

Briefing Note 8: Providing Housing For Older People

Introduction

Currently, over 11 million people (18.6% of the total population) are aged 65 years or older. By 2066 there will be a further 8.3 million (26%) older UK residents; and people aged 80 plus will more than double to over 6 million.¹ Nearly half of older households include someone living with a long-term illness or disability.²

Realistic and desirable policy objectives

- **Reduce the number of older people living in unsuitable homes:** Only 12% have access level with the entrance of their building, 46% with a bathroom on the entry level of their home in 2020-21; and over 50% of older households in homes with an Energy Efficiency Rating of D or below³.
- **Reduce the proportion of older people, living alone (52%)** with lower wellbeing, and higher rates of loneliness and associated poorer physical and mental health.
- **Decrease the travel time, increase care time and numbers of care staff** for senior citizens living dispersed and isolated lives⁴.
- **Provide specialist housing schemes** for older people that typically generate cost savings to healthcare and social care providers⁵ and bring economic benefits to their immediate local area.⁶
- **Increase the supply** of older people's housing to keep up with growing demand in areas of wider housing value⁷.
- **Meet demand for different retirement housing options** to achieve downsizing or staying in existing housing, with improvements, or alternative living arrangements (cohousing, cooperatives, multigenerational living) as evidenced by u3a⁸.

Research over several years by u3a found that

37% of respondents have already moved / downsized.
48% plan to stay in their current home, with **44%** saying yes for now, but may need to move later and **8%** not planning to stay.
27% plan to make changes to their homes, and many have already done so.
75% want to stay in a multi-generational setting and **25%** to live with older people.
20% want a retirement housing scheme.
7% interested in a co-housing/ co-operative scheme for older people, **plus 5%** who want cohousing for all ages - a total of **12%**.

¹ P14 "Our Future Homes" Older Peoples Housing Taskforce 2024

² P14 "Our Future Homes" Older Peoples Housing Taskforce 2024

³ P14 "Our Future Homes" Older Peoples Housing Taskforce 2024

⁴ P 15 "Our Future Homes" Older Peoples Housing Taskforce 2024

⁵ See <https://www.extracare.org.uk/app/uploads/2023/05/full-report-final.pdf>

⁶ T. <https://www.housinglin.org.uk/Topics/type/Silver-Saviours-for-the-High-Street/>

⁷ Chart based on data supplied by the Elderly Accommodation Counsel see <https://retirementhousinggroup.com/rhg/wp-content/uploads/2022/12/RHGuk-Planning-for-Retirement-December-2022.pdf>

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How desired policy objectives can be achieved in the present circumstances

Government policy could do more to increase specialist housing supply for older people and make general needs housing provision more age friendly by:

Using planning policy to boost new build supply: National Planning Policy Guidance (NPPG) should require local plans to set appropriate targets for specialist older persons housing delivery, allocate sites in suitable locations specifically for older people's housing and include an older persons housing strategy.⁹ Key outputs should be monitored in the Authority Monitoring Report.

Where there is identified need, local plans should include **a general policy presumption in favour of specialist older people's housing schemes in sustainable locations**

Lifetime Neighbourhoods: the National Model Design Code (NMDC) should require new development to be age-friendly and inclusive¹⁰ and specify that specialist housing for older people should be located, wherever possible in sustainable locations, in close proximity to good public transport, local amenities, health services and town centres.

Using viability appraisal where evidence shows that different types of specialist housing development or different locations are not viable, or viability is more challenging, different requirements should be set for affordable housing and CIL within the Local Plan or CIL charging schedule

Affordable housing for older people: 10% of delivery through the Homes England and GLA Affordable Homes Programme should be supported housing for older people

Building regulations and accessible housing Make it a mandatory standard that all new homes are built to Part M4 (2) of the Building Regulations; wheelchair accessible dwellings under Part M4 (3) of Building Regulations only be required where full occupation by those for whom they are intended can be reasonably ensured.

The recent increase in funding for the **Disabled Facilities Grant for existing housing** is welcome and councils and housing associations should now be required to make resources available to ensure speedy processing of grant applications¹¹.

The Leasehold and Freehold Reform Act 2024 as amended has laid the groundwork for important provisions to regulate leaseholds, estate management and improve redress schemes. Further secondary legislation, to be consulted on during 2025,¹² should include measures to require developers and estate agents to provide upfront information in a standard form on what services are provided in individual schemes and the costs to the consumer.

⁹ See <https://www.housinglin.org.uk/Topics/type/HAA-Manifesto/>

¹⁰ See <https://www.housinglin.org.uk/Topics/type/Creating-Age-Friendly-Developments-A-Practical-guide-for-ensuring-homes-and-communities-support-ageing-in-place/>

¹¹ <https://www.ageuk.org.uk/siteassets/documents/reports-and-publications/reports-and-briefings/health--wellbeing/disabled-facilities-grant/the-disabled-facilities-grant-a-step-change-improving-delivery-of-the-disabled-facilities-grant.pdf>

¹² <https://mhclgmedia.blog.gov.uk/2024/11/22/leasehold-reforms-to-improve-millions-of-lives/>

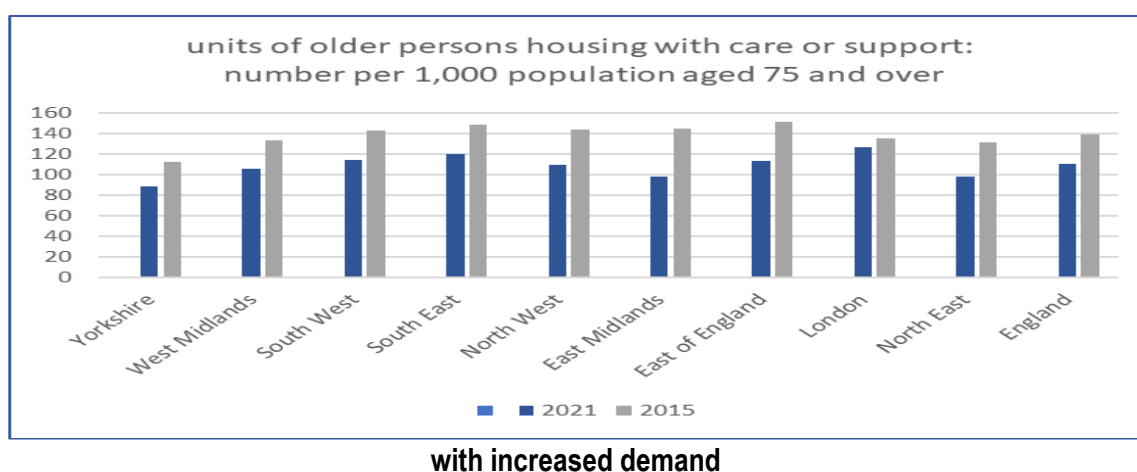
Educating estate agents and conveyancers: Secondary legislation and guidance should require estate agents and conveyancers, who offer services selling specialist older people's housing, to ensure that relevant staff are properly trained in key issues, including understanding the different levels of support and care offered, the role of event fees, service and other charges (if applicable) and the ongoing commitment to payment of service charges until a property is sold.

Increasing awareness of older people's housing options. Government and providers should work together to fund a national online platform and Advice Line for older people and their families. This could be based on the existing Elderly Accommodation Counsel service¹³ but provide more comprehensive information about the different housing options that exist, the services they provide and what is available locally. The local Home Improvement Agencies¹⁴, service should be extended to provide advice to people who wish to stay in their own homes and who do not qualify for means tested grants and loans but need innovative financing options.¹⁵

How successful delivery can help achieve the government's key missions

- Regenerating areas by building and improving housing for different aged populations
- Achieving better health and welfare of older people; reducing care and NHS costs.
- Contributing to an increase in skilled work in an area
- Releasing family sized housing; and improvements to and energy efficiency of the existing housing stock

As the population ages the supply of specialist older people's housing is failing to keep pace



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¹³ <https://eac.org.uk/>

¹⁴ <https://www.findmyhia.org.uk/abouthias>