan\\_2019-23](https://www.cheltenham.gov.uk/downloads/file/7401/corporate_plan_2019-23)

<sup>7</sup> <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections/datasets/populationofstatepensionageandworkingageandoldagedependencyratiosforlocalauthoritiesandregionsinengland>

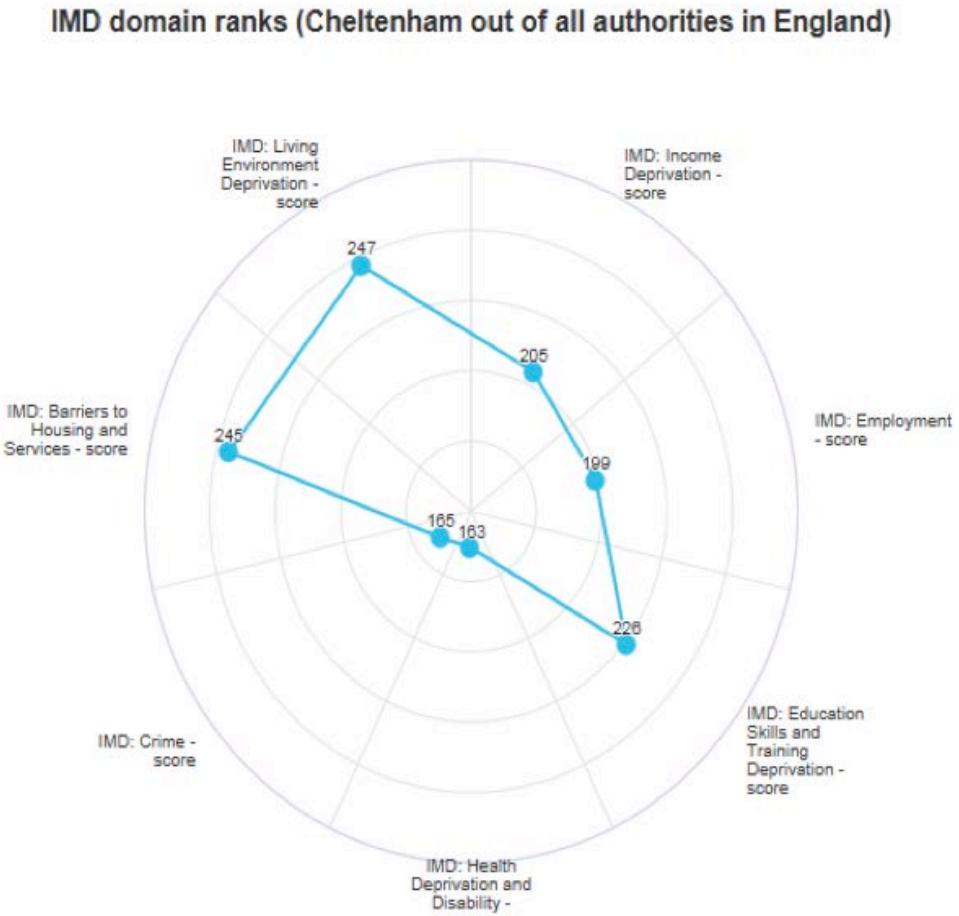
As a statutory planning consultee GCC and Gloucestershire Clinical Commissioning Group (GCCG) will only support developments of specialist housing with care if they meet the following requirements outlined in the CLP:

- a) Meet a proven need for that type of accommodation
- b) Is designed to meet the particular requirements of residents with social, physical, mental and/or healthcare needs
- c) Is easily accessible to public transport, shops, local services, community facilities and social networks for residents, carers, and their visitors
- d) Accommodation provided on a freehold or leasehold basis, should provide affordable housing in accordance with Policy SD12 of the JCS: Affordable Housing

In Cheltenham the largest proportion of residents are classified as 'Affluent Achievers'.<sup>8</sup> This means that they are some of the most financially successful people in the UK, living in high-status rural, semi-rural and suburban areas. While Cheltenham is considered a mainly affluent area, there are still challenges within the district.



### Diagram 1: Indices of Multiple Deprivation (IMD) – Cheltenham



**Diagram 1** shows the Indices of Multiple Deprivation for Cheltenham. Although Cheltenham is the fourth most deprived district in Gloucestershire, it performs well nationally in overall deprivation, ranking in the second least deprived quintile of 317 authorities nationally.<sup>9</sup> Cheltenham is the least deprived district in Gloucestershire for 'Living Environment' and 'Barriers to Housing and Services'.<sup>10</sup>

Cheltenham is the second most deprived district in Gloucestershire, after Gloucester City, for 'Health Deprivation and Disability', with 2 areas in the most deprived 10% nationally. This is reflected in the relatively high number of working age adults in Cheltenham predicted to require specialist supported living.

Housing with care is part of a programme of initiatives under the Joint Housing Action Plan (JHAP). The higher levels of deprivation relating to Health Deprivation and Disability indicates the JHAP should focus support where possible on initiatives aimed at reducing these areas of deprivation, including the use of Disabled Facilities Grants, Better Care Fund and Warm and Well initiatives.



## 2. Housing with Care for Older People

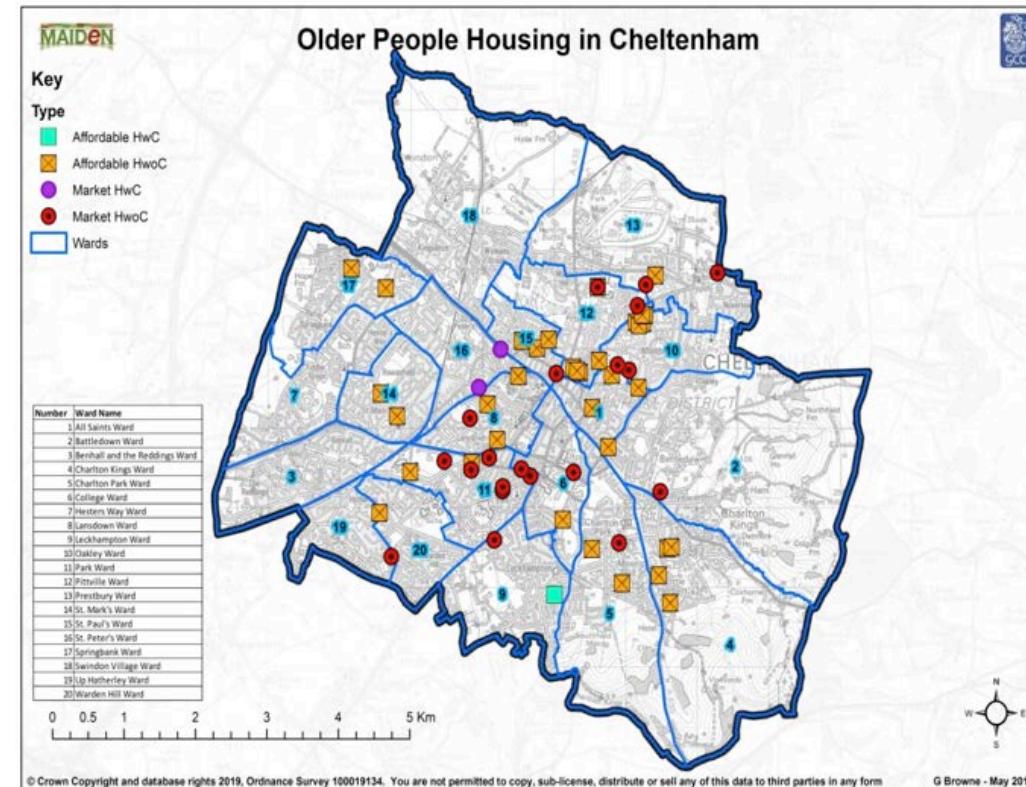
**Map 1** shows the location of housing for older people in Cheltenham. Cheltenham has seen an increase in the number of market homeownership retirement living and extra care properties in wards adjacent to the town centre. This concentration of older people's housing has led to a slower than anticipated uptake on the sale of these properties.

Reflecting this, a review of current retirement properties for older people available on Rightmove showed a wide range of newly developed properties available from £285,000 to £1,350,000 depending on size and location. Properties available on older developments ranged from £62,500 to £499,950 depending on size, location and desirability.

Properties at the lower end of the market would not be considered suitable housing by GCC or GCCG for an aging population and would not meet the standards set out in the HAPPI recommendations.<sup>11</sup>

Future developments need to be affordable, in property price/rent and ongoing costs, including service charges, ground rent, parking and other costs, at a local level to ensure they provide a real opportunity for local people to move into more appropriate housing. Through local engagement, uncertainty of increases in service charges associated with extra care housing was identified as a barrier to moving.

**Map 1: Current location of Older People's Housing in Cheltenham**



Transparency of service charges will be important in ensuring local older people feel confident about the long-term affordability of moving into extra care housing. The modelled demand for extra care in Cheltenham is presented in **Table 1**.

**Table 2: Modelled demand for extra care housing in Cheltenham** (for a detailed rationale please refer to the Housing with Care Strategy section 6).

Local Authority	Tenure	Rate per 1,000 person aged 75+	Gross need	Existing supply	New need by 2041
Cheltenham	Owned	10	202	225	0
	Rented	5	102	49	52

Gloucestershire Local Housing Needs Assessment (LHNA) highlights that 75% of older homeowners, 30% of social renters and 41% of private renters in Cheltenham have two or more spare rooms. Data from Homeseeker plus indicates that there are 231 households aged 65 and over registered for social housing in Cheltenham. Of these:

- 26 households are allocated to the band 'downsize to family home/non-family home',
- 36 households are allocated 'significant medical or welfare need' and
- 4 households are allocated to 'urgent medical or welfare need'.

Developing extra care in the right location would provide suitable housing for older people with a range of abilities where they can age well, freeing up larger housing in the borough that could provide homes for younger families in Cheltenham.

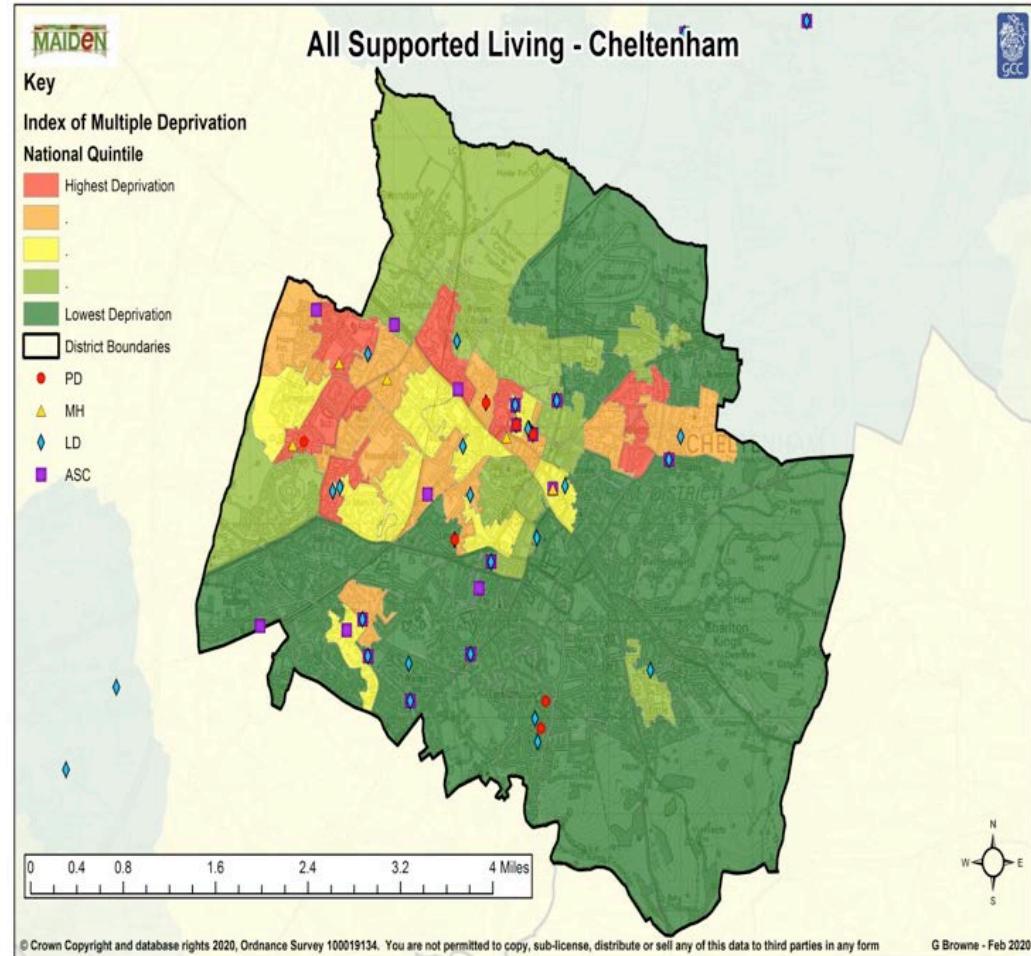
Consideration needs to be given to how any future development of extra care housing in Cheltenham enhances the current local provision of housing for older people. This approach will ensure that new developments contribute to a sustainable care market in the borough and avoids wards where there is already an over provision of older peoples housing, including retirement living/sheltered housing, extra care and residential care homes/nursing homes. Older Peoples housing should provide opportunities for an active engaged lifestyle as well as





### 3. Housing with Care for people with a disability and mental health needs

Map 2: Location of supported living in Cheltenham



The location of current supported living for people with a disability or mental health need in Cheltenham is shown in **Map 2**. Map 2 highlights that a high proportion of supported living in Cheltenham is located in the more deprived areas of the borough. The current provision of supported living in Cheltenham is varied and offers a range of accommodation across all disabilities.

Cheltenham has the third highest number of working age adults receiving a service from GCC compared to other districts. This is reflected in the high number of disability claims in the borough. Both Disability Living Allowance (DLA) and Personal Independence Payment (PIP) claims account for 17% of the total claims, with only the Cotswolds and Tewkesbury having a lower percentage of disability claims. The modelled demand for supported living in Cheltenham for people with a disability or mental health need is presented **Table 3**. For a detailed rationale refer to the Housing with Care Strategy, section 7.



**Table 3: Modelled demand for supported living for people with a disability or mental health needs in Cheltenham**

	Current supported living	Modelled demand required by 2035	New supply required by 2035
<b>Autism</b>	<b>37</b>	<b>70</b>	<b>33</b>
<b>Learning disability</b>	<b>74</b>	<b>99</b>	<b>25</b>
<b>Mental Health</b>	<b>59</b>	<b>90</b>	<b>31</b>
<b>Physical disability</b>	<b>9</b>	<b>9</b>	<b>*</b>
<b>Total</b>	<b>176</b>	<b>268</b>	<b>89</b>

\*To be considered as part of all development of housing with care and general needs housing.

The total number of supported living units required for Cheltenham is 268 units, representing 22% of the total number of supported units (1,248) required for Gloucestershire by 2035. This reflects the higher level of deprivation of Health and Disability across the borough, the percentage of disability benefit claims and number of individuals receiving a service from GCC in Cheltenham. There are currently several developments of supported living in Cheltenham at various stages of the planning/development process that will contribute to the overall requirement of supported living required in Cheltenham by 2035. Once these are operational the figures in Table 3 will be revised.

On average 7.5% of voids in supported living are within Cheltenham. The development of supported living in Cheltenham has benefited from the conversion of larger properties in Cheltenham which were originally private homes.<sup>12</sup> Future developments will need to consider the aspirations outlined in the housing with care strategy, including how the provision of en-suite bathrooms can be met through older property conversions.

Flexibility will be required within the built environment to ensure that any additional units of supported living can meet a range of needs across all disabilities as people age; ensuring financial viability for housing providers and care providers, as well as meeting the needs of local people with a disability in Cheltenham.



## Appendix 1: Cheltenham data

Ward	Total population	Population 18+	Population 75+	Population 75+ as percentage of overall population	*GCC Domiciliary care packages 18+	Residential care provision	Extra care		Supported living
							Rented	Owned	
All Saints	5,366	4,589	284	6%	<10	27 65+			✓
Battledown	5,875	4,495	423	9%	<10				✓
Benhall and the Readings	4,858	3,887	576	15%	<15	66 65+			
Charlton Kings	5,571	4,172	621	15%	<10	63 65+ 65 65+			✓
Charlton Park	4,977	3,929	702		<10	19 65+ 32 65+			
College	6,173	4,977	538	11%	<5	72 65+ 63 65+			✓
Hester's Way	6,866	5,153	419	8%	<15	3 under 65 LD 48 65+ 19 under 65 LD			✓
Lansdown	5,814	4,828	548	11%	<10	36 65+ 20 under 65 MH 27 under 65 and 65+		50	✓
Leckhampton	5,553	4,357	733	17%	<30	30 under 65/65+ LD/PD 37 65+ 60 65+	49		✓
Oakley	5,701	4,329	417	10%	<10				
Park	6,365	5,245	855	16%	<10	10 65+LD/MH 18 65+ 12 under 65/65+ LD/Autism		53	✓

						10 under 65/65+ LD 5 65+ LD/PD			
<b>Pittville</b>	6,261	5,381	595	11%	<15	25 under 65 LD/PD 81 65+			✓
<b>Prestbury</b>	5,234	4,381	844	19%	<15	59 65+			
<b>Springbank</b>	6,726	5,070	478	10%	<20	62 under 65/65+MH/PD			
<b>St Marks</b>	6,236	4,935	508	10%	<20	4 under 65 LD 26 65+ 6 under 65 LD 13 65+ 10 LD/PD 80 65+ 17 LD			✓
<b>St Pauls</b>	6,395	5,425	169	3%	<15				✓
<b>St Peters</b>	7,136	5,782	477	8%	<10	90 65+ 69 65+	67	55	✓
<b>Swindon Village</b>	5,523	4,431	426	10%	<10	20 65+ 8 LD			✓
<b>Up Hatherley</b>	5,202	4,117	602	15%	<10				
<b>Warden Hill</b>	5,294	4,324	674	16%	<20				✓

\*Domiciliary care code – number of care packages in the community

<under 5

<10 between 9 and 5

<15 between 14 and 10

<20 between 19 and 15

<25 between 24 and 20