



The Housing and
Ageing Alliance

Creating homes we want to grow old in:

A 15-point plan from the Housing and Ageing Alliance



Introduction

The aim of the Housing and Ageing Alliance is to bring about improvements to the housing and living conditions of older people.

The HAA believes that homes, communities and housing related services should be planned and designed in ways that enable choice, control, inclusion and independence.

With members drawn from national and local groups across the housing sector, older people's charities and representatives from older people's forums across the country, we work together to influence decision makers to achieve this.

In this manifesto, we detail our 15-point plan for the next government. In summary, we believe:

1	A national older people's housing strategy should be developed by central government.
2	Older people should have access to independent information, advice and advocacy around housing and care options in later life.
3	Government should establish a Cabinet-level Minister for older people and ageing.
4	An Older People and Ageing Commissioner should be appointed.
5	Local authorities should develop older people's housing strategies that map existing housing for older people across all types and tenures, its availability and condition, and where there are notable gaps.
6	All older people should have the right to access practical, affordable housing repair and adaptation services.
7	Government should stimulate a greater range of financial products and develop a strategy to encourage homeowners and landlords to invest in improving, maintaining and adapting homes.
8	There should be a radical improvement in the speed and efficiency of Disabled Facilities Grant delivery and government should consult on the means test, upper limit and funding allocation.
9	Local and national planning guidance should increase the supply of housing for older people, including a requirement to assess and then plan for specialist housing for older people across all types and tenures in Local Plans, and encourage delivery.

10	The National Planning Policy Framework should have stronger direction on older people's housing, including affordable housing, and age-friendly communities.
11	Government should implement without delay its commitment to increase accessibility standards of new homes.
12	Homes England investment in all supported housing should expand, with a minimum of 10% of its grant programme to be for older people's housing.
13	Planning for specialist homes should encourage common spaces in new-build developments, tackling isolation.
14	Research is needed to tackle the issues and barriers to extending shared ownership for older people in mainstream and specialist homes.
15	Government and local authorities should engage with the recommendations of the TAPPI Inquiry and Smarter Homes for Independent Living to increase access to technological solutions.



Living and ageing well

In the next five years, the population in all English regions will increase and age. By 2045, 3.1 million people in the UK will be 85 and older, which equates to 4.3% of the population¹. As the population ages, so does the likelihood of more of us living alone; in 2021, 30.1% of over 65s lived by themselves². A growing number are ageing without children - estimated to be two million over 65 by 2030 - and are 25 per cent more likely to go into residential care³. There is growing awareness of the implications and costs of loneliness.

According to Alzheimer's UK, one in three people born in the UK today will develop dementia in their lifetime. Our homes and neighbourhoods are critical to enabling us all to live safely and well as we age, maintaining our connections with others in our local communities and networks. However, we currently lack the national and local support to do that, and to continue to exercise choice and control over where and how we live.

A national strategy is needed to set a positive vision for how we might live and age well, with a range of housing options within accessible neighbourhoods and alongside appropriate support and care services and technologies. This should be supported by a clear cross departmental action plan to deliver the strategy, ensuring appropriate connection between critical services at governmental level to support the population to age well. It should be shaped and influenced by older people, reflecting their experiences to identify the change that needs to happen to deliver that positive vision.

This would provide a context for action by local authorities and partner agencies (including health and care) to plan for more housing models, increase choice, and raise awareness amongst older people, to plan proactively for a healthy and active older age.

Adaptations help people maintain their way of life for longer...

Chhaya's brother-in-law was in his late seventies when he fell down the stairs. He was diagnosed with early-stage dementia and developed health and mobility issues.

The family managed to adapt their home so that he could stay and continue the Hindu traditions and family life which was so important to him.

The stairs were curved and needed a bespoke lift, there were eight steps to the back garden, some walls needed strengthening for grab rails and they had to build an extension. They managed to do it though and Chhaya feels that he was "beautifully looked after" by his family. "No one thinks they are going to get old," she says, "I am pleased that I personally live in an accessible home which is easy to use and adapt if my needs change."

Rasila cared for both her mother and father for over 30 years. When her father became unwell, she felt it was important for them to remain together and in their cultural community.

She had already bought a house with that in mind and was able to adapt it. She feels they were lucky to have had the means and the kind of home that made it possible.

It depends, says Rasila, "on what kind of house you are living in and whether you can find the funds for the adaptations you might need".

We believe:

1	A national older people's housing strategy should be developed by central government. This should demonstrate what a continuum of good housing options for older people should include, covering new and existing mainstream homes, specialist and care-ready housing, and establishing a framework for local strategies.
2	Older people should have access to independent information, advice and advocacy around housing and care options in later life. This should build on the housing options FirstStop model to also include support to improve the safety and suitability of older people's current homes.
3	Government should establish a Cabinet-level Minister for older people and ageing with responsibility for co-ordinating departments around older people's housing and care, health and wellbeing.
4	An Older People and Ageing Commissioner should be appointed, as is already in place in Wales, to give marginalised older people a voice on housing and related matters, investigate relevant issues, challenge age-based discrimination, influence policy and legislation and suggest ways to tackle inequalities.



Improving homes and communities

Most older people have spent their lives in mainstream homes, and wish to remain there for as long as possible⁴. However, often our home is not fit for purpose as we age, and problems with poor housing conditions are widespread. Only 19% of homes have step-free access. Many low-income older householders (particularly in parts of the North) own non-decent homes. Close to half of the 4.1 million homes in England that are non-decent are occupied by people over 55⁵. Where these are homeowners, up to 50% cannot afford the work required⁶.

Many people are also unaware of how adaptations could help them to live more safely at home and there is a lack of independent advice and support. Few people know that Disabled Facilities Grant funding is available and those that do often experience long delays in having work approved and done through this route. Poor customer service and inefficient processes mean people are waiting far too long for adaptations.

This has huge health implications. Inaccessible homes make it more difficult for older people to live independently, putting greater pressure on a stretched social care system. Risk of falls in the home and excess cold are among the most common reasons for homes failing the Decent Homes Standard, and both risks have a disproportionate impact on older occupants' health – and increase NHS costs. BRE estimates that conditions arising from poor housing cost the NHS £1.4 billion a year. Administration of the grant needs to be radically improved with particular attention given to the user journey for housing association tenants. The Government should bring forward promised consultations on the means test, funding allocations and the upper grant limit. The DFG limit has not kept pace with costs and this leads to funding shortfalls in some cases and results in delays, compromises and applicants dropping out of the process.

We believe:

5	<p>Local authorities should develop older people's housing strategies that map existing housing for older people across all types and tenures, its availability and condition, and where there are notable gaps. The strategies should include plans to tackle disrepair and prevent the decline of existing housing. Strategies should identify ways to support improvements in existing homes, linked to local plans for regeneration and retrofitting to meet carbon reduction targets and support affordable warmth. These should also underpin a plan to deliver more new homes across a range of types suitable for older people. These strategies should be developed in partnership with local older people.</p>
6	<p>All older people should have the right to access practical, affordable housing repair and adaptation services (e.g. Good Home Hub model). Research should be conducted on current levels of access to such services, and a plan put in place to increase this. This should include more home improvement agencies and handyperson services for older people in all tenures.</p>

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Government should stimulate a greater range of financial products and develop a strategy to encourage homeowners and landlords to invest in improving, maintaining and adapting homes. Money already being spent on renovation needs to be used more efficiently to also improve the suitability of homes for ageing and the Government could create a Government-backed scheme to allow high street lenders to further explore the market for people who can afford to pay for improvements.

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There should be a radical improvement in the speed and efficiency of Disabled Facilities Grant delivery and government should consult on the means test, upper limit and funding allocation to increase awareness of and access to quicker and more effective adaptations.

Home improvements can take too long and success isn't guaranteed...

For example, when two older housing association tenants who could no longer use a bath needed a shower installing, the process lasted three years – despite the work itself only taking 10 days.

Age UK first spoke to the tenants in April 2020. They were looking for a new flat because their housing association had told them it was not possible to install a shower. After repeated attempts to contact the relevant housing officer so that the two older people could be referred for a Bathing Assessment, the assessment was completed in the October and confirmed a shower could be installed.

Following repeated chasing of the case by Age UK, after a year the project was put out to tender and, in June 2022, the contractor was commissioned to undertake the work. However, an asbestos report for the wrong property had been sent to the contractor, so they were initially unable to proceed.

Age UK sent a formal complaint to the housing association and works were finally completed in April 2023.

In another example, a housing association submitted a planning application for a single storey extension to a semi-detached house to provide an accessible bedroom and bathroom for a wheelchair user.

Disabled Facilities Grant was in place and there were no objections. However, the application was refused on design grounds and there was no reference in the officers' report to the Public Sector Equality Duty on local authorities to reduce or minimise disadvantages suffered by people due to their protected characteristics (including disability). Three years on, revised plans for the extension are being drawn up for resubmission.

New housing

While the housing crisis is often presented as an issue for younger people, its impact on older people is also severe.

According to the Centre for Ageing Better, more than 4 million over 50s would like to move home but many do not achieve it. An undersupply of appropriately-sized and adaptable housing of all forms is restricting choice for older people and preventing them from being able to do so. As well as benefiting older people, this would free up larger homes for younger people and first-time buyers. Many older people will choose to continue to live in mainstream homes. It is therefore vital that new mainstream housing is developed in such a way as to support more people to age in place, with properties which are both accessible and adaptable as needs change - considering details such as the height of ovens and kitchen cupboards and ensuring a bath can easily be swapped for a shower.

Planning policy is largely silent on the need for housing for older people. Local and national plans need to recognise that many older people will want to live in homes that do not appear to be designed specifically for an older population. New builds must address the shortage of options, providing homes that appeal to those in their 50s and 60s but are also suitable if someone becomes frailer and less mobile as they age. Local authorities often do not have clear policies in place to support older people's housing. There is limited understanding of what housing for older people might be, and the value it provides for individuals living within and around it, and as such it can be difficult for housing providers to gain planning permission; older people are regularly not consulted at the pre-application stage and so often permission is refused⁷.

Too few local planning authorities (LPAs) have adequate plans in place to address our ageing population. In addition, it is predicted that only 31.5 per cent of new homes to be built in England (2020-30) will meet any accessibility standards⁸. Accessible homes support people to age in place, retain their support network and minimise deterioration in their mental and physical health and reduce the burden on the care system.

Government committed to introducing higher accessible and adaptable standards to all new homes in July 2022; this should be implemented with urgency to increase the volume of accessible homes – currently only 9 per cent of housing has features that make them visitable – not liveable - by disabled people⁹. Making higher standards mandatory for new homes will enable LPAs to focus on assessing the need for and delivering the wheelchair accessible homes required, for people of all ages, in their local areas. Delivering new homes to the M4(2) Accessible and adaptable standard as a default will also make adaptations speedier and less costly to deliver, relieving pressure on local authority resources.

We also need more solutions for older renters. English Housing Survey data shows that renters aged between 65 and 74 currently spend 40% of their income on rent. More than half of private rented sector tenants aged between 45 and 64 have no savings and rising rents mean that many of these people will be unable to afford their current home in retirement.

A third of those aged 50 will have moved by the age of 70, according to the Institute for Fiscal Studies, and surveys consistently show that older people do not consider themselves to be "old". So, local plans must recognise that older people need a broad range of housing options which appeal to those at all stages of an older life.

We believe:

9	<p>Local and national planning guidance should increase the supply of housing for older people, including a requirement to assess and then plan for specialist housing for older people across all types and tenures in Local Plans, and encourage delivery. Delivery should then be monitored.</p>
10	<p>The National Planning Policy Framework should have stronger direction on older people's housing, including affordable housing, and age-friendly communities with the expectation that Local Planning Authorities will:</p> <ul style="list-style-type: none">a develop housing needs assessments that take account of the local ageing populationb link with health and care strategiesc identify potential areas for appropriate specialist developmentd provide certainty at the earliest stages of planning obligations for specialist housing.
11	<p>Government should implement without delay its commitment to increase accessibility standards of new homes to ensure all new housing is built to Part M4(2), including an expectation that LPAs identify and meet local need for wheelchair accessible Part M4(3) homes.</p>



Specialist homes

Retirement and care ready housing, such as retirement housing, extra care schemes or integrated retirement communities, have been demonstrated to support older people's health and wellbeing, and many provide a hub for older people in the wider local community. With the increase in people ageing alone, the facilities and opportunities to socialise that such specialist housing provides is a huge bonus, as loneliness has been identified to have as detrimental impacts on health as smoking 15 cigarettes a day.

Many older people would be willing to consider moving to this type of home, but often there is not something suitable in the local areas of their choice. While 35% of over 55s would consider specialist retirement housing, 80% of people do not fully understand the options available and younger people's assumptions about what older relatives want are often wrong¹⁰. This lack of understanding also impacts planning, leading to many schemes being refused, in turn reducing the options for older people in some localities. Just c.7,000 new properties are delivered each year against a potential requirement for more than 50,000¹¹.

The inclusion of many communal facilities in the design of specialist housing can make viability of this housing, particularly for home ownership, challenging in some parts of the country, particularly in the Midlands and North, and more support is needed to expand this opportunity for older people who want to remain home owners. Shared ownership has significant potential to make a move into more appropriate housing an affordable option for many older people¹². Greater reassurance needs to be provided for consumers around this, alongside a clear regulatory framework for this form of housing.

Specialist housing and care is not immune to the intense workforce challenges facing social care. A strong focus from government on tackling these challenges would benefit both the residents of specialist housing and, because of its value as a preventative service, help reduce demand for the NHS.

The additional support that comes with specialist housing can transform lives...

When the manager of a socially-rented retirement housing location noticed one of their residents often had no money available, was behind with rent payments and had no food, they raised a concern, alerting Anchor's safeguarding team and informing the Local Authority.

A conversation with the resident confirmed that they were being asked for money by someone they knew and they struggled to say no. The team discussed the concern and agreed the next steps to be discussed with the resident. A social worker also investigated and provided ongoing support to the resident.

The manager supported the resident contacting their bank and a flag was placed on the resident's bank account which reduced the risk of further abuse. A referral was then made to Anchor's Be Wise team, who supported the resident with a full benefit entitlement review and offered practical assistance on a range of topics to help them make the most of their money. Food vouchers and financial support in the form of a payment were issued to the resident under Anchor's hardship fund.

The manager helped the resident report the crime to the police. The resident chose not to pursue it further but, with this support, felt empowered to speak up and the abuse ended.

We believe:

12	Homes England investment in all supported housing should expand, with a minimum of 10% of its grant programme to be for older people's housing, particularly to support areas where there are viability challenges (e.g. for low cost home ownership models in the Midlands and North).
13	Planning for specialist homes should encourage common spaces in new-build developments, tackling isolation, and incorporate the Healthy Homes principles of accessibility, inclusion and adaptability. Local authorities should also set out clear standards expected for specialist homes, developing these with the involvement of older people.
14	Research is needed to tackle the issues and barriers to extending shared ownership for older people in mainstream and specialist homes, building on the work of the SO HAPPI report – to increase access to, affordability of and confidence in this model.



Specialist housing and care for older people takes many forms and is operated by a wide range of providers in the not-for-profit and for-profit sectors.

Evidence indicates that such housing provides a range of benefits including a lower likelihood of admission to residential care, reduction in the use of home care and reduced loneliness.

As well as keeping older people independent for longer, specialist retirement housing provides many wider socio-economic benefits...

It reduces the impact of the ageing population on the NHS and social care system and often revitalises town centres and high streets by regenerating central, brownfield sites where older people typically wish to live.

WPI Economics found that retirement housing has the most positive economic impact of any residential development. A typical retirement development generates £550,000 of spending per year – with £347,000 going to local shops on the high street, supporting retail jobs and keeping amenities open, helping to regenerate local town centres.

Just c.7,000 new retirement properties are built a year, against demand for up to 50,000 new retirement properties a year as the population ages. The EAC has found that there are just circa 750,000 retirement properties currently covering all types and tenures, against a total population of 12.5m older people in the UK. Extra care provision varies hugely between local authority areas from under 5 to over 50 units per 1,000 over 75 year olds.

Almshouses, for example, are typically small scale with 80 per cent of the 1,600 charities operating with fewer than twenty homes. Overall, they provide around 32,000 units of affordable housing, predominantly for older people on lower incomes.

Living in an almshouse generates financial benefits to the social care and health economy of an estimated £1,340 per almshouse resident, per year.

Integrated Retirement Communities are typically larger scale and have leisure facilities, where many residents can relax and unwind, and keep fit and active, helping to improve physical and mental health.

The experience of Linda Green, 76, demonstrates this perfectly. Linda has a biological age of 51 by attending the gym at her home, Inspired Villages' Ledian Gardens in Kent, three to four times a week. Linda has directly linked her fitness regime to improved wellbeing, stating: "My initial aims were just to get fitter and lose a bit of weight but I found the more I started doing, the happier it made me and gave me a sense of achievement".



Technology

Technology is increasingly important in enabling older people to live and age well in their homes; whether tracking factors such as temperature and moisture in air to tackle condensation, damp and mould that affect health conditions, or devices that monitor people's daily life patterns or health indicators, and alert where there are indicators of concern.

Systems should be easy to use and information and advice should be available to help older people understand the benefits from these measures alongside adaptations etc to make their homes fit for purpose as they age.

Technology can significantly improve older people's safety, independence, and quality of life through devices like digital call alarm systems, motion-activated lights and tablets.

Drawing on the influential HAPPI report, the Technology for our Ageing Population: Panel for Innovation (TAPPI) project aimed to improve the 'care ready' way technology is used in housing and care for older people. Led by the Housing LIN, the TEC Services Association and funded by The Dunhill Medical Trust, the TAPPI team worked across six sites in England Scotland and Wales, embedding themselves with housing providers, care agencies and tech manufacturers to test out the scope and opportunities that technology can present to enhance the lives of our ageing population and the barriers that prevent its adoption.

Technology helped facilitate access to vital services and resources, reduced isolation and improved overall wellbeing. And, by embracing technology-enabled care at home, older residents were able to maintain their independence while receiving the support they need.

Crucially, lessons from TAPPI emphasise the importance of co-production with residents from the outset.

Find out more about TAPPI at: www.housinglin.org.uk/TAPPI

The HAPPI report is available at: www.housinglin.org.uk/Topics/browse/Design-building/HAPPI/

We believe:

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Government and local authorities should engage with the recommendations of the TAPPI Inquiry and Smarter Homes for Independent Living to increase access to technological solutions.

Sources

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- 8 [Forecast for accessible homes, Habinteg](#)
- 9 [English Housing Survey](#)
- 10 [Fragmented UK, Anchor](#)
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- 12 [SO HAPPY](#)







The Housing and Ageing Alliance

The aim of the Housing and Ageing Alliance is to bring about improvements to the housing and living conditions of older people.

The HAA believes that homes, communities and housing related services should be planned and designed in ways that enable choice, control, inclusion and independence.

Members are drawn from a wide spectrum of sector leaders, with current members from:

Age Action Alliance, Age UK, The Almshouse Association, Anchor, Associated Retirement Community Operators, Centre for Ageing Better, Chartered Institute of Housing, Elderly Accommodation Counsel, Foundations, Habinteg, Housing Learning & Improvement Network, Independent Age, International Longevity Centre-UK, McCarthy Stone, National Housing Federation, Northern Housing Consortium, Older People's Housing Champions, Royal College of Occupational Therapists, Town & Country Planning Association.

For more information, please visit:

www.housinglin.org.uk/housing-networks/HAA/

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