

Retirement housing

Residents' experiences



Primary research

NHBC Foundation
NHBC House
Davy Avenue
Knowlhill
Milton Keynes
MK5 8FP
Tel: 0344 633 1000
Email: info@nhbcfoundation.org
Web: www.nhbcfoundation.org
Twitter: @nhbcfoundation

Acknowledgments

This research was carried out by Lychgate Projects Ltd.

We would like to acknowledge the help of the developers, residents and management companies who assisted with this project.

The developers who helped with the research were:

- Blue Cedar Homes
- Renaissance Villages
- McCarthy & Stone
- Churchill Retirement Living
- PegasusLife.

Note: the names given in case studies have been altered to give anonymity to individuals who contributed to this research.

Retirement housing

Residents' experiences



Primary research

April 2016

The NHBC Foundation

The **NHBC Foundation**, established in 2006, provides high-quality research and practical guidance to support the house-building industry as it addresses the challenges of delivering 21st-century new homes. To date, it has published more than 65 reports on a wide variety of topics, including the sustainability agenda, homeowner issues and risk management.

The NHBC Foundation is also involved in a programme of positive engagement with the government, academics and other key stakeholders, focusing on the current and pressing issues relevant to house building.

To find out more about the NHBC Foundation, please visit www.nhbcfoundation.org. If you have feedback or suggestions for new areas of research, please contact info@nhbcfoundation.org.

NHBC is the standard-setting body and leading warranty and insurance provider for new homes in the UK, providing risk management services to the house-building and wider construction industry. All profits are reinvested in research and work to improve the construction standard of new homes for the benefit of homeowners. NHBC is independent of the government and house builders. To find out more about the NHBC, please visit www.nhbc.co.uk.

The NHBC Foundation Expert Panel

The NHBC Foundation's research programme is guided by the following panel of senior representatives from government and industry:

Rt. Hon. Nick Raynsford

Chairman of the NHBC Foundation and Expert Panel

Jane Briginshaw

Head of Design and Sustainability, Homes and Communities Agency

Andrew Burke

Policy Officer, National Housing Federation (retired)

Richard Cook

Head of Residential Development, Lend Lease

Claire Curtis-Thomas

Chief Executive, British Board of Agrément

Hywel Davies

Technical Director, Chartered Institution of Building Services Engineers (CIBSE)

Andrew Day

Director, Architecture, Design & Sustainability - New Homes and Communities, Countryside Properties (UK) Ltd

Russell Denness

Group Chief Executive, Croudace Homes Group

Michael Finn

Design and Technical Director, Barratt Developments plc

Cliff Fudge

Technical Director, H+H UK Ltd

Richard Hardy

Managing Director, BRE Global

Richard Harral

Head of Technical Policy, Building Regulation and Standards Division, Department for Communities and Local Government

Richard Hill

Chief Executive, Spectrum Housing Group

Neil Jefferson

Director, NHBC and Chief Executive, Zero Carbon Hub

Rod MacEachrane

Director, NHBC (retired)

Robin Nicholson CBE

Senior Partner, Cullinan Studio

Tadj Oreszczyń

Director, The Bartlett School of Environment, Energy and Resources

Geoff Pearce

Executive Director of Regeneration and Development, Swan Housing Association

Mike Quinton

Chief Executive, NHBC

Helen Saunders

Group Marketing Director, Crest Nicholson plc

Steve Turner

Head of Communications, Home Builders Federation

Andy von Bradsley

Consultant, PRP

Karl Whiteman

Divisional Managing Director, Berkeley Homes

Tony Woodward

Managing Director, Kingerlee Homes

Neil Smith

Head of Research and Innovation, NHBC, and Secretary to the Expert Panel

Contents

	Foreword	v
1	Key findings	1
	A growth market	1
	Satisfaction levels are high	1
	Common key requirements	2
	Main issues or problems experienced	3
	Recommendations for future improvement	3
2	Background and introduction	5
3	Methodology	7
4	The growing need for retirement housing	11
5	The decision to move	15
6	Reasons for choosing a particular development	19
7	The move and transition to a new home	23
	The process of buying and moving in	23
	Operating controls	24
	Other issues encountered soon after moving in	25
8	Experiences of living in a retirement home	27
	General experience	27
	Factors that were liked most about life at the development	30
	Factors considered less satisfactory	32
	Service and re-sale charges	36
9	Preferred terms for developments	37
10	Interest in the rental option	39
11	Key factors to consider in future developments	41
	Location	41
	Design and environment	41
	Services	42
	Scope for improvement in future developments	42
	References	44

Foreword

The UK has a rapidly ageing population. By 2022 it is expected that 6.6m people living in the UK will be 75 or older. Attention is therefore focusing increasingly on the housing needs of this important group. Providing good options allows older people to make good decisions about where they would like to live in later life.

Retirement housing in particular has the potential to allow residents to stay living independently but within a supportive community of like-minded people. It can free them from the burdens of maintaining a larger home and garden. And, in addition, it can bring wider benefits for society such as freeing up larger homes for younger families and releasing capital.

But what is retirement housing like for the people who live in it? This latest research helps us to answer that question.

This report focuses on six retirement housing developments across the UK, reflecting the full range of property types currently available in the retirement housing sector. Based on information gathered from focus groups and responses to detailed questionnaires, the report paints a generally positive picture of residents' experiences. It also identifies areas in which additional focus and attention to detail could improve those experiences.

From the report we can see that most residents of retirement housing are looking to continue an active and independent lifestyle for as long as possible, but realise that over time they may have a greater dependency on additional support. The report highlights the need for retirement housing to be designed to include facilities which allow those with reducing mobility to maintain an independent lifestyle for as long as possible; it also points to the desirability of additional support services being made available, such as cleaning and personal care.

We are grateful for the help provided by the house builders and the management staff of the developments our researchers visited and for the input and candid views of the many residents who contributed. I hope that it will help developers and house builders in the design and provision of new homes in this important market sector.

Rt. Hon. Nick Raynsford
Chairman, NHBC Foundation

1 Key findings



The aim of this research was to identify whether private sector homes, which have been purpose-built for those aged 55 to 60 and over, are meeting the needs of residents.

Research involved residents of six privately built retirement-style developments completed in the last five years.

A growth market

This sector of the population is growing, with the number of people aged 65 and over in 2014 standing at 11.4 million, and forecast to grow by at least 20% to 2024, compared with 7% for the population as a whole^[1]. But there is a lack of purpose-built homes. Age UK has estimated that 128,000 retirement homes have been built for private sale^[2], compared with over 1 million people who say they would consider moving to a retirement home. Residents participating in the research commented on a lack of choice of suitable properties which appealed to them.

Rates of home ownership are high for this age group, and there is evidence of a willingness to pay a premium to gain the benefits of a good quality retirement home. Purchasers are often asset-rich, discerning buyers.

Satisfaction levels are high

The research shows that residents' needs are being met and that they are enjoying life in what are typically active communities; 86% said they love their experience of living in their home or enjoy it most of the time. Indeed, the most frequently mentioned benefit of life in a retirement development was the companionship and community spirit.

Common key requirements

The retirement population is not one homogeneous group; initial active lifestyles may give way to evolving health and mobility needs which are difficult to predict, requiring homes and the services available to be adaptable and flexible.

As with other residential markets, the location of the development remains the strongest single criterion affecting the decision to move, with proximity to amenities being important. The wish to downsize and reduce home maintenance are also key drivers for moving, together with wanting to be closer to family and having support services available. Other important development-related factors driving the move and choice of a retirement property are:

- safe and secure environment
- design, style, space of the individual homes and quality of the fittings, together with minimal maintenance
- look and feel of the development and communal areas, with a sense of light and space
- attractive outdoor areas
- range of support services available
- availability of car parking.

The provision of services to help with the move is important, including legal services and removal assistance. Other factors which contribute to a sense of well-being and satisfaction with the development are the range of social activities and community events available and a caring home or facility manager.

Those seeking to move to a retirement property wish to continue to live independently for as long as possible. Services provided as standard such as gardening and home maintenance are appreciated, and the availability of other services such as laundry and cleaning, which can be taken up as needed, is valued.



Figure 1 Light airy lounges facilitate communal activities

Main issues or problems experienced

In spite of the high levels of satisfaction, several issues were raised and discussed at length during the focus group discussions. Common complaints included:

- shortage of car parking spaces
- kitchens and bathrooms not always designed appropriately
- construction issues
- complex heating systems and difficult-to-operate controls
- inadequate laundry facilities
- waste management arrangements
- lack of storage facilities or cupboard space
- need for a second lift at some developments.

Recommendations for future improvement

Future developments need to address a number of issues to enhance the enjoyment of life for residents in these communities and ensure homes are as attractive as possible to buyers. Some of these issues are:

- help with visualising the space if buying off-plan and consistent support with the purchase and move
- improved car parking availability, especially for visitors
- more consideration of the suitability of designs and layouts, particularly of kitchens and bathrooms, for the needs and abilities of typical residents
- closer inspection to ensure high levels of quality, minimal defects and problem-free initial occupation of new homes



Figure 2 Individual houses on a mixed gated development with landscaped communal areas

- easy-to-use controls such as heating controls, with clear and easy-to-understand instructions and training sessions. These could be supplemented by face-to-face training
- more storage space or flexible storage options such as shared facilities or lockers for suitcases for example
- sufficient communal laundry provision and options to install washing machines and dishwashers in kitchens
- provision of service or dual-function lifts and clearly defined arrangements for removals
- improved waste management services for less mobile users
- availability of handyman services
- reasonable exit fees or no exit fees.

The opportunities for developing homes for the growing retirement sector are clear. Encouraging older people to move to attractive, well designed purpose-built homes with support services available for the later stages of their lives will also release family homes back into the stock, cascading supply down through all levels and requirements.

One important point raised frequently during the focus groups is the need for communities to be perceived as independent, active, tailor-made environments (not care homes) by potential purchasers, in which those approaching, at or beyond retirement age aspire to live.

2 Background and introduction



The demand for housing to meet the needs of an ageing population has been well documented in the press and published reports in recent years. Calls for a greater volume of homes for those in later life have been accompanied by discussion of the different needs of this group and how best to recognise and integrate them into new housing developments with suitable home designs.

Many companies have been successfully developing and selling homes for private sale in this market for several years. The NHBC Foundation, in commissioning the research for this report, wished to identify whether the industry is building homes which meet the needs of those living in them.

Retirement housing is defined for the purposes of this report as *purpose-built homes for those most typically aged 55 to 60 and over, built by the new homes industry for private purchase*. Various levels of support services may also be provided for residents. This report sets out to answer the following questions:

- What were the drivers for the residents to move to a new home?
- What requirements of a new home does this age group have?
- Are purpose-built retirement homes meeting these needs?
- Are residents enjoying and benefitting from the experience of living in a retirement property?
- What recommendations and suggestions for improvement do residents have for future developments?

The intention of the report is to identify success factors and highlight any issues from the viewpoint of residents, and thereby guide future development in the sector.

3 Methodology



The research centred on six retirement developments with almost 400 homes in total.

The research involved, at each development:

- a self-fill two-page questionnaire distributed to each resident with an explanatory letter, and completed prior to the focus group at that development (allowing unprompted views to be captured)
- a focus group lasting 2 hours with an average of 15 residents at each development.

The research delivered:

- 284 completed questionnaires (a response rate of 72% which is very high by research standards)
- six focus groups involving 88 people, representing 75 separate dwellings (19% of the total number of homes).

Developments involved were spread geographically across the UK, and were located, one each in Scotland, North West England and the Midlands, and two in South East England.

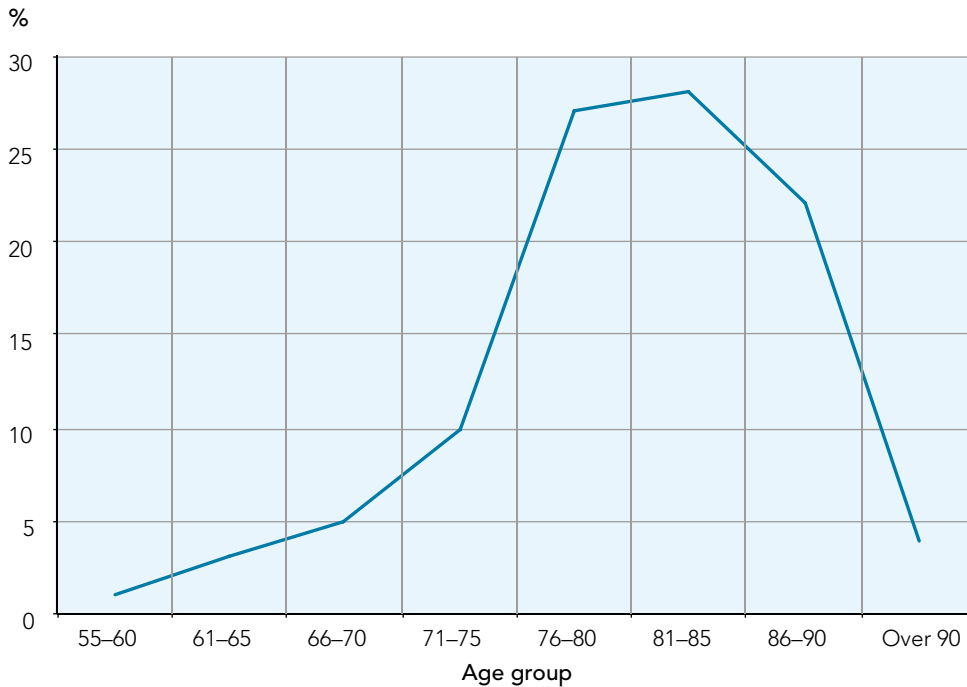
The research was predominantly qualitative in nature, and the results presented in the report are therefore based largely on the focus group discussions, supported by the answers given in the self-fill questionnaires.

<p>Development A</p> <p>Retirement living</p> <p>45 x 1- and 2-bed apartments</p> <p>Completed 2012 Age group: 60+ Average age: 78</p> <p>Services available:</p> <ul style="list-style-type: none"> ■ Communal lounge ■ Laundry room ■ Guest suite ■ Daily management on site ■ Call system ■ Gardens <p><i>34 questionnaires returned</i></p>	<p>Development B</p> <p>Retirement living</p> <p>60 x 1- and 2-bed apartments</p> <p>Completed 2009 Age group: 55+ Average age: 75–80*</p> <p>Services available:</p> <ul style="list-style-type: none"> ■ Communal lounge ■ Laundry room ■ Guest suite ■ Daily management on site ■ Call system ■ Patio area <p><i>43 questionnaires returned</i></p>	<p>Development C</p> <p>Retirement village</p> <p>151 x 1- and 2-bed apartments and cottages</p> <p>Completed 2009 Age group: 55+ Average age: 80</p> <p>Services available:</p> <ul style="list-style-type: none"> ■ Clubhouse with bar, function room, library, gym, pool, restaurant ■ Laundry service ■ Gardening service ■ On-site estate management ■ Nurse available <p><i>115 questionnaires returned</i></p>
<p>Development D</p> <p>Assisted living</p> <p>73 x 1- and 2-bed apartments</p> <p>Completed 2015 Age group: 70+ Average age: 85</p> <p>Services available:</p> <ul style="list-style-type: none"> ■ Communal lounge and function room ■ Restaurant ■ Sun room ■ Laundry room ■ Guest suite ■ Daily management on site ■ 24-hour staffing ■ Call system ■ Cleaning service ■ Care services available <p><i>45 questionnaires returned</i></p>	<p>Development E</p> <p>Retirement living</p> <p>51 x 1- and 2-bed apartments</p> <p>Completed 2014 Age group: 60+ Average age: 80</p> <p>Services available:</p> <ul style="list-style-type: none"> ■ Communal lounge ■ Laundry room ■ Guest suite ■ Daily management on site ■ Call system ■ Gardens <p><i>37 questionnaires returned</i></p>	<p>Development F</p> <p>Small gated retirement community</p> <p>15 apartments and houses</p> <p>Completed 2013 Age group: 55+ Average age: 78</p> <p>Services available:</p> <ul style="list-style-type: none"> ■ Gardening service ■ Communal grounds ■ Waste management <p><i>10 questionnaires returned</i></p>

*Average age based on questionnaire returns except this development which is estimated (research at this development served as a pilot).

Figure 3 Description of the developments involved in the research

Analysis of distribution by resident age, based on those completing the questionnaires, shows that although developments are built for age groups of 55 and over (usually to meet planning requirements), the majority of residents attracted to living in these properties are in fact aged between 76 and 90. Residents had typically lived in their homes for between 1 and 3 years so at the point of purchase the majority would have been in their mid-70s to 80s.



Base: 252. Median is in the 81-85 age group.

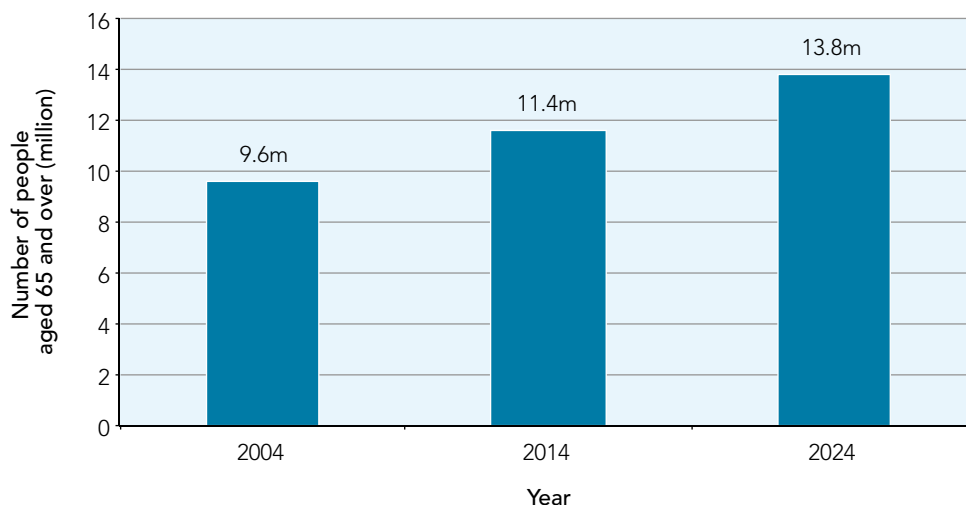
Figure 4 Age distribution across 5 developments

4 The growing need for retirement housing



The number of people aged 65 and over grew by 1.8 million between 2004 and 2014, and is expected to grow by a further 2.4 million between 2014 and 2024. This represents an increase amongst this age group of 44% over the 20-year period, compared with 7% for the population as a whole^[1].

By 2024, the Office for National Statistics (ONS) forecasts that there will be 13.8 million people aged 65+, representing 20% of the population, compared with 16% in 2004. This figure is forecast to continue to rise to 25% by 2044^[1].



Source of data: ONS^[1]. Note statistics are available for 65+ rather than 60+.

Figure 5 Number of people in the UK aged 65 and over

The growth in numbers reflects increasing life expectancy; over the current decade, the Department of Communities and Local Government (DCLG) projects growth rates for those aged 65–74, 75–84 and 85+ at 15%, 19% and 39% respectively^[3]. Given such a wide age span, with various health and physical needs, there will inevitably be a growing demand for different types of homes, as well as the services and facilities associated with them.

But those in the 65+ age group are least likely to move according to DCLG’s English Housing Survey; only 1% moved within the last year compared with 31% of the under 25s and 11% of the 25–34 age group^[4].

Yet there is evidence of a wish to move; a report by independent think-tank Demos found that 25% of those aged 60+ were interested in moving to a retirement property^[5].

It is estimated that there are some 5 million owner-occupiers in the 65+ age group^[6] yet in 2014 Age UK estimated that only 128,000 retirement properties had been built and remain available for private ownership^[2].

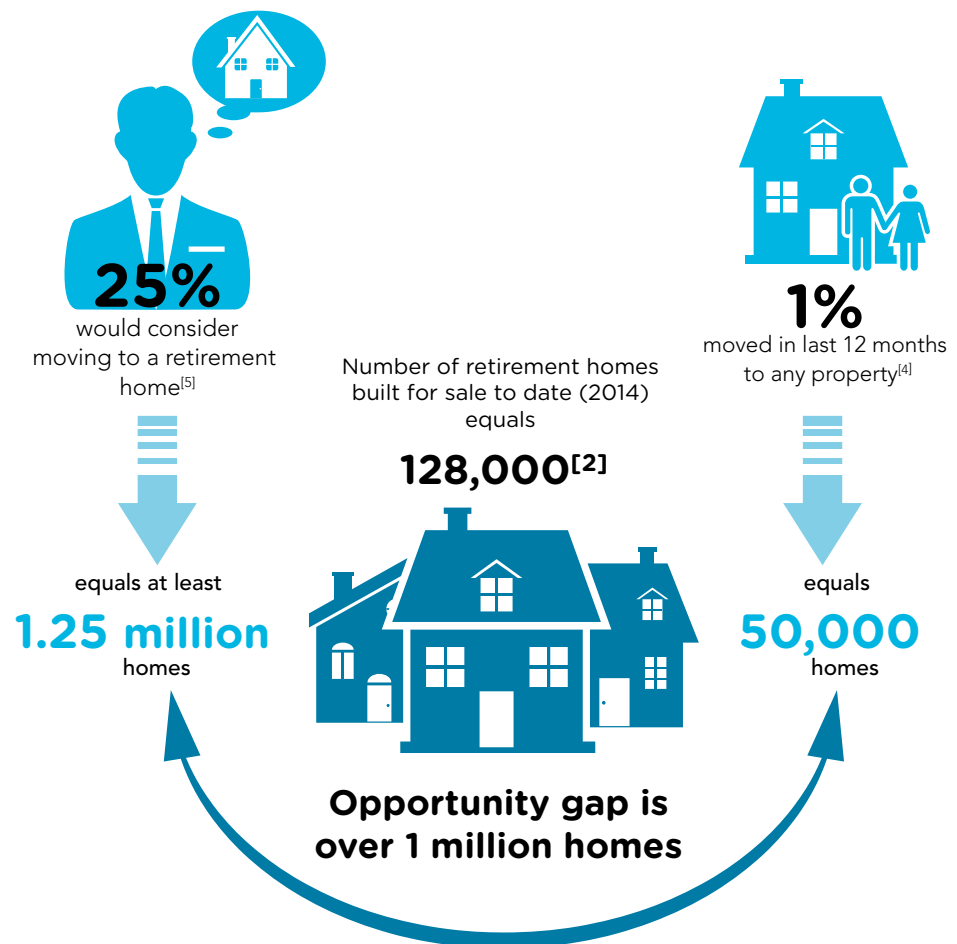


Figure 6 Those interested in moving compared with the proportion who actually moved in the period 2013/2014

Statistics published by the Elderly Accommodation Council in 2013 show that significant numbers of sheltered or retirement housing units were built for private sale in the 1980s, reaching some 16,000 per annum at the peak. However, this fell back in the 1990s, and in the period 2009–2012, only 1,000–2,000 units were built for private sale per annum^[7].

Since 2012 delivery of housing for older people has increased and has averaged 7,000 homes a year, 68% provided by the private sector^[8]. A recent report by Savills^[9] suggests a target of 18,000 new homes a year is more realistic.

Rates of home ownership, at 78%^[8], are extremely high for the 65+ age group, most typically without a mortgage; this is a group which should have the financial capacity to move home.

Feedback from the focus groups indicated that former residences were larger homes, where families had grown up and moved on. Another recent survey reported that 72%^[9] of owner-occupiers in this age group are in homes with 3 or more bedrooms with nearly one-third in single occupancy. The result is that over half of the homes (53%)^[8] of those in this age group are under-occupied. Releasing these larger dwellings back into the available stock could potentially cascade homes down through all the age and need profiles.

Key points

- Volumes of retirement homes built for sale have been low, and do not reflect the significant numbers of people who say they would be interested in moving to a retirement property.
- There are clear opportunities for the house-building sector to develop products to meet the needs of this large and growing age group, potentially freeing up large volumes of family homes. With most owning their properties outright, this group is in a strong financial position to make choices about a new home to suit their needs.

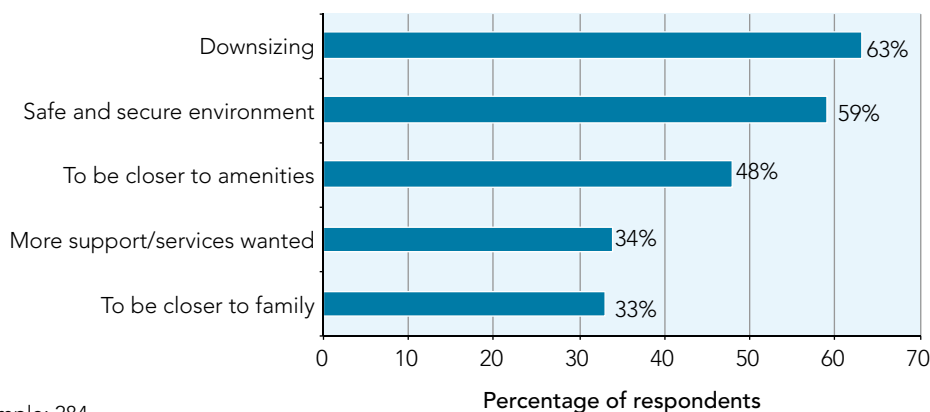
5 The decision to move



In the focus groups, when asked about their reasons for wishing to move, many participants talked about the need to downsize. Most had lived in their family home for many years and no longer wanted, nor were able to cope with, the maintenance and gardening. This was a key factor in the decision to move.

Other key drivers included a desire for a safe environment and being closer to local services, amenities and family. Based on the questionnaire results, Figure 7 quantifies the main reasons for moving home.

The range of support services provided at a retirement development was also important, although these were often described as a factor attracting them to a particular development rather than necessarily a main driver for moving.



Sample: 284.

Figure 7 Top 5 reasons for moving

Other factors which had provided the motivation for the move included ill health, a bereavement and a wish to be part of a community rather than living in isolation.

Amenities which were described as being important to have close by consistently included:

- shops
- public transport
- doctors' surgery and pharmacy
- leisure activities in which residents can participate
- parks and open spaces (for a pleasant outlook and for health reasons).

There were some differences between developments in motives for moving, reflecting varying needs. Those moving to an assisted living development, where additional care services were available, were more likely to be seeking support services (56%), although many said that they wanted the option of a higher level of support should they need it in the future, rather than necessarily requiring it when they moved in.

In the retirement village, which was located in a semi-rural setting, only 12% were seeking to be close to amenities, with many in this development able to drive.

Figure 8 gives a selection of comments from all the developments.

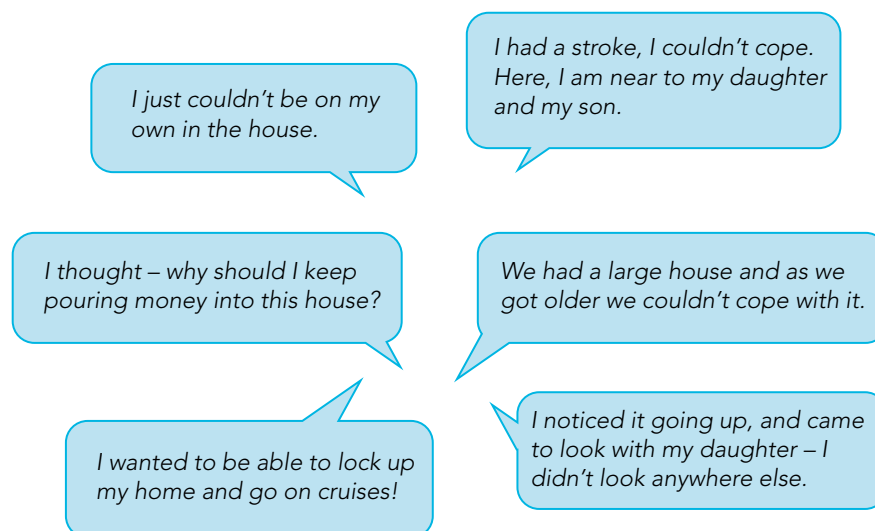


Figure 8 What were your main reasons for deciding to move?

The majority of those attending the focus groups had planned and undertaken a comprehensive search of the market and had moved from the local area, town or county. However, a number had come from further afield, typically to be close to family, or in some cases because they were drawn to living in the area.

There were examples of unplanned purchases where the decision to move was made after spotting a development by chance rather than as part of a deliberate search. Families and friends had also played a role in drawing attention to local developments.

Key points

- To attract potential residents to a retirement development, reassurances are needed about removing or minimising any involvement in property maintenance, the safety and security of the environment, proximity to local amenities as well as the support services provided.
- Most, although not all, move from a family home in the local area.
- Local families and friends can play a role in suggesting a suitable opportunity.
- A well marketed local development may attract and persuade people to consider a move.

6 Reasons for choosing a particular development



The majority of residents had reached a decision to move, before beginning to look around for a suitable home. However, a minority had been persuaded to consider a move having noticed a retirement development or having had one brought to their attention.

The choice of retirement property tended to be limited; the alternative for some people was private apartments built for the general market and not designed specifically for this age group. Some had looked at more than one retirement-style development over a large area. The number of properties viewed typically varied between 1 or 2 up to 4 or 5.

The reasons for choosing a specific retirement-style development, based on the focus group discussions, are summarised in Figure 9. The three key considerations centre around location, design and services provided.

The new home also had to 'tick all the boxes' that were driving the reasons for moving: minimal maintenance, the provision of support services, and a safe and secure environment.

The location, features of the development, views and amenities were the main attraction; the community aspect was often secondary at the time of the search but was clearly an aspect of life at the development which had not always been anticipated.

Benefits compared with a non-retirement-style property included the design of the home to meet the needs of an older age group, the services provided, being in a community with like-minded people, and planned social activities.

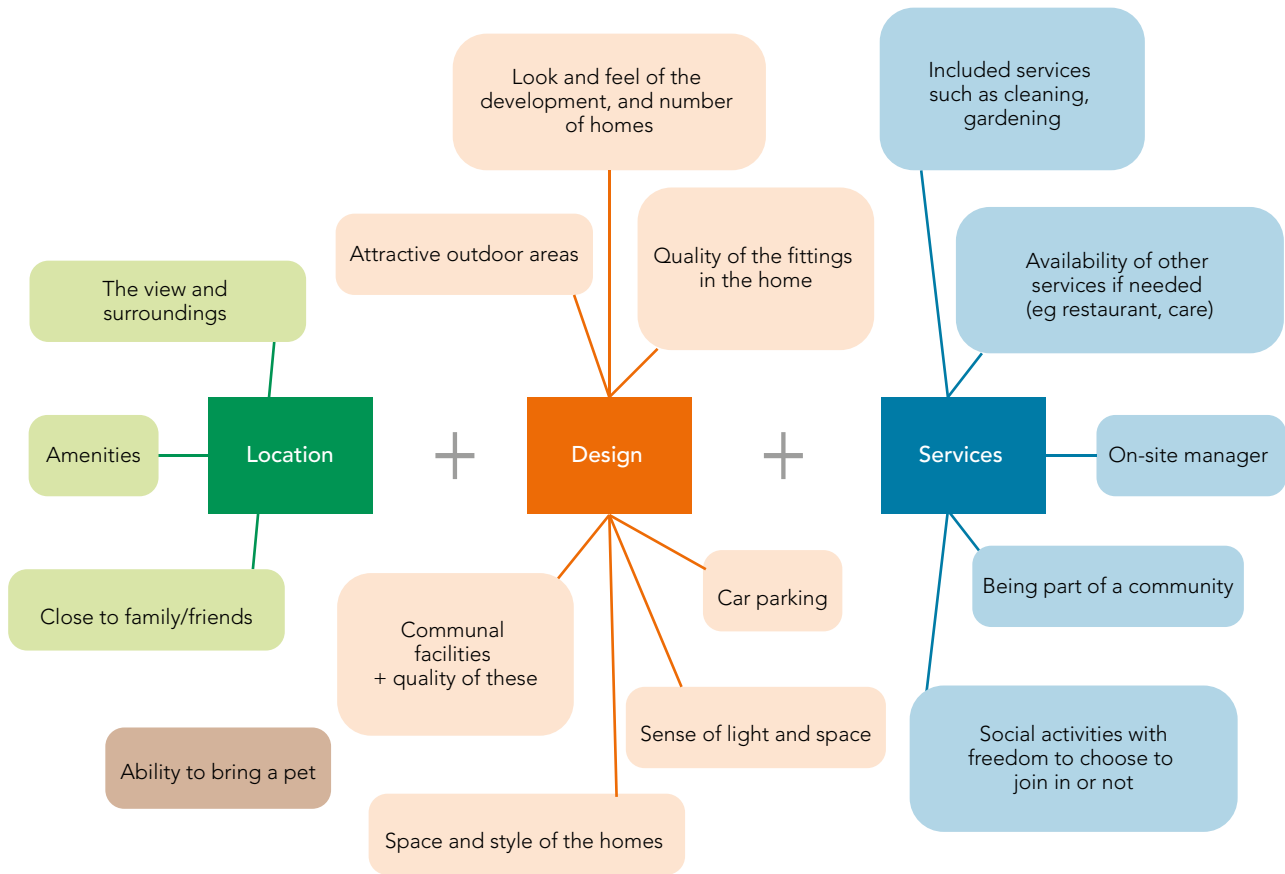


Figure 9 Reasons for choosing a specific development

As the developments in the research were relatively newly built, some residents had bought off-plan. Some had experienced difficulties in visualising the new home, its spaces and facilities. The existence of a show home helped but in many developments there were variations between homes, making it hard for residents to visualise. However, those that had bought off-plan almost unanimously described how delighted they were when they had first seen their finished home.

A selection of comments from all the developments is given in Figure 10 and shows the importance of initial impressions, together with other considerations.



Figure 10 Why did you choose to live here? What attracted you?



Figure 11 Communal space and outlook are important factors in choosing a retirement home

Key points

- Typical residents are likely to be experienced, discerning purchasers. Many felt there was a lack of choice of retirement-style homes within their search area and that more were needed.
- Open days and show homes to illustrate the lifestyle and opportunities within a development are important.
- Several aspects need highlighting to attract people to live in a specific development: location, including outlook and being close to amenities, the quality, feel and space of the individual homes, a sense of community, of being made to feel welcome, the communal spaces inside and out, and the support provided.

7 The move and transition to a new home



The process of buying and moving in

The process of buying and moving to the retirement property was often described as relatively easy or straightforward where help offered by the developer was taken up. Services such as part-exchange, organised removals, legal services, 'meet and greet' had all helped in this process. Most residents had been offered, and had taken up, some level of assistance during the buying process which had made a big difference to them.

However, some services to help with the purchase and move appeared to be treated as incentives and offered inconsistently within developments, with early buyers receiving more or less help than later ones.

The most difficult challenge for buyers was 'de-cluttering' their existing home prior to the move, though some developers provided a service to take away unwanted items, which had proved helpful.

The physical move into the property, although managed for them, was often stressful, particularly having to fit their belongings from a larger home into an unfamiliar, smaller one.

Restrictions on the use of the passenger lifts during the move, and lack of alternatives such as goods lifts had created difficulties. Although this didn't inconvenience the residents themselves, they felt a better way should be found for moving furniture and belongings into the development, particularly when several people were moving in on the same day. Uncoordinated use of limited stair access, particularly for higher level floors was clearly a lasting memory of the move, with many calls for better planning by developers.

On the moving-in day, having someone on hand to 'see them in' and to be available to answer any questions made a positive difference.

Key points

- Services provided to help with the purchase and move have a positive impact on the purchaser and contribute towards a smooth transition into the new property.
- Services should be offered consistently to purchasers regardless of when they move in.
- Access routes, timings and restrictions for removals should be explained ahead of the move. Goods lifts or external hoist entry points might provide alternatives to passenger lifts.
- Being welcomed and having help on hand to answer any questions is reassuring when moving in.

Operating controls

Most residents were given an explanation of their controls and appliances on the day they moved in. However, with so much going on around them, they would have preferred basic instruction on that day, with a follow-up session at their leisure soon after when a degree of familiarity with the home had been established.

One of the major issues consistently raised was the complexity of heating and hot water controls and a lack of understanding them. Some form of instruction was usually provided verbally and instruction manuals were made available – but a lack of understanding still resulted, with many examples of inconsistent explanations. There were some examples of residents seeking help from other residents who themselves may not have correctly understood how to use the controls.

Instruction manuals were variously described as useless, too complicated, written for the installer, difficult to understand or with missing parts. None felt these documents were suited to their needs.

New systems were often unlike anything experienced before: touch-screen control panels, zoned underfloor heating, solar thermal panels or programmable electric storage heaters. Many had hot water systems which required monitoring by the occupier to ensure header tanks were kept topped up. While most were aware of the need to do this, some were not or did not understand this function. Several developments had ventilation systems, with or without heat recovery, but few residents were aware of filters which needed maintenance and cleaning.



Figure 12 Hot water primary system header tank that requires manual top-up with water as necessary



Figure 13 Ventilation filters that require cleaning and periodic renewal by occupiers

There were also new security and door-entry systems to be understood but these appeared to be less of an issue.

Figure 14 gives a selection of comments from all the developments.

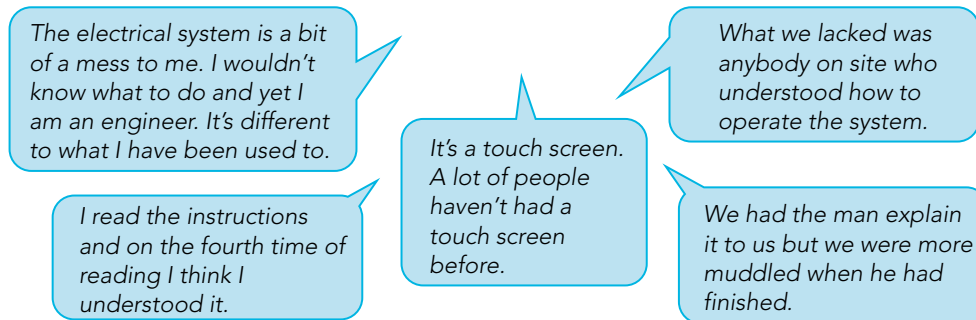


Figure 14 How was your experience of learning to use the controls in the new home?

Other issues encountered soon after moving in

Some problems encountered at an early stage after the move are listed below.

- There was insufficient storage and shelving in cupboards.
- Systems such as plumbing had not been checked for correct connection and operation.
- Construction debris had not been removed from inaccessible areas such as under and behind kitchen units, and snagging and minor repairs had not been completed.
- Electrical systems and fittings such as heating, door alarms and appliances had not been tested.
- Some doors had not been adjusted to accommodate occupants' mobility constraints and were found to be too heavy for some residents to open.
- Variations in specification or features were not included as expected.

Some of these issues were attributed to a cursory inspection on completion of building works by the developers.

Kitchens were generally described as 'standard', not always of the expected quality and not suited to the specific needs of ageing occupants. More flexibility and choice would be welcomed as issues with the suitability and positioning of appliances were commonplace: fridges and freezers were typically below the worktop and described as too low; cookers were sometimes described as too high with no heat-resistant surfaces close by on which to place hot pans. The provision of dishwashers was variable and some residents would have liked these as standard.

Most apartment developments had a communal laundry; the principle of this approach was generally acceptable. Feedback however highlighted issues such as insufficient numbers of washing machines and dryers, and the need to carry heavy laundry. Where residents would have liked to have their own washing machine, they suggested that either their request was refused or there was no suitable space or plumbing connection.

A number of examples of requests for layout and fixtures changes were given, typically in bathrooms and kitchens to meet specific lifestyle or mobility needs. Some were made ahead of occupation, others soon after and were not

considered easy to request or arrange. As homes are re-sold, new occupants may have different needs requiring further adaptation. Therefore flexibility in the design and construction are essential to make future adaptations easier.

One developer had provided each buyer with the services of a handyman for half a day shortly after the move, which was much appreciated. In other developments someone was available, on request for a short period after the move to help with shelving and similar small jobs. Several residents had organised their own handyman services.

The positioning or lack of grab rails was often criticised and many had had these fitted or altered.



Figure 15 Grab rails were not always fitted in showers as standard

Key points

- An instruction briefing on operating home controls should be provided on the day of the move, preferably followed by a more detailed session shortly after occupation. Written instructions should be made as straightforward as possible.
- Controls provided should be easy to understand and operate, and systems should require minimal user intervention.
- Developers should inspect properties thoroughly before handover.
- Purchasers would like some flexibility in choice and position of kitchen appliances and mobility aids such as grab rails.
- The ability to accommodate changes to meet the needs of existing and future owners should be considered at the design stage.

8 Experiences of living in a retirement home



General experience

The majority of residents surveyed were very much enjoying life in their new home; this was strongly expressed in the focus groups and reflected in the questionnaire results.

86% said they love their experience of living in their home or enjoy it most of the time.

Despite sharing experiences of problems or disappointments, some of which were discussed at length in the focus groups, everyone attending agreed they would make the same purchase choice again.

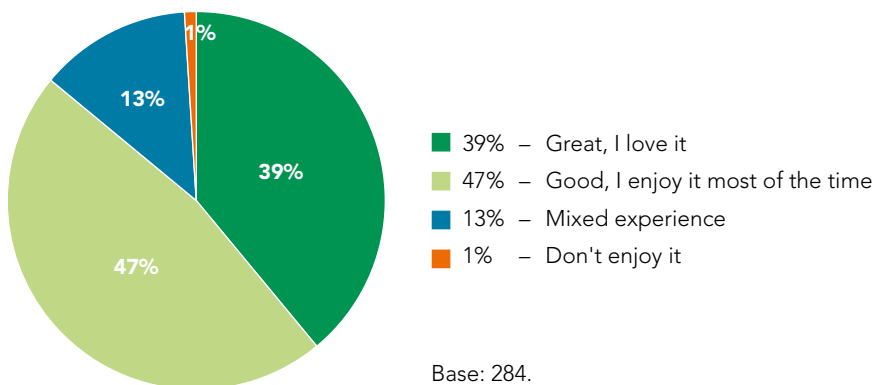
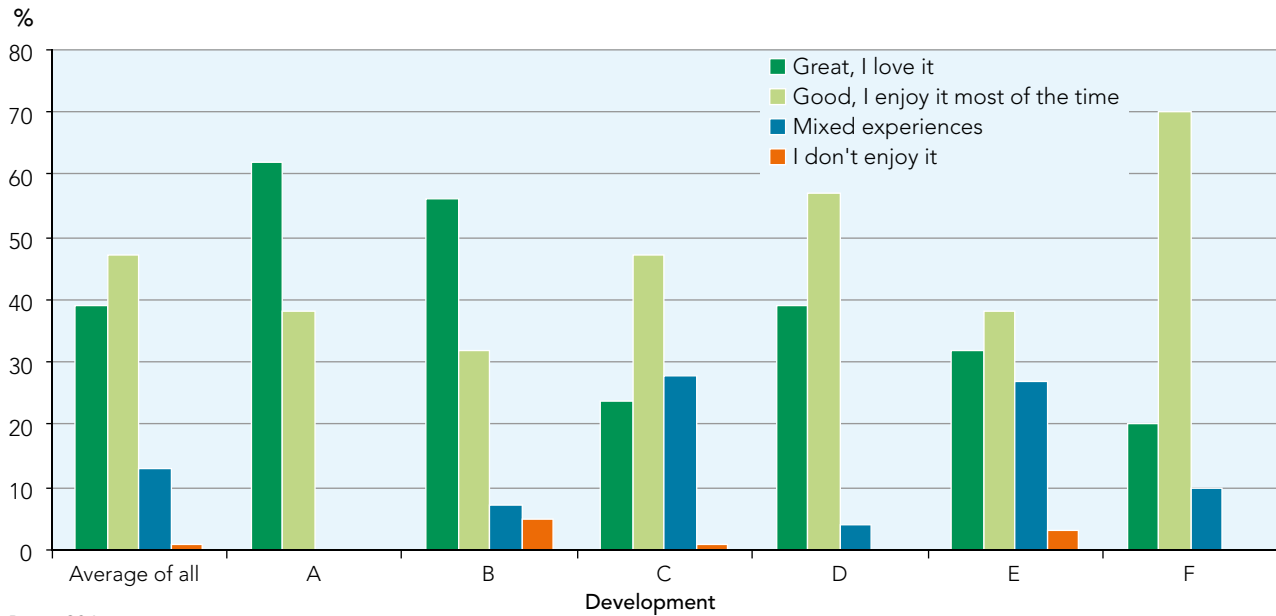


Figure 16 Thinking about your general experience of living here, which of these best describes how you feel?

The majority of residents are enjoying their experience of life at each development as shown in Figure 17. Where there were notable differences these were attributed to specific issues such as problems with car parking or other ongoing development-related matters.

A significant factor affecting satisfaction at individual developments is the companionship, community spirit and social activities. A good home manager who 'goes the extra mile' was credited at some developments with having a positive effect on well-being.



Base: 284.

Figure 17 Which of these best describes your general experience of living here?

Figure 18 gives a selection of comments from all the developments. Factors that were liked most about the developments are examined in more depth in the next section.



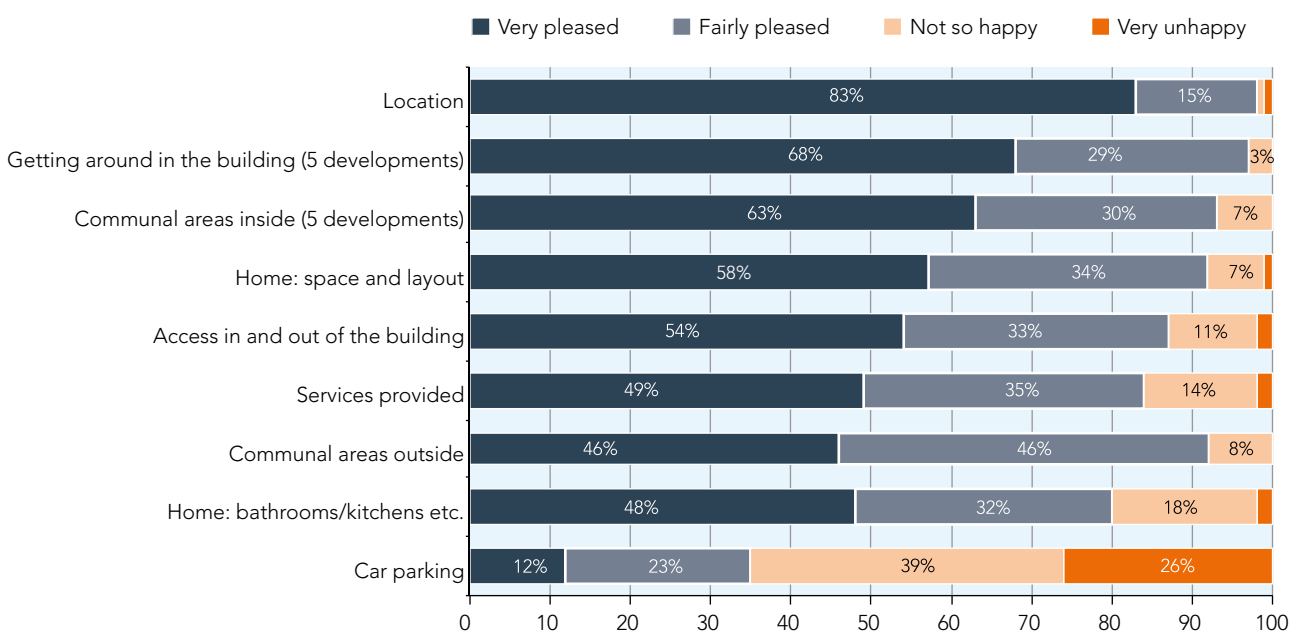
Figure 18 What do you think of life here?



Figure 19 Apartments with balconies that look out over landscaped grounds

Opinions of specific aspects of the developments were sought in the questionnaire, including car parking, communal areas, access and the home itself.

Figure 20 summarises residents' views and shows that levels of satisfaction were high. Across all developments, almost all residents were pleased with the location, getting around inside the building and the internal communal areas. The space and layout of the homes and access in and out also attracted high levels of praise.



Base: 284.

Figure 20 Opinions of specific aspects: all developments combined (prompted)

Car parking was the main issue causing dissatisfaction, with two-thirds unhappy about the number of spaces available. Comments made in the focus groups related not only to the lack of parking spaces but also to the size and accessibility of spaces and garages not acknowledging users' mobility challenges. In many developments no provision had been made for parking for visitors, delivery vehicles or care workers.

One development, where car parking was less of an issue, had come to an arrangement with a neighbouring car park, a solution which was generally working well.

Responses in the focus groups to the suggestion of a car-sharing service to help address this issue were strongly negative; residents preferred to own and be in control of their transport.

Bathrooms and kitchens had the next highest level of dissatisfaction, with 20% of residents considering that these fell short of expectations.

Sheila's story

Sheila had taken care of her elderly parents at home. After their death, with no close relatives, she found herself becoming lonely and socially isolated. Taking the decision to move to a smaller home, she spotted a retirement development in the local area. Although it was a difficult decision, she liked the one-bedroom flat that was available, as well as the feel of the development, and took the plunge.

Others described how she was very quiet at first, but gradually became more engaged with the community activities at the development. She is now actively involved in helping out and organising events.

Other residents can see a big change in her outlook and feel she has become a different, livelier and more outgoing person.

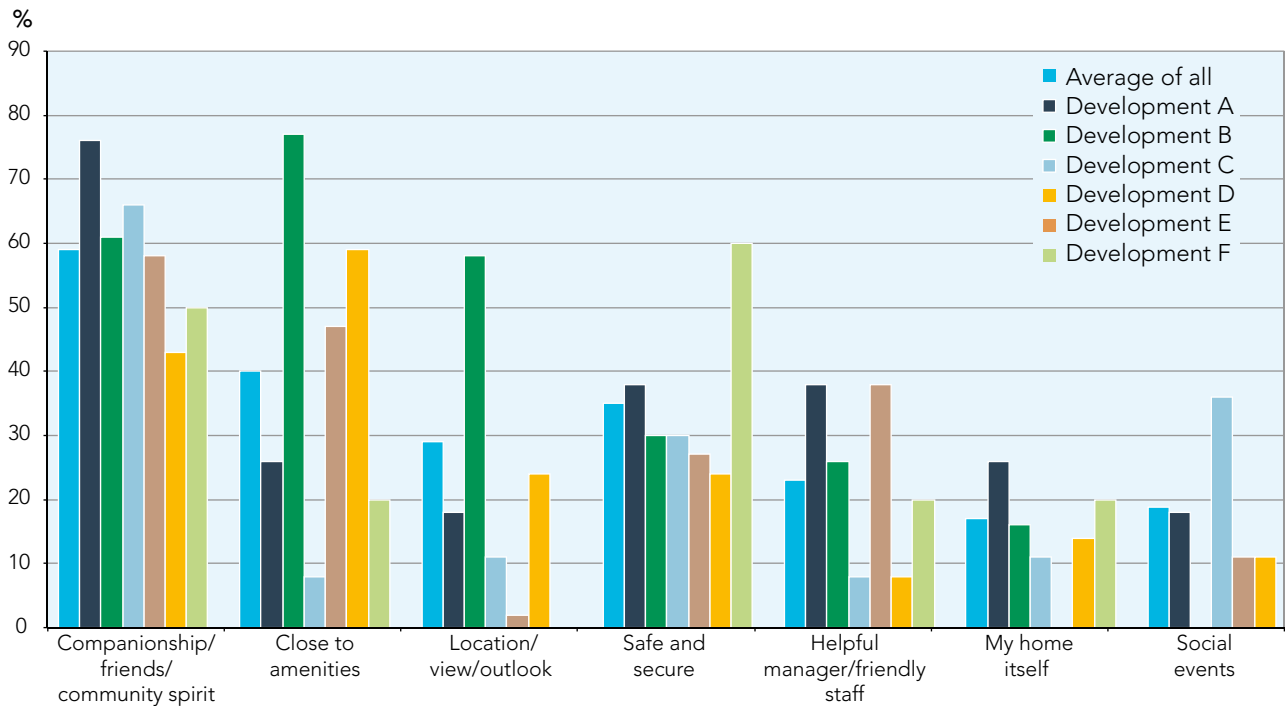
"I feel completely at home, I've made lots of friends, and I love living here."

Factors that were liked most about life at the development

Although the order of answers varied, reflecting the different locations and services offered, the factors that were liked most about the developments showed some consistency (Figure 21).

A key factor mentioned more than any other was the positive impact of companionship or the community spirit and new friends. This was often a benefit that hadn't been fully anticipated prior to moving in.

Other main benefits experienced included being close to amenities, the location and outlook, and feeling safe and secure.



Base: 284.

Figure 21 Factors that were liked most about life in retirement developments (unprompted)

Clive's story

After losing his wife, Clive's daughters thought a move from the large family home to a smaller, more manageable home would better suit his needs. They spotted a local development and took him to see it. They all found it welcoming. It was the only place they visited.

Clive had moved in a few months ago and was enjoying being in a like-minded community with the opportunity for conversation and friendly debate. Aged in his 90s, he was pleased with his apartment and found the lunch provided by the on-site restaurant to be a great help. His only complaint was the lack of car parking for his daughters when they visited. He had moved in during the spring so had not yet turned his heating system on and was expecting to need to seek help with operating it.

"I am delighted with my choice of apartment and am very comfortable here. You can make the choice of the services you use and that's very important."

Factors considered less satisfactory

Although respondents indicated they would make the same choices again, there was feedback in the focus groups about specific aspects of their development which they found to be less satisfactory.

Aspects raised most consistently are listed below in order of frequency under each heading.

Design, internal issues and appliances

- Layouts of kitchens and bathrooms. The needs of elderly residents had not always been taken into account sufficiently. For example:
 - fridges/freezers/cookers were positioned low to the ground or too high, making their use difficult
 - kitchen windows were difficult to reach to open/close/clean (one development had included electric opening in the design to overcome this but it was said that Building Control had not allowed its installation)
 - protruding cooker hoods causing frequent knocks to the head
 - more freezer space required.



Figure 22 Concern was expressed about the difficulty of opening windows in kitchens

- Insufficient storage space or shelving was an issue at most developments, and the amount of storage in apartments sometimes varied within the same development.
- Some kitchen appliances were of a relatively low specification, that is below what was anticipated. There were a few examples of appliances that did not work correctly.
- Some residents would like the option of a washing machine or dishwasher in the apartment, although it was recognised that this would require extra space.
- Doors, in a few cases, were found to be heavy to operate or not automated for those using mobility aids, including one development's front door and also doors to WCs in communal areas.
- Baths were considered to be too low or were not required.
- Absence of grab rails and poor positioning in bathrooms was a problem, although it was recognised that requirements for positioning would vary.
- Switches and power points were sometimes poorly located.

Other design factors which were mentioned less frequently and at different developments were as follows:

- toilets were too low
- controls on showers were difficult to operate by those with restricted mobility
- steps in from the street (to one of the main doors) were difficult to negotiate.



Figure 23 Shower controls were not always easy to operate due to lack of levers

Controls

- Controls, including heating and hot water, were commonly found to be difficult to operate and the written instructions were poor. Some homes had more than one heating system, such as zoned underfloor heating and electric heaters, and in some cases photovoltaics and air source heat pumps had been installed. Some residents had just left the systems untouched, running as they found them when they moved in or had sought help from the manager or another resident if they wanted to alter the controls.



Figure 24 Often developments had multiple controls in different areas of the home

Communal areas and services

- There was only one lift which had made moving in difficult if several people had moved in at the same time. The lack of a second lift also caused difficulties for residents who were unable to use the stairs in the event of a breakdown. As lift repairs can take several days, some residents on upper floors were unable to leave their apartments.
- Waste management at several developments was difficult for less mobile residents. Rubbish had to be taken to a central waste room which had steps, with large bins and heavy lids which were difficult to open.
- Two developments with communal laundry rooms were considered to have too few washing machines and tumble dryers.
- At one development, the communal lounge acted as a thoroughfare from the front entrance. Residents found this created a disturbance during social events, and led to a busy and distracting atmosphere for anyone wanting to have a quiet time or to hold a conversation.



Figure 25 Challenges for refuse disposal with steps down to the platform and large heavy side-opening lids to bins

Car parking and external areas

- Shortage of car parking spaces for visitors/carers/delivery vehicles as well as residents was the most commonly discussed problem and was raised as an issue at all of the developments.
- Where garages were provided to specific homes, they were not always close and the dimensions were generally found to be small for modern vehicles, causing difficulty when getting in and out of cars, particularly where users had reduced mobility.

Construction issues

- There were some complaints about snagging rectification sometimes being uncoordinated and lengthy.
- There were a few instances of construction quality issues such as scratched windows and squeaky flooring.
- Construction debris had been found when cupboards or shelves were moved in kitchen units.
- In one or two cases, plumbing had not been connected correctly.

Other factors

- Services or features were not as explained during the sales process or were not provided as described in marketing literature.

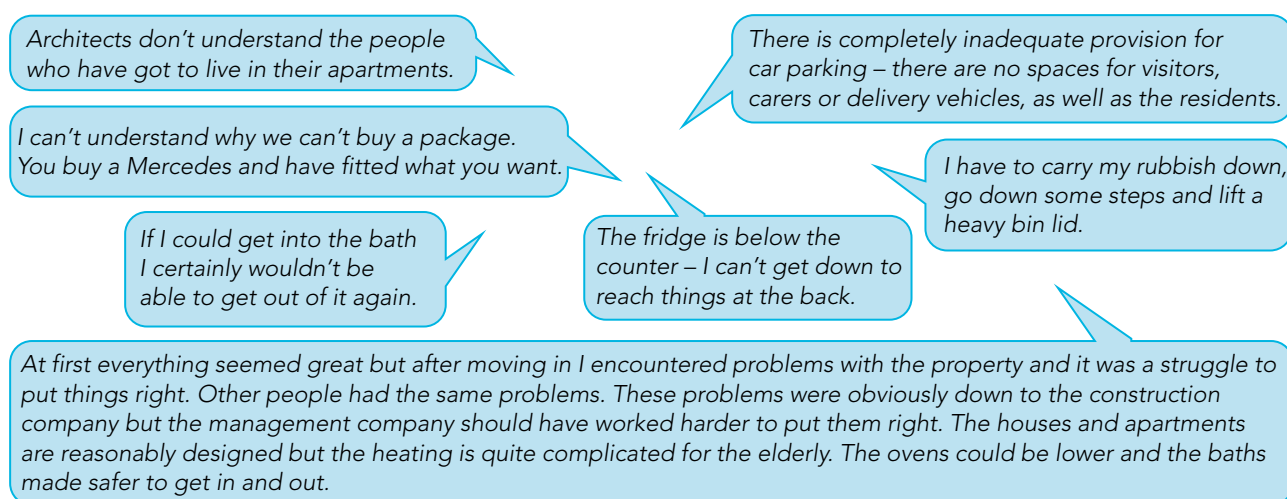


Figure 26 What don't you like about the development?

Eileen's story

Eileen was the first person to move into this development, moving from outside the area to be closer to family. She had bought off-plan and had some difficulty visualising how she would fit in her furniture – but was delighted with the space when she first saw the apartment.

However, there had been some problems. The bedroom window opened to a small Juliet balcony and did not tilt and turn as expected. It was also rather a large window to leave open at night. Eileen also found the kitchen to be not ideally planned, and lacked some aids such as corner cupboard carousels.

"There have been a few problems which are not yet resolved but I don't regret my decision to move here."

Key points

- The vast majority of residents are enjoying the experience of life in their retirement community. Key contributing factors are the community spirit and companionship, the location and proximity to amenities, and the sense of security and safety. Helpful staff and management also have a role to play in ensuring satisfaction with life on a development.
- However, factors causing dissatisfaction include the lack of car parking spaces, the design of kitchens and bathrooms, and the appliances provided which do not always take the needs of the elderly into account. Other factors such as a lack of understanding of heating and hot water controls, a lack of storage space, difficult waste management arrangements and the absence of a second lift can also cause dissatisfaction.

Service and re-sale charges

Service charges

Attitudes towards the level of service charges were discussed in the focus groups. Examples given were typically £2,000–£5,000 a year but varied up to £7,000 pa (which included a subsidised restaurant, cleaning and laundry services). Car parking spaces were usually charged separately.

The level of service charge was not considered too high by the majority of those surveyed; many had compared costs with their previous home and considered the charge to be reasonable given all that it included. Unanimously, the focus groups agreed the service charges represented good value.

Typically, the residents paid for their own contents insurance, electricity/gas and water consumption, council tax and ground rent. Service charges reflected the services and facilities provided and included maintaining the communal facilities, outside window cleaning, garden maintenance, and external maintenance and redecoration. Some service charges also provided cleaning of individual homes, bedding laundry, boiler servicing and a subsidised restaurant.

Dissatisfaction quickly results when a service is suspended (such as a subsidised restaurant) and the service charges are not adjusted accordingly. Likewise, unanswered concerns about future service charge increases causes disquiet.

Residents expect the open sharing of information on expenditure allocation, and most management companies seemed to be providing this information satisfactorily.

Re-sale fees

Re-sale fees, payable when a property is sold, varied across the developments but were typically in the range of 1–5% of the selling price. This level was generally considered acceptable.

However, at one development the re-sale fee, on a sliding scale, could reach a maximum of 15%. This was considered high, although residents acknowledged that they were made aware of this during the purchase process.

At the time of writing, it is understood that the Law Commission is consulting on the issue of re-sale fees for retirement properties^[10].

Key points

- Service charges are most typically considered reasonable, particularly when all services provided are taken into account. However, there could be concerns about future increases.
- Consideration needs to be given to re-sale fees as they can cause concerns. Terms need to be clearly defined and any options carefully explained.

9 Preferred terms for developments



A number of terms are used to describe existing purpose-built retirement homes: 'independent living', 'sheltered housing', 'housing with support', 'assisted living' or 'extra care', for example. The latter two are typically applied to developments where higher support levels and care is available.

In discussions about preferences for terms, it is clear that people in this age group reject being categorised; they do not wish to be perceived as living in a care home, an old people's home or any form of institutionalised environment.

The importance of retaining independence was consistently emphasised and this should be reflected in terms used to describe developments and the perceptions resulting from them.

For those wishing to remain as independent and active as possible, 'independent living,' or 'retirement living' are the preferred terms. Some liked 'active (later) living'. Simply describing a development as for the over 55s, over 60s or over 65s also held appeal. 'Retirement village' was considered to be a suitable and appealing description by those living in one development as it reflected the community aspect. 'Retirement home' was not liked, having connotations of a care home.

In the property described as 'assisted living', most residents felt they could associate with this term and that it described the additional level of support they were either looking for or wanted to be able to access should they need it in the future. A small number who were not at the point of needing this extra level of support felt 'assisted living' held negative connotations for family and friends.

Key points

- Care is needed in choosing terms to describe developments which appeal to potential purchasers; independence should be emphasised.
- Positive terms include:
 - independent living
 - active later living or active over 55s/60s
 - retirement living
 - assisted living is positive with extra levels of support.

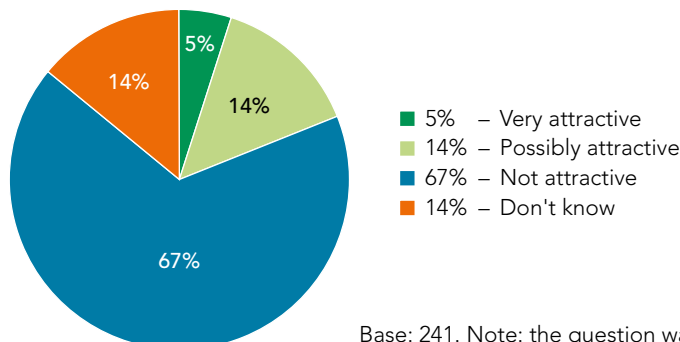
10 Interest in the rental option



All the residents included in this research had bought their homes. One resident had also invested in a further two apartments on the same development which he intended to rent out.

When asked if residents would have welcomed the choice of long-term rental rather than outright purchase, the majority said that this would not be attractive (Figure 27).

Residents felt there was more commitment to the development and the community from owners, having invested in it financially. There were also concerns that a proportion of rental properties could lead to a transient group of residents, which would impact on the cohesion within the community. This age group is accustomed to property ownership, although as renting becomes more commonplace in society generally, this attitude may change. Also, it should be noted that attitudes towards renting were sought from residents who had already purchased. Others less able to afford to buy may well express greater interest in a rental option.



Base: 241. Note: the question was not asked in the pilot survey.

Figure 27 Attraction of a long-term rental option

11 Key factors to consider in future developments



Factors which are important in the design and development of future schemes have clearly and consistently emerged from the residents interviewed and those considered key are summarised below.

Location

- Proximity to amenities such as shops, doctors' surgery, pharmacy and public transport
- A good outlook with views across towns, parks or other green areas
- Residents do not want to feel cut-off

Design and environment

- The provision of a safe and secure environment
- Attractive space, style and layout of individual homes which takes account of the needs of elderly residents, particularly in kitchens and bathrooms
- Good quality fittings and appliances
- Access to the outside and the ability to enjoy views and external areas through patios, balconies, Juliet balconies, large windows
- Attractive, colourful, accessible, low-maintenance external areas
- Welcoming communal areas, and preferably more than one area

Services

- The provision of the services of a good home manager, the 'face' of the management company
- Accessible car parking spaces with sufficient provision for visitors, carers and delivery vehicles
- Removing the burden of looking after a home as much as possible through the provision, or optional availability of, services such as gardening, cleaning, laundry, external, and ideally internal maintenance
- Honesty and openness in dealing with residents, taking their needs into account and sharing information. Clear and detailed communication around service charging

Despite the high levels of satisfaction with the existing homes examined, some issues were raised which should be taken into account in future developments.

Scope for improvement in future developments

- Help with visualisation of the home if buying off-plan
- Assistance with purchase and moving in
- Closer inspection of homes to ensure builders have left it clean, safe (with all services and appliances properly connected) and fully operational
- More consideration of residents' needs in the design of kitchens and bathrooms
- Flexibility in the choice of appliances including space for a washing machine/dishwasher
- Easy-to-use controls, including heating controls
- Basic instruction on the day of moving in with more detailed instruction soon after. Also, provision of easy-to-understand written operating instructions
- Flexibility in positioning of grab rails and other mobility aids or their installation offered as a post-sale service
- Accessibility of windows, particularly in kitchens
- Doors and windows which can be easily opened
- Better storage provision in the home
- Provision for more than one lift in larger developments, including one which can act as a goods lift, and identification of routes and access points for moving furniture into upper floors
- Increased levels of car parking for residents
- Waste management facilities, accessible and usable by less mobile residents
- Provision of the services of a handyman or facilitating access to one, particularly in the few months after moving in
- Provision of washing and drying machines in communal laundries sufficient to service the fully occupied development
- Careful consideration of re-sale fees if, and how, they are applied

Openness, honesty and respect in dealing with older residents is important. Many in this age group have enjoyed successful careers, are experienced property owners, are discerning buyers and have the endeavour and time to seek out the right solution to meet their expectations of later life living.



Figure 28 Lift with good access to upper floors and grab rails in corridors



Figure 29 Refuse bins are all on one level with small easy access doors at the top for rubbish disposal

References

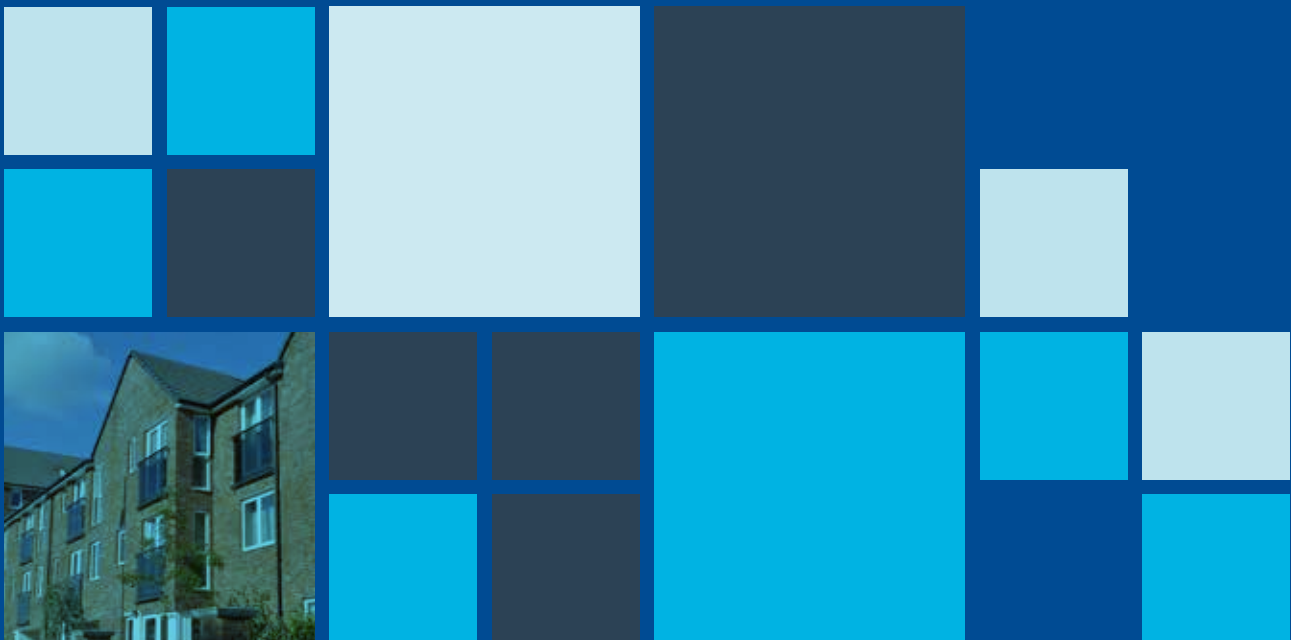
- 1 Office for National Statistics (ONS). Mid-year population estimates for the UK 2014. Newport, ONS, 2015. Available at: www.ons.gov.uk.
- 2 Age UK. Buying retirement housing. Fact Sheet 2. London, Age UK, 2015. Available at: www.ageuk.org.uk.
- 3 Department for Communities and Local Government (DCLG). 2011-based household interim projections in England, 2011–2021. London, DCLG, 2013. Available at: www.gov.uk.
- 4 Stewart J. Ageing population offers market opportunities. *Housebuilder magazine*, June 2015. Article based on figures taken from Office for National Statistics English Housing Survey, 2010–13.
- 5 Wood C. The top of the ladder. London, Demos, 2013. Available at www.demos.co.uk.
- 6 Department for Communities and Local Government (DCLG). English housing survey. Headline report 2013–14. London, DCLG, 2015.
- 7 Elderly Accommodation Council (EAC). Housing and care homes for older people in England, Key data report 2013. 3rd quarter edition. London, EAC, 2013.
- 8 Hudson N. Spotlight: housing an ageing population. London, Savills, 2015.
- 9 Lloyd J and Parry W. Older owners: research and policy analysis on the lives, aspirations and housing outcomes of older homeowners in the UK. London, The Strategic Society Centre, 2015.
- 10 Carlex (Campaign against Retirement Leasehold Exploitation). Law Commission investigates retirement transfer fees. Archives for exit and sub-let fees. London, Carlex, 2015. More information at: <http://www.carlex.org.uk/law-commission-retirement-transfer-fees/>

Retirement housing

Residents' experiences

This report reviews the experiences of residents who have made the move into retirement housing. It focuses on residents' views at six recent retirement developments of various types across the UK. Summarising the findings from focus groups and questionnaires, it explores drivers for moving, the requirements of residents and the extent to which those requirements are being met.

The report reveals high levels of resident satisfaction overall, while identifying scope for improvement in certain aspects of design and construction.



The NHBC Foundation, established in 2006, provides high quality research and practical guidance to support the house-building industry as it addresses the challenges of delivering 21st century new homes. Visit www.nhbcfoundation.org to find out more about the NHBC Foundation research programme.

