



CHAPTER TWELVE

---

Well-being  
and healthy  
towns

## Chapter Twelve

# Well-being and healthy towns



## Why

Because healthy towns are not just going to increase our life expectancy, but also the cost to the NHS, LAs, and psychologically.



## The failing

Junk food is still cheaper than healthy food. Cars easier to run than bicycles. Pollution accepted in all but a few areas. Renewable energy is more expensive than gas. There needs to be a complete reversal.

## Policy recommendations

- I. Well-being needs to be quantified and a key consideration in planning application criteria. Currently, bias is towards quantity at any cost, rather than to meaningful improvements to quality of life and experience
- II. Create a national task force that quantifies well-being, the health of towns and the health community benefit of new development
- III. Transport hubs: Presumption in favour of high-density development for new homes and commercial space adjacent to centrally-located, urban and urban fringe rail stations, or schemes which create walkways and cycle paths making them within a 10 minute walk. This would support quick development in close proximity to urban transit and encourage active travel and healthier communities

## Author



**Nick Jacobs**  
CEO, Rowan Asset Management

## Chapter Twelve

Nick Jacobs, CEO  
Rowan Asset Management

## Well-being must be at the heart of our future towns

Abraham Maslow first published his hierarchy of needs in 1943. According to Maslow, the basest physiological motivations include food, water and shelter. On the next rung just above these basic requirements for survival, Maslow identified health and well-being as among the needs.

If Maslow worked this out over half-a century ago, then it's high time we started making well-being and health a primary consideration when considering developments and their wider impact on communities, towns and cities.

There is certainly a social good to be gained from this. Recent studies show one in four Brits are obese, with some predicting that by 2030, half of the UK could be obese. Clearly, if these trends continue, the NHS will find itself pressured as more and more of us are plagued by health issues.

While government can legislate against sugary drinks for example, we also need to design our environments and living spaces to make healthier behaviour more instinctive. This can be as simple as making areas bike friendly.

But well-being is about more than just physical health. It is also about how we feel, our mental health. For us in property, this means thinking about increasing sociability in our developments. By offering residents a sense of ownership, such as through shared allotments, we create a community, a sense of purpose. All of that helps boost mental well-being.

And when it comes to designing homes, architectural choices can help increase well-being whether that is through higher ceilings to create a sense of space, or high windows that allow abundant natural light to come into the residence

Of course, it is hard to envisage promoting well-being and health across an entire town or city through one grand design. But if we all as developers and investors consider it of prime importance in our plans, then cumulatively the impacts will add up.

Crucially, we also need to think about how we engage with local stakeholders on this issue.

Making sure local councils, health authorities and the wider community is involved will help create wider opportunities to boost health and well-being throughout our towns and communities. There are studies that show how investing in the public realm e.g. through

planting more trees to soak up excess carbon dioxide in the atmosphere.

And speaking as an investor, being involved with projects that have a beneficial social impact is vitally important. Social and sustainable enterprise is a growing trend which is increasingly driving investment decisions. Not to engage with it would be short-sighted.

### Smoking and physical inactivity by region



## Contributor

**Kerrigan Procter**  
CEO of Legal & General Capital

# What do we mean by a healthy town or city?

The challenges for UK urban areas are increasing. There is significant pressure being placed on existing real estate, energy, transportation and social infrastructure. Strong house price growth over the past decade has made city living unaffordable for many, including workers vital to cities' health, education and emergency response services.

Air quality in urban locations is deteriorating and remains poor. Vehicle congestion, building concentration, poor design, and piecemeal heating and cooling installations have exacerbated urban microclimates. These challenges will only intensify. Unless we act now, we will not create healthy towns and cities for future generations.

What do we mean by a healthy town or city? At Legal & General, we believe it is about creating thriving cities and sustainable communities with good employment opportunities a provision of high quality and varied housing, and enhanced infrastructure, all in a digitally-connected, clean and safe environment. These are developments and places that will help people live longer, healthier and happier lives. For a person to be healthy, both physically and mentally, we believe that enabled by technology, towns and cities need to focus on:

- **Places and communities** – the building and spaces that provide comfortable and the appropriate homes, productive workplaces and amenities for vibrant, healthy and socially cohesive communities
- **Networks and resilient systems** – the systems and networks that provide services and infrastructure adapted for an efficient and productive economy
- **Environmental sustainability** – sustainable use of land, environmental resources and adaptation to climate change. An efficient low carbon system, resourceful water usage, sustainable food production, waste avoidance and recycling.

There is a critical funding gap which patient capital can play a key role in addressing and which will in turn, help to create healthy places. By deploying capital in the most effective way, it can support long-term productivity and prosperity. The needs are broad, spanning from repositioning vacant and obsolete retail, to delivering low cost energy, new jobs supported by work space developments, and increasing housing provision through a multitude of different housing tenures.

As an example we are incorporating later living developments into towns and cities across the country as part of our health and well-being agenda. According to Arco, residents in retirement communities are less likely to enter hospital, with unplanned admissions being found to reduce from eight to 14 days to one to two days. This can save millions for local economies.

Or it could be about providing the necessary amenities for a city, such as retail. In Cambridge, we have been transforming the Grafton Shopping centre, to make this a fit-for-use retail destination for the people of Cambridge.

The future of our energy system must be clean and more responsive to consumers, costs must be reduced and service delivery optimised. Legal & General is investing long-term capital into the evolving landscape of the energy sector in order to mature technologies, accelerate progress to low cost, low carbon economies and reduce the cost of power for consumers. Investment focus in this sector to date includes renewable wind and solar power through NTR Plc and Oxford Photovoltaics respectively, alongside electric vehicle charging infrastructure business Pod Point. The aim is to create more efficient houses and buildings for our cities, utilising innovative technologies to control, manage and store energy in order to make the most efficient use of the mix of various energy resources available.

These needs and necessary infrastructure should be considered in any city plan as a matter of urgency, to ensure a focus on creating an efficient low carbon energy system and a resourceful water usage system to ensure waste avoidance and recycling.

## L&G's social charter

Legal & General's house building business has also looked at how much social value it can create at Buckler's Park in Crowthorne, its 250-acre housing community in Berkshire. This has been established by looking at three main areas:

- **Utilising a Social Value Tool Kit** – to monitor and communicate how much value Legal & General Homes have created to the benefit of the local community.
- **Procurement** – included a weighting on social capital creation on its tendering. On two contracts alone, Legal & General Homes has created £2.895m of social value for the local community.
- **Empowering Local Community** – creation of the UK's first Social Value Charter.

The Social Value Charter is a long-term, up front public commitment by a development investor to deliver positive community impact to the future population in a specific named place. It is measured in a total social value number in £s, and by specifying the assets being created for the community's benefit. This is in addition to what development investors have to do through Section 106 and planning obligations, and is a voluntary commitment to a community.

This approach highlights the importance of working with the local authority and being in a dialogue with stakeholders from the outset on how our investments could benefit the community. It is then possible for the community to be empowered to think about how it can benefit from our development activity. By embedding social value at an early stage, it is possible to help regenerate derelict urban areas to improve a community, bring more jobs to the local area, maximise land density and increase economic productivity. This is why it is important for all investors to think about the impact of their investment in its widest sense, whatever their timeframe might be.

By setting the foundations for healthy and well-enabled towns and cities from the outset, through close dialogue with local authorities and with city plans factoring in a place's energy and infrastructure needs from the off, we expect to have a positive impact on the lives of our customers and the wider society.