Solutions to an age old problem

Planning for an ageing population
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Executive summary

Our ageing population is growing. This has wide ranging policy and practical implications and we must ensure that the associated housing needs are met. Yet only around 10% of Local Plans in England, Wales and Scotland have a specific policy to address older people’s housing needs. The House of Commons has called for a national strategy to bring together and improve policy on housing for older people.

Currently, national and local planning policy is deficient in addressing the implications of the ageing population. This research explores the different types of housing for older people, highlighting inconsistencies in how they are considered within the planning system and the implications of this. Case studies from the seven local planning authorities (LPAs) across England, Scotland and Wales with the highest absolute and relative numbers of older people, and particularly where there are high dependency ratios, clearly demonstrate that whilst there is a broad recognition of the need to provide a range of housing choices for older people, this rarely translates through to meaningful policies or allocations.

This research provides recommendations on how the planning system can help to facilitate the delivery of housing for older people which should be acted upon to ensure that the ‘ticking time bomb’ scenario that is so often referenced is not realised.

National planning policy sets out that we need to meet the housing needs of the population, including older people, but this is clearly not being addressed through Local Plans. Instead, planning policy is heavily tilted towards getting people onto the housing ladder. Local Plans are crucial in ensuring that the housing needs of the elderly are met, yet the current position is inadequate.

There are a variety of types of accommodation that meet the housing needs of the older population, including elements of care where appropriate. However, there are no widely accepted definitions and even less agreement in regard to what Use Class (C2 or C3) the different types of accommodation should fall within.

1 Lichfields research
2 House of Commons Communities and Local Government Committee Housing for Older People Second Report of Session 2017-2019 (5 February 2018)
Key figures

59% of Local Plans in England, Scotland and Wales have generic policies relating to a requirement for housing for older people.

11% of plans in England, Scotland and Wales have specific policies relating to a requirement for housing for older people.

4% of plans in England, Scotland and Wales include land allocations for housing for older people.

80% of Scottish authorities monitor delivery of elderly accommodation compared to 17% in England and Wales.

7.9m the number of additional people aged over 65 by 2036 (from 2016) in Great Britain.

17m the number of people aged over 65 in Great Britain by 2036.

30% of the population will be aged over 65 in Great Britain by 2036.

Post NPPF adopted plans in England, all adopted Local Development Plans (LDPs) in Wales and Scottish Development Plans (SDPs)
The House of Commons has called for a national strategy which brings together and improves the policy on housing for older people to facilitate the delivery of a suitable type and amount of new homes. Evidence provided to the House of Commons identifies a shortage of desirable mainstream accessible and specialist housing in both the private and social sectors.

In line with the wider global trend, the UK population profile is ageing dramatically. Inevitably the implications of this are wide ranging as the country’s demographic profile is the foundation upon which public finances are designed and major policy decisions are made. The planning system will therefore continue to play a crucial role in facilitating the delivery of the homes and facilities required to meet the needs of this growing demographic.

If sufficient new accommodation isn’t provided to meet the needs and demands of this group there could be a greater burden on the NHS and local authority services (despite them having their own supply and funding issues) and more elderly people remaining in their current homes. Whilst clearly many elderly people choose to remain in their home, insufficient supply could lead to many more remaining against their desires or despite the property being unsuitable for their needs. This would impact on the supply of houses suitable for younger households.

This report explores the topic of how the planning system currently addresses the delivery of accommodation for the older population through a review of Local Plan policies and allocations and draws on case studies from across the UK. It makes recommendations to inform the national strategy so that the planning system is well placed to support the correct amount and type of accommodation.

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5 Relating to England
6 Government Office for Science Future of an ageing population report (2016) suggested that 58% of people over 60 were interested in moving but cannot find suitable properties (page 54)
In Great Britain, the number of people aged 65 and over is projected to increase faster than any other age cohort as shown in Figure 1.

**Context**

Whilst improvements to healthcare have led to remarkable improvements to life expectancy, with this major demographic change comes economic and social challenges including a change in housing needs. Importantly, older people generally live in smaller households (single or couples) so the housing implications of the population increase will be disproportionately significant.

Within the UK, the degree to which each local authority will be affected by the demographic shift varies significantly. This can be shown by looking at the old-age dependency ratios – a measure of the number of people aged over 65 for every person aged between 16 and 64.

As Figure 3 shows, coastal locations are expected to have higher old-age dependency ratios than urban areas. However the largest absolute increase in the number of older people will take place in urban areas. On average, by 2036, coastal locations are expected to have an old-age dependency ratio of 54% (i.e. 54 people aged over 65 for every 100 people aged 15-64) compared to 42% in urban areas.

Overall, just under one third of all people aged over 65 (5.1 million) are expected to live in coastal localities by 2036, with around 40% in rural areas and 60% in urban areas. Cities’ old-age dependency ratio will remain relatively lower thanks to the net inflow of younger people, which is not experienced to the same degree in coastal locations.

By 2036, there will be over four people aged over 65 for every 10 people between 16 and 64 in Great Britain as a whole. Local figures will range between just over one in 10 in Tower Hamlets and over eight in 10 in West Somerset, as shown in Figure 2.

33% of all people aged 65 are expected to live in coastal localities by 2036.
Figure 3: Forecasted dependency ratios by local authority by 2036

<table>
<thead>
<tr>
<th>Dependency ratio, 2036:</th>
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<tbody>
<tr>
<td>&gt;70.0%</td>
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<tr>
<td>60.1%–70.0%</td>
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<tr>
<td>50.1%–60.0%</td>
</tr>
<tr>
<td>40.1%–50.0%</td>
</tr>
<tr>
<td>30.0%–40.0%</td>
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<tr>
<td>&gt;30.0%</td>
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</table>

Source: Lichfields analysis

By 2036, there will be over four people aged over 65 for every 10 people between 16 and 64.
Types of housing for older people

As people live longer and health care improves, the types of accommodation needed by the older population varies. Key factors include the health situation, levels of dependency and financial situations of individual households, as well as the condition of the current accommodation and the extent to which it can be adapted to meet specific needs.

The Elderly Accommodation Counsel National Housing Database (2014) includes the following types of accommodation:

- **Sheltered Housing** – where a manager (warden) service is provided on site on a regular basis but where no registered personal care is provided.
- **Enhanced Sheltered Housing** – where service provision is higher than for sheltered housing but below extra care level.
- **Extra Care** – where care (registered personal care) is available on site 24/7.
- **Residential Care** – care homes registered with the Care Quality Commission to provide residential (personal) care only. All beds are allocated to residential care.
- **Nursing Care** – where a care home is registered with the Care Quality Commission to provide nursing care. All beds are allocated to nursing care.

However, within the planning arena there is no fixed or agreed definition of what constitutes different types of housing for older people. The only subtlety lies in whether a development sits within Use Class C3 (Residential) or C2 (Residential Intuitions).

Appeal decisions show how Inspectors have wrestled with the issue. For example, in one appeal for **retirement apartments** for over 55s, the Inspector considered the use class to be C3 because they were wholly self contained and noted that, whilst they were serviced, this is different from care.

In a separate case, the Inspector considered that **assisted living** units were C2 because, whilst they were self contained, they were accessed via communal spaces and residents had access to communal facilities. Occupants had to be over 60 and receive a minimum of two hours care per week, albeit the definition of care was very broad.

In two cases relating to **extra care** provision, both Inspectors concluded these were C2 uses. In the first instance this was because residents were provided with a care package and in the second case because, whilst the units were self contained, they did not represent independent living.

The categorisation of the accommodation as falling in Use Class C2 or C3 has financial implications in regard to policy requirements and obligations such as CIL charges and affordable housing requirements. C3 uses typically have to make contributions whilst C2 do not. C3 accommodation is also counted towards an LPA’s housing supply whereas C2 is not. This can have a significant impact on an LPA’s ability to demonstrate a 5 year supply of housing (NPPF paragraph 47). Key issues in determining the appropriate Use Class include the levels of care provided and the amount of shared facilities.

In addition it is notable that the ability for local authorities to apply the **Lifetime Homes standard** has been withdrawn following a Ministerial Statement in 2015, and the Government is now stipulating that developments need only comply with Part M4(1) of the Building Regulations, or more stringent Nationally Described Space and Access Standards where there is an evidenced local need to do so.

This seems to be a backwards step. Whilst the change was intended to improve viability for housebuilders, it will also increase the pressure on the availability of accommodation which is specifically designed to meet the needs of the elderly.

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1. APP/R0336/W/15/31298207 (March 2016)
2. APP/M2270/W/16/318379 (14 June 2017)
3. APP/L3B15/W/17/3180078 (16 March 2018)
4. APP/J0405/W/17/3181140 (5 April 2018)
Current planning policy

National

England

National planning policy for England is set out in the Government’s National Planning Policy Framework (NPPF) and Planning Practice Guidance (PPG). The NPPF (paragraph 50) requires LPAs to meet the housing needs of older people. It recognises older people as one of the groups that should be taken into consideration when planning to meet housing needs.

The NPPF currently defines older people as:

“People over retirement age, including the active, newly-retired through to the very frail elderly, whose housing needs can encompass accessible, adaptable general needs housing for those looking to downsize from family housing and the full range of retirement and specialised housing for those with support or care needs.” (Annex 2, Lichfields emphasis).

The consultation draft of the NPPF seeks to re-define older people as:

“People over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing needs can encompass accessible, adaptable general needs housing through to the full range of retirement and specialised housing for those with support or care needs.” (Annex 2, Lichfields emphasis).

PPG reiterates that the need to provide housing for older people is critical, with plan makers having to consider the size, location and quality of dwellings needed, alongside providing more options for older people to move to. It emphasises the need to plan for specialist accommodation for older people including sheltered, extra care and registered care. (Paragraph: o21 Reference ID: 2a-021-20160401).

What is not currently clear in the consultation on the draft revised NPPF (and associated documents) is how the need for institutional care facilities will be dealt with under the proposed standard methodology for assessing housing needs. Currently it takes no account of the institutional population as part of the objective assessment of need calculation.

However, against this uncertainty, the proposed Housing Delivery Test is set to include ‘other communal accommodation’ based on a nationally set ratio of the average number of adults in a household from England’s census data against the number of bedrooms provided in communal accommodation. If not amended, the implication of this may be to reduce the provision of general needs housing.

The Housing White Paper – Fixing our broken housing market (February 2017) (“White Paper”)

The White Paper acknowledges the need to improve housing options for older people. Paragraph 1.16 sets out that Government intends to:

“strengthen national policy so that local planning authorities are expected to have clear policies for addressing the housing requirements of groups with particular needs, such as older...people.”

It acknowledges the benefits of offering older people a better choice of accommodation at paragraph 4.42 stating that:

“the Government is introducing a new statutory duty...on the Secretary of State to produce guidance for local planning authorities on how their local development documents should meet the housing needs of older...people. Guidance produced under this duty will place clearer expectations about planning to meet the needs of older people, ...In addition, we will explore ways to stimulate the market to deliver new homes for older people.”

National policy and guidance acknowledges the need to meet the housing needs of older people but does not identify any specific targets. Whilst recently, national policy has importantly focused on the start of the ‘housing career’ the Government response to the recent ‘Planning for the right homes in the right places’ consultation acknowledges the importance of planning for the housing needs of older people. The consultation sets out that guidance is being prepared for LPAs on how their local development documents should meet the needs of older people but this is yet to materialise.
Wales
In Wales, national planning policy is set out in the Welsh Government’s Planning Policy Wales (PPW) (Edition 9, 2016). The PPW recognises that accessibility presents an issue for elderly people and encourages LPAs and developers to consider the needs of elderly people, particularly those with mobility and sensory impairments, at an early stage in the design process (paragraph 4.11.11).

The consultation draft of the PPW (Edition 10) maintains the previous commitment to creating communities that are accessible to elderly people (paragraph 3.17). In addition, the draft PPW requires LPAs to:

“plan for a mix of market and affordable housing types to meet the requirement and specifically consider the differing needs of their communities which should include the housing requirements of older people...” (Paragraph 3.23).

Scotland
National planning policy in Scotland is currently set out by the National Planning Framework (NPF3), the spatial expression of the Scottish Government’s Economic Strategy, and Scottish Planning Policy (SPP).

SPP requires LPAs to:

“consider the need for specialist provision that covers accessible and adapted housing, wheelchair housing and supported accommodation, including care homes and sheltered housing... supporting independent living for elderly people and those with a disability”. (Paragraph 132)

The Scottish Government Planning Bill was also introduced by the Cabinet Secretary for Communities, Social Security and Equalities on 4 December 2017 and is now working its way through the legislative process. Whilst it has not yet been identified when the Planning (Scotland) Bill will be fully enacted, it is likely to result in a number of significant changes, including the system of development plans being reorganised.

There is the potential for NPF3 (which would incorporate SPP) to continue to be prepared by Scottish Government and, along with the LDP, form the statutory development plan for an area. This would increase the status of NPF3, as it is not currently part of the development plan for an area (Section 24 of the Town and Country Planning (Scotland) Act 1997). Future Development Policy would be set out on the NPF. Only a small amount of locally distinct policy would be set out in the LDP.

Local
Local Plan Analysis
Lichfields has undertaken a review of all post-NPPF adopted plans in England, all adopted Local Development Plans (LDPs) in Wales and all Scottish Development Plans (SDPs). This review (summarised in Figure 4) identifies that very few local authorities are currently actively addressing the increasing housing need of the growing older population.

Across England, Wales and Scotland, only 16 out of the 149 plans reviewed have identified a specific requirement for elderly housing and only six have specifically allocated land for this express purpose.

Strategic Housing Market Assessments
Our review also looks at a sample of Strategic Housing Market Assessments (SHMAs) in England published between 2010 and 2017. Our research and experience shows that the majority of SHMAs recognise, to varying degrees, the general need for specialist elderly person accommodation or adapted C3 dwellings within their respective housing market areas.

The needs for elderly accommodation are often articulated most strongly in SHMAs through the results of household surveys and stakeholder consultations. However, some SHMAs also use demographic and statistical analysis to provide a more accurate and robust assessment of need.
For example, the Leeds SHMA (2017) uses the Housing Learning and Improvement Network (LIN) Strategic Housing for Older People ‘SHOP’ tool to estimate current and future needs for specialist older person’s housing from 2014 through to 2030. The results of the SHOP data for Leeds showed that against the 2014 prevalence rates there are shortfalls in provision across all types of elderly accommodation with the exception of extra care.

Where we have found SHMAs to be lacking is in the translation of need into the overall objectively assessed housing need (OAHN) figure (if appropriate), and ultimately a specific requirement for C2 or adapted/specialist C3 dwellings, in addition to the OAHN.

As an example, the Kirklees SHMA (2016) states that by 2030 there is a need for an additional 388 units of housing with care for rent, 628 units for sale or shared ownership and an additional 291 units of provision for older people with dementia. It also adds that the range of housing options available to older people needs to be diversified, for instance through the development of open market housing designed for older people and the development of sheltered accommodation, extra care housing and co-housing for rent or sale. However, there is no specific reference to this need in the final OAHN calculation, nor is there reference to it in the policy on housing mix (PLP 11) in the Draft Kirklees Local Plan. No allocations to meet these needs are provided in the Plan.

The Government indicated that it was aware of potential difficulties in identifying housing needs for specific groups such as the elderly in housing needs assessments in the ‘Planning for the right homes in the right places’ consultation (Question 10a). In its response to the consultation, MHCLG has advised that it intends to build on existing guidance that sets out how the needs for different types of housing should be addressed and add further information where this would assist with the identification process. Whilst an acknowledgement of the need to improve existing guidance was positive, the revised NPPF and PPG provided the ideal opportunity to do so, but has been missed. No such guidance have been provided in the draft NPPF or revisions to the PPG.

**Monitoring Supply**

Lichfields has undertaken a review of the current supply of elderly accommodation and whether LPAs are actively monitoring its delivery. The results show that very few LPAs (17%) within England and Wales monitor the delivery of such accommodation. Out of those that are monitoring the delivery, many have only begun to do so in recent years with a small number providing data for a longer number of consecutive years since the adoption of the plan.

By contrast, the majority (80%) of local authorities in Scotland are currently monitoring the supply of elderly accommodation, with the results published on the Scottish Government’s website. The data shows the number of dwellings each year since the start of the plan period which includes sheltered, very sheltered, medium dependency accommodation as well as dwellings which have been wheelchair adapted. The amount delivered differs between each LPA, however, the majority show that delivery has been steady since the start of the plan period. Whilst it is positive that monitoring is happening in Scotland, if this is not related to a clear policy on requirement or land allocations the impact will be limited.

An analysis of the data has found no clear patterns between local policy and the delivery of elderly accommodation. Those authorities that have identified a specific requirement within their adopted plans are not necessarily those that currently monitor the supply of housing. Nor is there any correlation between those authorities that are actively addressing the elderly housing need or monitoring the delivery of elderly housing and the authorities that have been found to have the greatest elderly populations.
The position is very mixed but overall it is clear that the vast majority of local authorities do not have up to date strategies, policies, allocations or monitoring to ensure the delivery of a suitable amount and type of accommodation for their elderly population.

Whilst to date, many LPAs are yet to address the elderly housing need within local policy, many are taking a step in the right direction and have acknowledged that a greater focus is needed to tackle the implications of an ageing population.

During the review, it became apparent that many LPAs have acknowledged that monitoring of the supply of elderly housing is needed in the future. However, there is a crucial gap when it comes to the translation of evidence into policy. Whilst it is positive that the issues are being considered in evidence, this will ultimately have no real impact until it is incorporated into policy.

Source: Lichfields analysis
Lichfields has analysed seven LPAs across England, Scotland and Wales with high absolute and relative numbers of older people, particularly where there are high dependency ratios. The research summarises how these LPAs are planning to meet the housing needs of their ageing residents and lessons learned to provide recommendations to inform a national strategy.

From the research below and from Lichfields’ experience, there is no LPA that has a comprehensive positive planning strategy to proactively identify and meet the housing needs of its older population, allocating sites to meet this need and monitoring delivery. However, we would welcome discussions with any LPA who does this to feed into this ongoing area of research.

<table>
<thead>
<tr>
<th>LPA</th>
<th>Context</th>
<th>Supportive policy</th>
<th>Allocation</th>
<th>Monitoring</th>
<th>Other comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>West Somerset Council</td>
<td>41.7%</td>
<td>83.3%</td>
<td>X</td>
<td>X</td>
<td>Council’s policy team suggests encouraging people to downsize and attracting developers are key challenges.</td>
</tr>
<tr>
<td>Derbyshire Dales District Council</td>
<td>35.5%</td>
<td>64.3%</td>
<td>✓</td>
<td>X</td>
<td>Council has enabled a bungalow programme with most affordable housing schemes having two or more bungalows built to the adopted standard in Building Regulations, delivered predominantly through S106 agreements.</td>
</tr>
<tr>
<td>Scottish Borders Council</td>
<td>24.8%</td>
<td>68.7%</td>
<td>✓</td>
<td>X</td>
<td>Positive policy but not proactive in requiring allocations.</td>
</tr>
<tr>
<td>Ryedale District Council</td>
<td>24.3%</td>
<td>61.4%</td>
<td>✓</td>
<td>X</td>
<td>Implementation of policy through CIL, developer contributions and allocations but no site allocations for elderly housing provision in the draft Ryedale Plan Sites Document. Large retirement schemes that significantly exceed the identified need will be resisted to prevent the in-migration of elderly residents.</td>
</tr>
<tr>
<td>Isle of Anglesey County Council</td>
<td>32.5%</td>
<td>64.1%</td>
<td>X</td>
<td>X</td>
<td>Three new Extra Care Schemes delivered due to a £26m Extra Care Housing boost in North Wales from the Social Housing Grant Programme and the Welsh Government. Affordable housing contribution relief is afforded to C2 development.</td>
</tr>
<tr>
<td>South Oxfordshire District Council</td>
<td>28.3%</td>
<td>46.5%</td>
<td>X</td>
<td>X</td>
<td>Residential housing and extra care and independent living and care home and residential institutions both pay £0 in CIL recognising the need to support such developments.</td>
</tr>
<tr>
<td>London Borough of Bromley Council</td>
<td>20.9%</td>
<td>31.2%</td>
<td>✓</td>
<td>X</td>
<td>No affordable housing relief provided for elderly accommodation.</td>
</tr>
</tbody>
</table>
Findings and recommendations

It is well documented that we have an ageing population and the implications of this are wide ranging. A clear plan is needed to ensure the housing needs of this demographic are adequately met. National and local planning policy is not currently doing this.

At national level, planning policy should require LPAs to objectively assess the housing needs of its older population. It should recognise the roles of different types of accommodation and ensure that policy is fit to enable delivery, mindful of the differing considerations that can help or hinder delivery in terms of financial implications, land requirements, business models and design requirements. The need for such accommodation should be additional to the OAHN.

Linked to this, is a need to ensure standard definitions are more widely used which will help to provide more certainty at a local level as to what Use Class a development falls within, recognising the difference between housing with care and general retirement housing.

At a local level, whilst a number of LPAs recognise the need to meet the needs of the ageing population, and some identify a more specific requirement for such provision, this often fails to translate into any meaningful policy that proactively supports delivery which is rarely monitored.

Local Plans should identify specific requirements based on a robust evidence base, ensure they have a positive policy context in place, identify and allocate sites and monitor delivery. In the same way that action should be taken if standard housing fails to meet the identified need, action must be taken if delivery of older people’s housing fails to meet need. This should not be at the expense of general needs housing.

Similar to the ‘carrot and stick’ approach that exists in national policy to ensure that general housing needs are met, within any new national strategy for the delivery of housing for the older population, a comparable approach is needed to ensure the delivery of housing to meet the needs of our population’s biggest and fastest growing age cohort.

Whilst it is time to plan at national and local level, it is equally important that all sectors within the industry engage in the planning process to positively shape a new policy landscape to assess the need, identify appropriate sites, understand financial implications and monitor delivery to ensure appropriate action can be taken if delivery is not forthcoming and work cross sector to better understand the economic and social benefits of doing so.

Recommendations

1. The Government should publish a national strategy providing detail on how the housing needs of older people will be met.

2. Expedite the new statutory duty on the Secretary of State to produce guidance for local planning authorities on how their local development documents should meet the housing needs of older people, requiring LPAs to include positive policies and allocations for housing for older people and monitor its delivery. Parallel guidance should be issued by Scottish Government and Welsh Government.

3. Clarity should be provided in PPG, PPW and SPP regarding standard definitions of older people’s housing and what Use Classes they fall within, including whether a new Use Class is required.

4. National guidance should be produced on how older people’s housing is considered within CIL Charging Schedules and other obligations such as affordable housing.

5. Clear guidance must be published on how housing for older people is considered when calculating the objective assessment of housing need. We recommend that it is made clear that this requirement is in addition to meeting other needs.

6. Adopt an older people’s Housing Delivery Test whereby failure will result in, for example, an LPA entering special measures or facing Government intervention to ensure that adequate delivery is achieved.
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Contacts
Speak to your local office or visit our website.

Bristol
Andrew Cockett
andrew.cockett@lichfields.uk
0117 403 1980

Leeds
Justin Gartland
justin.gartland@lichfields.uk
0113 397 1397

Newcastle
Michael Hepburn
michael.hepburn@lichfields.uk
0191 261 5685

Cardiff
Gareth Williams
gareth.williams@lichfields.uk
029 2043 5880

London
Neil Goldsmith
neil.goldsmith@lichfields.uk
020 7837 4477

Thames Valley
Daniel Lampard
daniel.lampard@lichfields.uk
0118 334 1920

Edinburgh
Nicola Woodward
nicola.woodward@lichfields.uk
0131 285 0670

Manchester
Simon Pemberton
simon.pemberton@lichfields.uk
0161 837 6130

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