



HOUSING WITH CARE STRATEGY

► Overview of the Cotswolds





1. Overview of the Cotswolds

The modelled demand for future developments of housing with care in the Cotswolds 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	149	44	48

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

- Cotswold District has a population of 87,509¹ spread over an area of 450 square miles.² The Cotswolds has the lowest population density of any of the districts in Gloucestershire. Although rural, the district lies in close proximity to urban areas including Swindon, Gloucester, Cheltenham, and Oxford. The Cotswolds are internationally renowned for their natural beauty, historic buildings, and settlements; 80% of the district is within the Cotswolds Area of Natural Beauty (AONB).
- The Cotswolds is made up of 31 wards.³ **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 main town in the Cotswolds is Cirencester. The Cotswold District Local Plan (CDLP) states that Cirencester will be the main focus for additional housing and employment growth. Beyond Cirencester, much of the planned development will occur in the most sustainable towns and larger villages. The majority of services and facilities will be provided from these identified settlements and will serve the surrounding rural areas.⁴

¹ <http://www.ons.gov.uk/filter-outputs/f7fa67bf-132c-4491-a960-1701d6caebce> (accessed on 22/04/2020)

² <https://www.cotswold.gov.uk/media/k2kjvg3b/cotswold-district-local-plan-2011-2031-adopted-3-august-2018-web-version.pdf>

³ <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/wardlevelmidyearpopulationestimatesexperimental>

⁴ <https://www.cotswold.gov.uk/planning-and-building/planning-policy/adopted-local-plan/>

- 25.8% of the population of the Cotswolds is of state pension age and over.⁵ The old age dependency ratio in the district is 445 (the ratio of the number of people of pensionable age and over, per 1,000 people aged 16 years to state pension age), the highest of all the districts, reflecting the large and growing elderly population and the reduction in the number of young people. This has implications for the structure of communities, places demand on housing, health, and public services and impacts on the availability of care providers in the district.

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 as outlined in the CDLP:

- Meets a proven need for that type of accommodation
- Is designed to meet the particular requirements of residents with social, physical, mental and/or healthcare needs
- Is easily accessible by public transport, close to shops, local services, community facilities and social networks for residents, carers, and their visitors
- Accommodation provided on a freehold or leasehold basis, should provide affordable housing in accordance with Policy H2 (Affordable housing)

In the Cotswolds the largest proportion of residents are classified as Affluent Achievers.⁶ This means they are some of the most financially successful people in the UK, living in high-status rural, semi-rural and suburban areas. While the Cotswolds is considered a mainly affluent area, there are challenges within the district.



Diagram 1: Indices of Multiple Deprivation (IMD) – Cotswolds

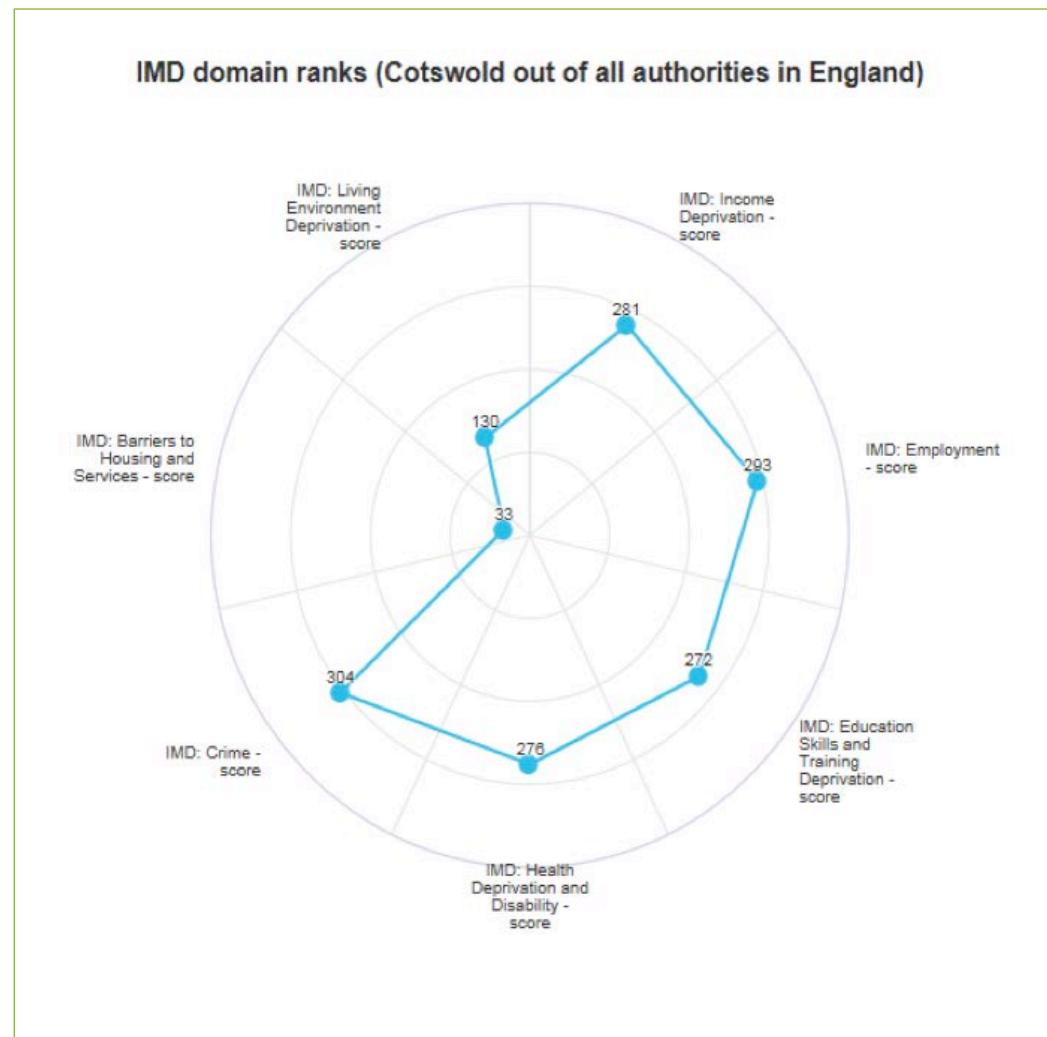


Diagram 1 shows the Indices of Multiple Deprivation for the Cotswolds. The Cotswolds performs well in terms of overall deprivation and is the second least deprived district in Gloucestershire, after Stroud, with the district ranking 272 out of 317 authorities in England.⁷ However, the Cotswolds is the most deprived district in Gloucestershire for 'Barriers to Housing and Services', with 17 areas in the most deprived 10% nationally. Additionally, the Cotswolds is the second most deprived district for 'Living Environment' in the county after the Forest of Dean, with seven areas within the most deprived 10% nationally.⁸

The Cotswolds has the lowest level of deprivation of Health and Disability in Gloucestershire, with no areas in the most deprived 10% nationally. This is reflected in the relatively low number of working aged adults in the Cotswolds that are 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 'Living Environment and Barriers to Housing and Services' indicates the JHAP should focus support where possible on initiatives aimed at reducing these areas of deprivation, including use of 'Disabled Facilities Grants', the 'Better Care Fund' and 'Warm and Well' initiatives.

⁷ https://www.goucestershire.gov.uk/media/2094524/goucestershire_deprivation_2019_v13.pdf



2. Housing with Care for Older People

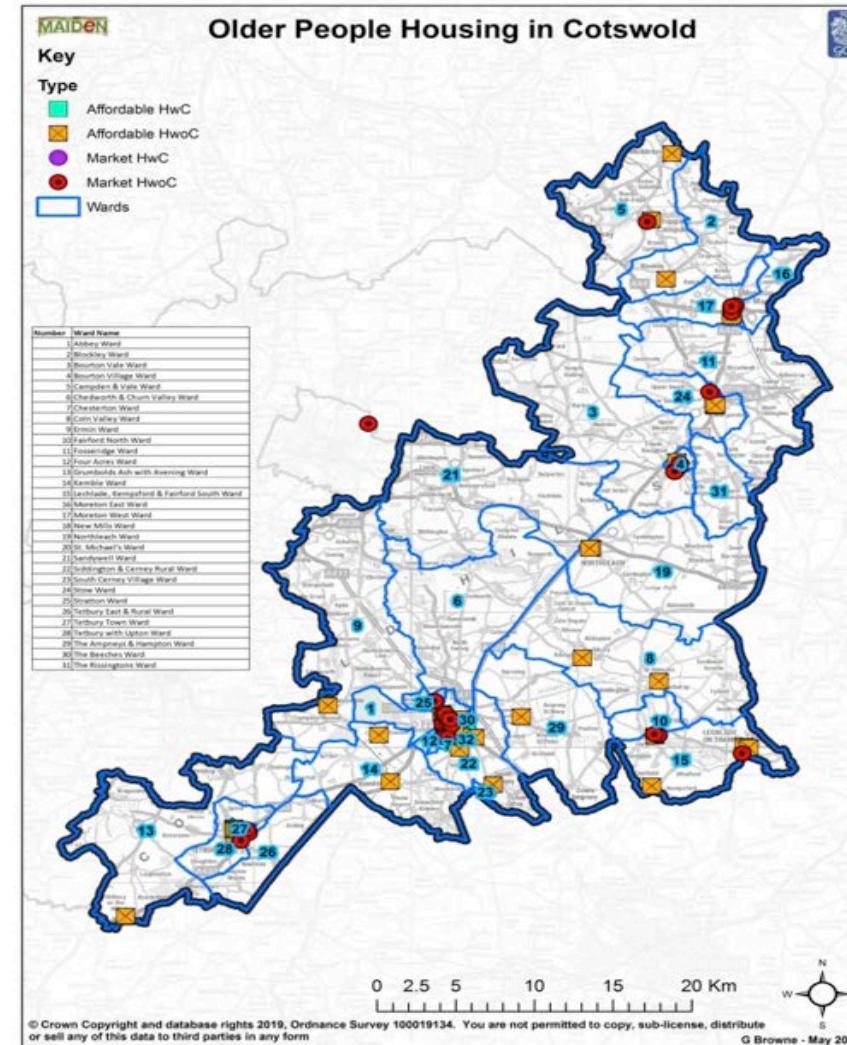
Map 1 shows the location of housing for older people in the Cotswolds, with a high level of market retirement living properties. Most recent development of market housing for older people has been concentrated in Cheltenham, the Cotswolds and Gloucester. Reflecting this, a review of market retirement living in the Cotswolds, using Rightmove, indicated a large range of properties available from £97,736 to £840,000 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 do not meet the standards set out in the HAPPI recommendations.⁹

New developments of specialist housing for older people need to be affordable, both in property price/rent and ongoing costs including service charges, ground rent, parking and any other costs, at a local level to ensure they provide a real opportunity for local older people to move into more appropriate housing.

Through local engagement, uncertainty of service charges associated with extra care housing was identified as a barrier to moving. 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.

HAPPI 4, the Rural Inquiry, concluded that major housebuilders and speculative developers have little interest in building for the local older population.

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



In a handful of 'retirement areas', new projects are developed for retirees moving into the area.¹⁰ This seldom helps local people and reflects the current market for older people's housing in the Cotswolds. HAPPI 4 suggests that some local housebuilders could meet this need with new, purpose built, accessible accommodation. Small scale provision across several villages could provide a solution for those who otherwise would not move from unsuitable properties. However, some extra care housing will be required to meet the housing and care needs of older people in the Cotswolds (**Table 2**).

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

Local Authority	Tenure	Rate per 1,000 person aged 75+	Modelled demand required by 2041	Existing supply	New supply need by 2041
Cotswolds	Owned	10	208	59	149
	Rented	5	104	60	44

Gloucestershire Local Housing Needs Assessment (LHNA) highlights that 80% of homeowners, 56% of social renters and 30% of private renters in the Cotswolds have two or more spare bedrooms. Data from Homeseeker plus indicates that there are 230 people aged 65 and over, registered for social housing in the Cotswolds. Of these:

- 27 are allocated to the band 'downsize to family home',
- 33 with 'significant medical or welfare need' and
- 6 with 'urgent medical or welfare need'.

Developing extra care housing in the right location would provide suitable housing, which meets the aspirations of older people in the Cotswolds and provides a suitable environment for older people with a range of abilities, where they can age well and free up family homes to help retain younger households within the Cotswolds.

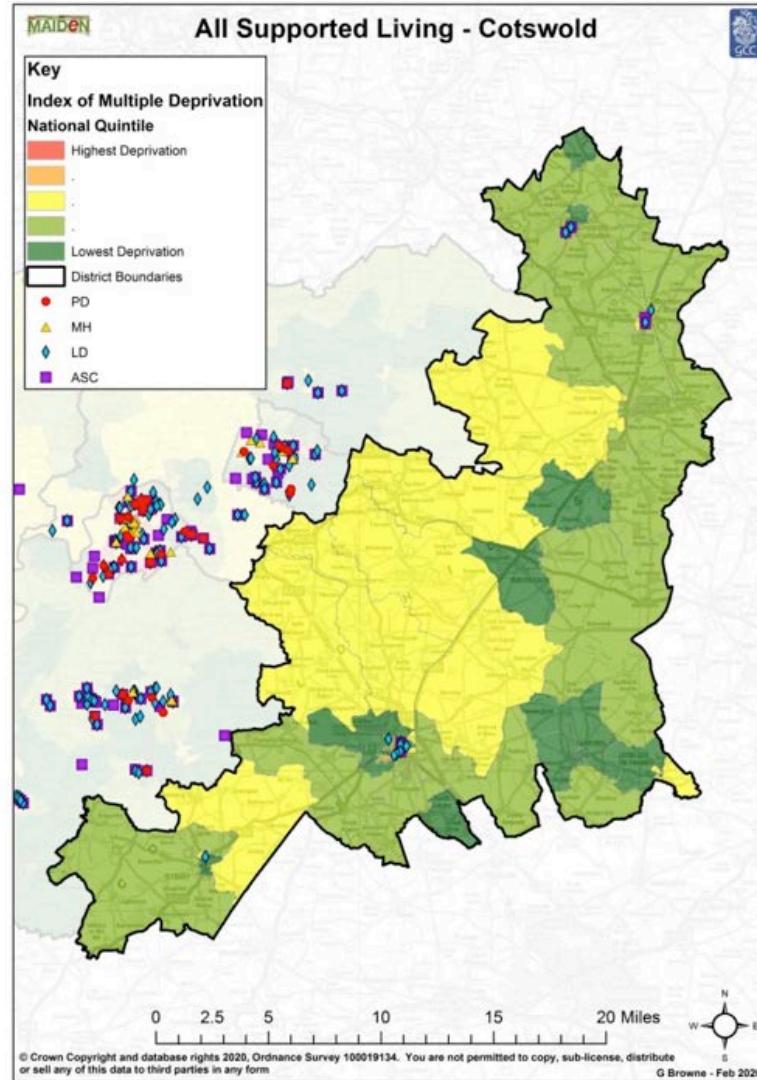
Consideration needs to be given to how any future development can serve the surrounding rural area and alleviate the dilemma of delivering care services to older people in remote locations. Reflecting the recommendations in HAPPI 4, the provision of more suitable housing within villages and towns across the Cotswolds is an important part of relieving pressure on both health and social care services while addressing the specific housing with care needs in the Cotswolds.





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

Map 2: Location of supported living in the Cotswolds



The location of current supported living for people with a disability or mental health need in the Cotswolds is shown in **Map 2**. Supported living predominantly houses people with autism and/or a learning disability and is located in the larger towns: Cirencester, Chipping Campden, Moreton-in-Marsh and Tetbury. The high cost of land, property and building restrictions relating to conservation requirements has resulted in little interest in developing supported living in the Cotswolds. GCC has not been approached for two and a half years to endorse any development of supported living in the Cotswolds. The resulting lack of provision has led to individuals with a local connection to the Cotswolds being housed outside of the district, where accommodation is available rather than where they would choose to live, creating urban drift into Gloucester and Cheltenham. GCC and GCGC will work with housing providers, developers and care providers to look for solutions

to meet the housing with care need of people in the Cotswolds in creative ways, including hub and spoke models of care, better use of technology and better utilisation of adaptable and adapted properties in the district to support individuals to remain in the Cotswolds.

The Cotswolds has the lowest number of working age adults receiving services from GCC compared to the other districts. This is reflected in the low number of disability benefit claims in the district. Both Disability Living Allowance (DLA) and Personal Independence Payment (PIP) claims account for 10% of the total claims in Gloucestershire.¹¹

The predicted future demand for supported living in the Cotswolds for people with a disability or mental health need is presented in **Table 3**. For a detailed rationale refer to the **Housing with Care Strategy, section 7**.



¹¹<https://statxplor.dwp.gov.uk/webapi/jsf/tableView/tableView.xhtml>

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

	Current supported living	Modelled demand required by 2035	New supply required by 2035
Autism	14	27	13
Learning disability	36	52	16
Mental Health	3	22	19
Physical disability	0	*	*
Total	53	101	48

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



The total number of supported living units required in the Cotswolds is 101 units, representing 8% of the total number (1,248) of supported living units required for Gloucestershire by 2035. This reflects the lower level of deprivation of health and disability across the district, the lower percentage of disability benefit claims and lower number of individuals receiving a service from GCC in the Cotswolds compared to in other districts.

On average 1% of the voids in the current provision of supported living are in the Cotswolds. Future developments of supported living in the Cotswolds is likely to be focused in the larger towns of Cirencester and Moreton-in-Marsh, where availability and access to services

that support people to maintain health and wellbeing are located and where development will be most cost effective.

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 the Cotswolds. Reflecting the Cotswold District plan, consideration should be given to how intergenerational developments can meet the need for housing with care across all ages and disabilities to ensure that economies of scale can be realised which benefit all stakeholders.



Appendix 1: Cotswolds data

Ward	Total Population	Population 18+	Population 75+	Population 75+ as percentage of overall population 18+	*GCC Domiciliary care packages	Residential /nursing care		Extra care		Supported living
						total	breakdown	rented	Owned	
Abbey	2,613	2,229	412	18%	<5	44	44 65+	0	0	
Blockley	2,542	2,101	337	16%	<5			0	0	
Bourton Vale	2,735	2,273	363	16%	<5	74	74 under 65/65+	0	0	
Bourton Village	2,034	2,423	450	18%	<5	0		0	0	
Campden & Vale	5,769	4,864	980	20%	<15	21	21 65 +	0	0	✓
Chedworth & Churn Valley	2,671	2,087	273	13%	<5	0		0	0	
Chesterton	2,324	1,906	259	13%	<5	60	60 65+	0	0	
Coln Valley	2,358	1,933	239	12%	<5			0	0	
Ermin	2,566	2,140	204	9%	<10	88	88 under 65 LD/PD	0	0	
Fairford North	2,162	1,687	172	10%	<10	0		0	0	
Fosseridge	2,559	2,169	357	16%	<5	0		0	0	
Four Acres	1,804	1,487	196	13%	0	0		0	0	
Grumbolds Ash with Avening	2,630	2,120	213	10%	<5	0		0	0	
Kemble	2,695	2,124	225	11%	<5	0		0	0	
Lechlade, Kempsford & Fairford	6,119	5,048	868	17%	<15	45	45 65+	0	0	
Moreton East	2,890	2,268	238	10%	<5	4	4 LD	0	0	
Moreton West	2,304	2,024	495	24%	<10	20	20 65+	0	0	
New Mills	2,053	1,571	126	8%	<25	0		60	0	
Northleach	2,881	2,342	345	15%	<5	40	40 65+	0	0	
St Michael's	2,657	2,305	376	16%	<10	79	40 under	0	0	✓

							65/65+ 39 65+				
Sandywell	2,520	2,048	205	10%	<5	0		0	0		
Siddington & Cerney Rural	3,773	3,050	430	14%	<10	161	97 65+ 64 under 65/65+	0	0		
South Cerney Village	2,741	2,152	278	13%	<10	0		0	0		
Stow	2,469	2,161	416	19%	<5	73	48 under 65/65+ 25 65+	0	59		
Stratton	2,584	2,083	205	10%	<5	60	60 65+	0	0		
Tetbury East & Rural	2,142	1,766	303	17%	<5	37	Nursing 65+	0	0		
Tetbury Town	1,834	1,471	158	11%	<5	0		0	0		
Tetbury with Upton	2,531	2,076	339	16%	<5	38	38 65+	0	0		
The Ampneys & Hampton	2,776	2,325	308	13%	<10	0		0	0		
The Beeches	2,627	2,012	161	8%	<10	0		0	0	✓	
The Rissingtons	2,550	1,891	103	5%	0	0		0	0		
Watermoor	3,109	2,557	427	17%	<10	0		0			

*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 2