



McCarthy & Stone

ASSISTED LIVING

McCarthy & Stone

Extra Care Assisted Living: Giving older people extra support while remaining independent

What is Extra Care Housing?

Extra Care Housing is a specialised form of housing designed and built to meet the specific requirements of older owner-occupiers who need additional care and support. It is designed to offer companionship, comfort and security, while allowing residents to remain independent and living in their own home.

It offers an affordable alternative to a residential care or nursing home – residents own their own apartment and can access domestic and personal care and support services from the on-site care agency.

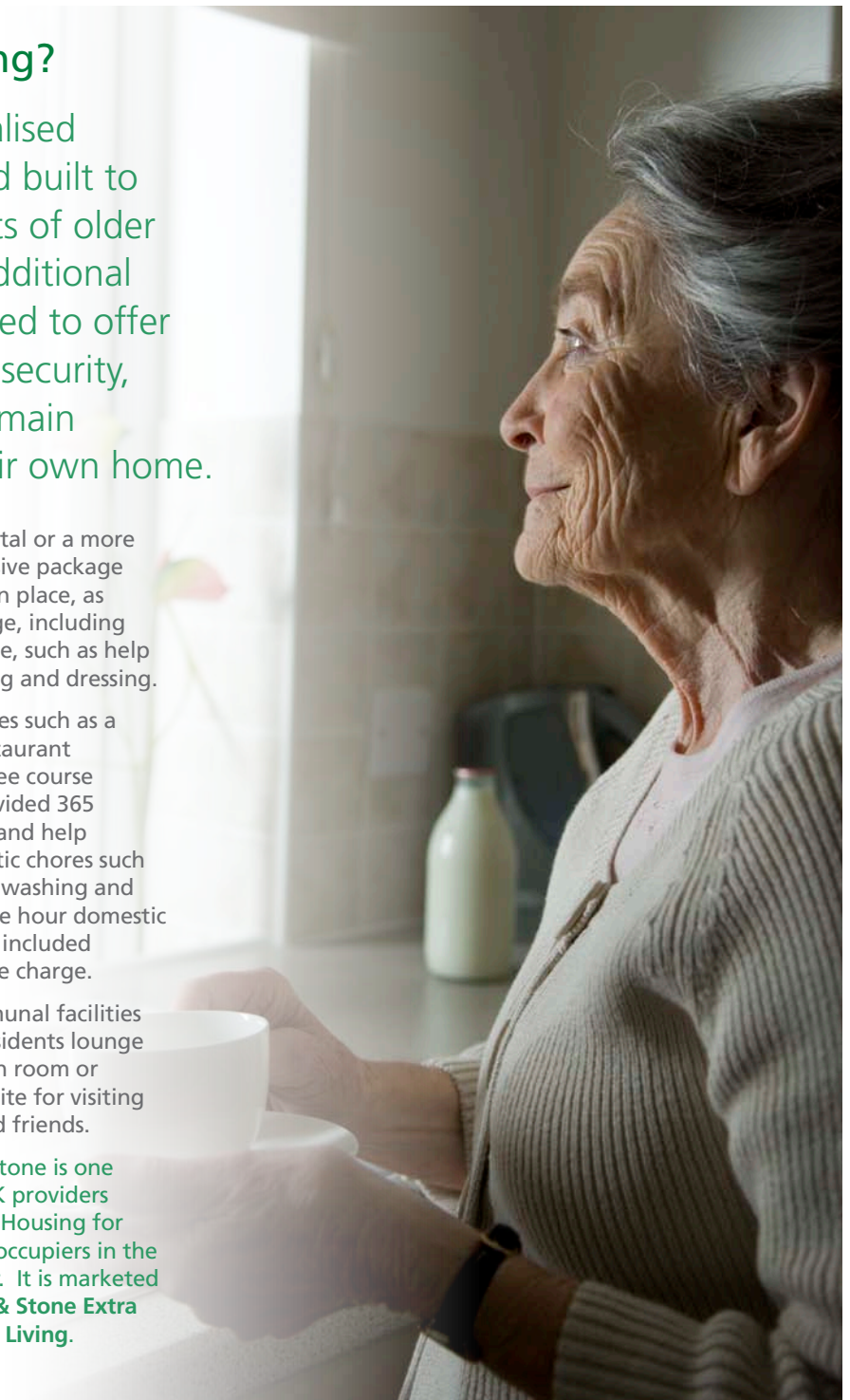
Extra Care Housing provides:

- On-site, qualified registered care staff who manage the development and are on call 24 hours a day, 7 days a week so residents can feel safe in the knowledge that help is always on hand.
- Total flexibility in the care and support packages that can be offered, so the needs of older people can continue to be met as their care and support needs change. People pay only for the care they need. For example, care and support can be provided on a temporary basis when someone comes

out of hospital or a more comprehensive package can be put in place, as needs change, including personal care, such as help with washing and dressing.

- Other services such as a serviced restaurant where a three course lunch is provided 365 days a year and help with domestic chores such as cleaning, washing and ironing. One hour domestic assistance is included in the service charge.
- Other communal facilities such as a residents lounge and function room or the guest suite for visiting relatives and friends.

McCarthy & Stone is one of the few UK providers of Extra Care Housing for older owner-occupiers in the private sector. It is marketed as McCarthy & Stone Extra Care Assisted Living.



Why Scotland needs more Extra Care housing

More than 95% of Scotland's over 65s continue to live in their own home¹ and research has consistently shown that most people want to retain their independence as long as possible.

However, when they do decide to "downsize" or move into retirement housing, their decisions are influenced by a range of factors such as family relationships, neighbours and community, personal safety – and access to services including care and support.

Older people look for well-designed homes built to high standards that are safe and secure, equipped for mobility and access, with a design that is flexible enough to allow for further adaptations later in life, if needed.

Retirement accommodation has – historically – been provided mainly by the public sector in Scotland. However, a large proportion

of Scotland's pensioners are now owner-occupiers. Affordable private retirement and Extra Care Housing is an attractive option, but the supply and choice of this form of accommodation in Scotland is not keeping pace with demand.

For frailer older people with additional care and support needs, the choice of accommodation in Scotland is even more limited.

In Scotland, there are currently around 145 Extra Care schemes for 3,700 older people, which are predominantly rented from local authorities and housing associations.

McCarthy & Stone believes there will be an increase in the demand for private sector Extra Care Housing over the next twenty years, partly as the population of very old people increases, but also due to the effect of increased owner occupation.



Artist impression of Extra Care Assisted Living development at Cults, Aberdeen



- There are 5.2 million people in Scotland and just over a million aged 65 and over
- The number of people in Scotland aged over 75 is expected to increase by 84% from 393,000 to 724,000 in the next 20 years
- 50% of men and 54% of women currently aged over 75 have mobility limiting long-term health conditions
- There is projected to be a 38% rise in people in Scotland aged 85 by 2016 and a 144% rise by 2031
- By 2031 there will be more very old people in Scotland and a proportionately smaller, younger, employed, tax-paying population
- There are around 33,000 residents in 1,000 care homes in Scotland. The number of older people requiring care could rise by an additional 23,000 older people by 2016 and an additional 83,000 by 2031
- A significant contributing factor to low wellbeing in older people is living alone. 80% of those living alone rated themselves as "often lonely"². Women over 75 are almost twice as likely as men to be living alone
- With the ageing population, the number of carers is expected to grow to an estimated one million by 2037. Three out of five people in Scotland will become carers at some point in their lives

(Source: British Geriatrics Society, BGS Scotland: Health numbers: a statistical view of the health of older people in Scotland.)

¹ General Register Office for Scotland

² p29, IPPR, Older People and Wellbeing

Developing housing policy that meets the needs of older people

In considering the future housing needs of all Scotland's people, special attention needs to be given to specialised housing for the frail elderly.

In June 2010, the Scottish Government stated that it was a "policy priority to support people to remain in their own home for as long as possible, rather than in care homes or hospital settings."³

With the number of very elderly people aged over 75

projected to almost double over the next 20 years, improving the choice and supply of specialised housing that combines extra care with independence is set to become a critical issue.

Housing provision, particularly in the private sector, must be considered in the wider context of the needs and aspirations of older people with particular attention paid to location, design, safety, accessible transport,

community and the availability of local services.

Decision makers need to help create the policy environment to provide housing that best meets the needs of the very elderly and frail over 75's – and also consider how this type of housing can benefit the wider economy, community and public services.

Extra Care Housing supports planning and policy initiatives at a time when housing issues

relating to older people have been the subject of numerous Government publications, including the Scottish Government's 'National Housing Strategy for Older People'.

McCarthy & Stone believes that private specialised accommodation for older people can help local authorities and the Scottish Government achieve their commitment and meet Scotland's future housing needs.

Artist impression of Extra Care Assisted Living development at Giffnock, Glasgow



Research shows that private sector retirement housing that helps older people to live independently as part of the wider community can deliver benefits, including⁴ :

Personal

- **Safety, security and companionship for residents:** the immediate community of like minded residents and on-site staff help to reduce anxieties and maintain general health and wellbeing.

Community

- **Local housing choice:** meeting the needs of elderly persons while releasing under-occupied housing for use by families.

- **Private rather than public provision:** private retirement housing entails no cost to the public purse.

- **Enhancing the local community and economy:** developments are built close to local amenities such as shops, leisure facilities and public transport, helping to contribute to the local economy.

- **Maintains diversity:** enabling older people to remain in the community environment for longer also brings social benefits enriching local communities.

Health

- **Improved health and wellbeing:** a fundamental difference to the health and wellbeing of very elderly and frail older people.

- **Streamlined health and social care provision:** visiting health professionals including doctors, nurses and chiropodists and so on can visit several residents during one visit, which is ultimately a more efficient use of public resources.

Environment & Planning

- **Efficient land use:** developments provide densities at higher rates than general open market

flatted schemes – a key planning consideration when seeking solutions for sustainable brownfield sites that are close to local amenities.

- **Energy efficiency:** independent research shows that owners of older properties typically pay almost three times in energy bills than those in a purpose-built McCarthy & Stone apartment and CO2 emissions from older properties are nearly four times higher than those of a new McCarthy & Stone home.

- **Better use of housing stock** – freeing up underoccupied housing.

³ p6, Wider Planning for an Ageing Population

⁴ Housing Markets and Independence in Old Age: Expanding the Opportunities, Professor Michael Ball, 2011

About McCarthy & Stone

Established in 1963, McCarthy & Stone provides 70 per cent of all private Retirement and Extra Care Housing for older homeowners in the UK. The company has built approximately 50,000 dwellings across 1,000 schemes, which together house approximately 55,000 older people.

McCarthy & Stone:-

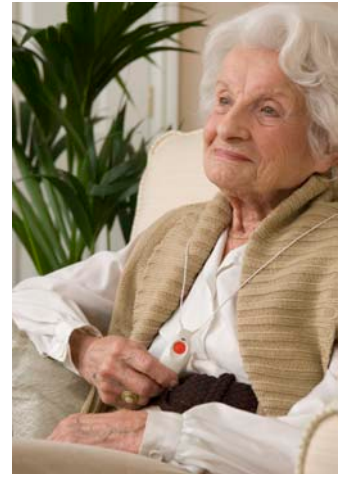
- Is one of the few UK providers of Extra Care housing for older owner-occupiers
- Has achieved full five star ratings in National House Building Council (NHBC) customer satisfaction ratings.

Across Scotland, McCarthy & Stone has developed more than 80 retirement developments, providing more than 3,600 homes. These developments are based in most major population areas with several in Glasgow, Edinburgh and Aberdeen.

In the next four years, McCarthy & Stone plans to invest more than £21 million in Extra Care Housing in Scotland, in addition to £70m on specialised retirement accommodation.

McCarthy & Stone Extra Care Assisted Living key features:-

- It is available exclusively for those over the age of 70
- Developments offer a range of one and two bedroom apartments (all are fully wheelchair accessible) with easy access kitchen and bathrooms
- Qualified care staff on site 24 hours a day, 7 days a week
- 24 hour careline
- Domestic assistance - one hour a week is provided to residents as part of the service but residents can buy in more help if needed, to cover washing, ironing, shopping and other day-to-day chores
- Personal care by arrangement from the on-site registered Housing Support Care at Home Agency
- Security entrance system
- On-site waitress service restaurant open 365 days a year
- Residents' lounge and function room
- Guest suite
- Fully flexible packages of care and support, depending on the needs of the individual
- Lift to all floors



Commitment to consultation for all proposed new Extra Care developments

McCarthy & Stone is committed to engaging with the local community at the earliest possible opportunity regarding its proposed planning applications to ensure residents and other stakeholders are part of the design process.

Effective consultation can take many forms and much depends on the size and location of each proposal. However, for most schemes, McCarthy & Stone will hold a public exhibition and consult with neighbours, community groups, service providers and others likely to have an interest in the proposals.

When submitting a planning application, McCarthy & Stone will also submit a 'Statement of Community Involvement' detailing the community consultation which has been undertaken and the feedback received.