



A Home for the Ages

PLANNING FOR THE FUTURE
WITH AGE-FRIENDLY DESIGN

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Foreword	3
Executive summary	5
Recommendations	6
Introduction	8
Chapter 1 The geography of changing demographics	12
Chapter 2 The growing cost of failure	24
Chapter 3 Spotting the opportunity	32
Chapter 4 A new approach	38
Annex	42

Foreword

Look beyond changes in appearance and material and you will find that the new homes we build today differ little from those put up generations ago. This fixation on the past matters because our society has changed – people are living longer, families and communities are more dispersed. A lack of resources at a local level also means that housing is increasingly disconnected from public transport and social infrastructure.

This a problem for those who face growing old in a house that is not suited to how they want to live . Moreover, people staying put for longer in unsuitable family-size homes has contributed to a supply-driven housing crisis that has excluded millions from the stability of home ownership or secure tenancy. We can no longer go on building more of the same: we need to recognise the changing circumstances we face and act accordingly by mainstreaming age-friendly design considerations in our homes and the planning system.

Working with enlightened developers and committed community groups, architects are already demonstrating that there is another way forward: well-designed, purpose-built new homes that enable people to play a more active role in their communities and live healthy, happier lives. Yet examples remain too few to meet the significant demand. If we are to meet the challenge of housing an ageing population, age-friendly housing needs to go from being an exception to the mainstream.

While this report looks only at policies and data from England, many of the lessons, recommendations and examples have broader applicability. The arguments are compelling. I hope that this report will inspire policymakers to look at new ways to tackle the housing crisis.

Ben Derbyshire,
President, RIBA





Executive summary

We live in a rapidly ageing society. Within five years the over 60s will make-up over 25% of the English population¹ and this is a trend that is set to accelerate. Despite this, little thought has been given to how the housing need of our population is going to change.

This report focuses on those over the age of 55, as it is often the age at which residents qualify to enter retirement housing. However, this does not mean that this report suggests that retirement housing is the inevitable destination for over 55s – needs, desires and requirements are diverse and sophisticated across this group, and change across time. New data provided by the Centre for Towns for this report demonstrates that this new ‘housing crisis’ is not just an issue for areas usually associated with older populations: seaside towns and the countryside. Across every region of the country, communities will age significantly.

Demand for the varying types of age-friendly housing already outstrips supply, leaving people trapped in housing that does not suit their needs. The RIBA’s survey research shows that a quarter of people over the age of 55 are currently considering moving home, yet half of these people said that they were being prevented by a lack of options in the housing market. Design was identified as the most significant consideration among those contemplating moving home, with specific features such as adaptability and potential for ground-floor living being prominent considerations.

The concept of an age-friendly approach was originally developed by the World Health Organisation (WHO). Recognising that communities across the world are set to get significantly older, the age-friendly concept encourages those responsible for planning and designing our neighbourhoods to consider the perspective of older people. This involves making decisions to ensure their lifestyle choices are catered for and that thought is given to enabling people to continue to participate in and contribute to the community as they age.

Mainstreaming age-friendly design can help keep people active socially and economically for longer, reduce dependence on public services and bring wider positive impacts across all generations. To achieve this, there needs to be a focus on both more accessible mainstream housing and more specialised housing for older people with care needs.

Prioritising age-friendly design does not just benefit the over 55s – it should be central to tackling the wider housing crisis. In recent years, governments have focused on increasing the rate of housebuilding to make up for historic shortfalls in supply. Demand side policies like Help to Buy demonstrate a clear focus on supporting first-time buyers and those locked out of the housing market altogether.

The data produced for this report illustrates that focusing on delivering homes for the underserved older market has the potential to free up a substantial amount of family-sized housing in this country, as well as restore some much-needed variety to a largely homogenous housing market. Older people should not feel pressured to move home if they do not want to. Nevertheless, ‘rightsizing’ – encouraging people to move to a home suitable for their needs² – should be supported, with a better offer of accommodation at the right size in the right location, well connected to public transport and social amenities.



of people over the age of 55 are considering moving home



of this group said that they were prevented from moving by the lack of housing options

Recommendations

| Mainstreaming age-friendly design

There is a clear social and economic case for meeting the shortage of housing available for older people. Yet much of the housing we build fails to meet accessibility standards that would achieve this. Housing for older people does not necessarily mean specialised retirement housing. Adopting improved standards for new homes would benefit everyone, while also ensuring that what we are building does not exclude or impede the quality of life of older people.

In order to bring age-friendly design into the mainstream, the RIBA recommends:

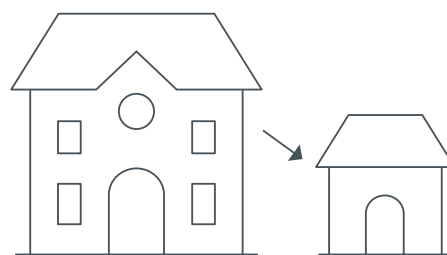
- Homes England should adopt the M4(2) Category 2: Accessible and Adaptable Dwellings standard immediately, for all new housing that receives public financial support. This is the standard designed to ensure that general housing is accessible for older people and people with disabilities, so that homes can be easily adapted in ways that enable independent living for longer.
- In the longer term, the Government should make M4(2) Category 2 standard the basic requirement for all new housing, subject to specific exemptions where step-free access is not feasible.
- Homes England should consider the local requirement for specialised old-age housing and ensure that this is catered for in development proposals it provides funding for.
- Government should expand the Community Housing Fund to encourage community-led housing schemes that specifically meet housing need for older people.

| The planning system needs to support the building of age-friendly housing

There has not been enough appetite shown by developers to deliver age-friendly housing at the scale required. To help resolve this, the development of age-friendly housing should be incentivised through the planning system and barriers should be removed. Local authorities also have a crucial role to play in ensuring that local plans include policies specific to housing older people, alongside allocating sites for the varying types of age-friendly homes required.

To promote age-friendly housing delivery through the planning system, the RIBA recommends:

- Planning Use Classes and sub-classes need to be reviewed to take account of the range of current and emerging age-friendly options and ensure that Section 106 obligations and Community Infrastructure Levy are applied appropriately.
- Local authorities should ensure that sufficient specialised housing for older people is allocated through local plans, including allocating specific sites for age-friendly housing across all tenures.
- Government should remove the requirement for 'Category 3' (wheelchair user) housing to be subject to viability testing where need can be demonstrated.



3 in 5

over 55s that are considering moving are at least partially motivated by the desire to move to a smaller home

People need support to move home

More support needs to be provided for older people looking to move home. Over half of those surveyed for this report said the process of moving home seems too difficult and around the same number said that they were put off moving home by the associated costs. Those that are considering moving said that government support would make them more likely to move. Improving the assistance available would make a big difference.

To support older people to find the right housing options for them, the RIBA recommends:

- Government should make it a legal duty for local authorities to maintain an Accessible Housing Register to make it easier for older people to identify the right housing options available to them.
- Government should support the development of a new standard that makes accessible housing easily identifiable in the sales and lettings markets.
- The Government should consult on reforms to the equity release market to encourage rightsizing.
- Government should pilot the introduction of fiscal incentives for older people moving, such as the removal of Stamp Duty when moving to a smaller home.

Public services need to be better integrated

There have been some encouraging steps forward in recognising the need to make our cities and communities inclusive to all ages. Past initiatives such as Lifetime Neighbourhoods have provided a clear target to aim for and should be revived and updated. The uptake of the World Health Organisation (WHO) Age Friendly Cities and Communities programme in some places is a positive step and provides a good opportunity for more of the UK's towns and cities to incorporate age-friendly principles throughout their organisational approach.

To improve awareness and ensure that organisations consider how to make places inclusive for everybody, the RIBA recommends:

- New settlement programmes, including New Towns, Garden Cities or large-scale public sector-led housing development, should incorporate Lifetime Neighbourhoods principles.
- Government should fund design awareness training for planners and local councillors, which should include a focus on improving understanding of how to recognise and promote age-friendly design.
- Local Authorities and Health and Wellbeing Boards should draw up joint Urban Ageing Strategy to address issues of active ageing in line with World Health Organisation (WHO) Age Friendly Cities principles.



of over 55s said that moving to housing that is better designed for their needs is a strong consideration in their decision

Cost of inappropriate housing for over 55s is likely to rise to nearly

£1 billion per year by 2041

Introduction

The failure to provide housing for older people is England's hidden housing crisis

Over 5 million of England's projected 6.6 million population rise by 2041 will be among those age 65 and older.³ As our population ages, the UK will have different needs and expectations from the built environment. Yet there is little evidence that policy makers have begun to address the issue. As of mid-2019, Parliamentary debates contained only one reference to 'age-friendly housing'.⁴ While housing is often pointed to as the key domestic priority for the country, age-friendly housing is under-represented in the debate.

We already have a significant shortage of housing options for older people contemplating rightsizing. On top of this, our social care system is underfunded, undervalued and overwhelmed. Taken together, these crises threaten to exacerbate each other with huge social and financial ramifications.

Lack of awareness on the role of older people's housing is causing widespread problems in the housing market

With the right policies, delivering housing for older people can drive economic and quality of life benefits for communities across the country. However, lack of awareness of the role that age-friendly design should play in developing better communities is a substantial barrier to progress.

Political attention to the housing crisis is understandably focused on the most obvious and immediate challenges: homelessness, safety, affordability and lack of availability. By only giving their attention to the most urgent symptoms of the crisis, policy makers are failing to address its underlying causes. To fully tackle the shortfall in housing supply, a broader range of solutions need to be considered. Reactively responding to issues invariably incurs greater cost than having in place a proactive, long-term plan. If the need for an increased delivery of age-friendly housing continues to be neglected, the situation will only be exacerbated.

Around 4% of all over 50s – over 700,000 people – moved home in 2016.⁵ Even assuming all of the people moving were in couples, the number of older households moving to a new home was substantially higher than the government's housebuilding targets of 300,000 homes per year. The scale of the market failure is so vast that even those who are lucky enough to live in a nice home with a secure tenancy or comfortable equity surplus find themselves poorly served as they contemplate their future housing options.

By 2041 the population of the UK will rise by 6.6 million, with



of this increase in the 65 and over age group

Too little thought has been given to the diversity of housing options available to over 55s

The RIBA's analysis shows that although solutions are available, the market is still not delivering new homes with the features that over 55s value most – those that are adaptable, support independent living and a good quality of life.⁶ A combination of bumper returns from the established business models of private developers, and financial pressures on social landlords means mainstream housing providers have not shown sufficient interest in meeting the demand for age-friendly housing. We hope this report will prompt new consideration as it is clear that more of the same will not cut it.

This report highlights the key policy changes needed to deliver high-quality, adaptable and age friendly homes and communities. It builds on the existing research base with two major pieces of new research: a new dataset from the Centre for Towns which unveils the places in England getting oldest, fastest and a detailed survey carried out by ComRes which reveals what matters to over 55s, and their hopes and aspirations for their next home.

This report has focused its observations on people aged over 55. This is often the age at which residents qualify to enter retirement housing⁷ and captures patterns of geographic movement across the spectrum of older people, as people in higher age-brackets are more likely to have moved for health reasons.

The Centre for Towns used data from the 2011 census and internal migration flow data from the Office for National Statistics to identify moving patterns among people over 55. ONS projection data has been used to estimate the likely composition of towns and cities over the next two decades.

To understand the views of this demographic on the housing options available to them, ComRes interviewed 1,267 people over 55 between 7th and 20th December 2018 for this report. Data were weighted to be demographically representative by age and gender.

Chapter 1 The geography of changing demographics

Over the past four decades age-demographics have changed across different types of places, from small villages to major cities. Since the 1990s, there has been a clear divergence in the types of places older people are choosing to live. Data provided by the Centre for Towns builds on this to provide an assessment of how communities across the country will change over the coming decades based on current moving patterns.

Chapter 2 The growing cost of failure

Survey data provided by ComRes reveals the lack of housing options currently available to older people. It also provides a clear assessment of the vast economic and social costs of the continued failure to adequately plan for an ageing population.

Chapter 3 Spotting the opportunity

Bringing together the survey data from ComRes about the preferences of older people with existing research on the economic potential of people over 55, Chapter 3 provides clear evidence to everybody involved in planning new homes as to why they should be focusing on providing age-friendly housing.

Chapter 4 Designing age-friendly places

Work has been done to best identify how to design housing suitable for an older demographic. Those interested need only look at the extensive design guidance that already exists on how to deliver different types of age-friendly housing. The tools are available to ensure that new homes meet the needs of our changing population – it is now up to policymakers to provide the stimulus to ensure that this happens.

Types of age-friendly housing

Scope of HAPPI influence⁸







The geography of changing demographics

The data analysed in this chapter provided by the Centre for Towns demonstrates not only how age-demographics in England have changed across different places over the past forty years but provides a breakdown of how this will impact specific towns and communities in the future. This provides clear evidence to those planning for new homes across England of the need to recognise and include the housing needs of the older population in their planning.

- Preparations for an ageing population need to step up a gear
- Our towns are getting older, faster than the rest of the country
- As young people congregate in our cities, they are being replaced by older, wealthier residents in towns
- This is a trend, not a blip
- Our small towns and villages are set to become retirement communities
- This is a challenge that affects the whole country – not just seaside towns
- Older people find cities and large towns unappealing

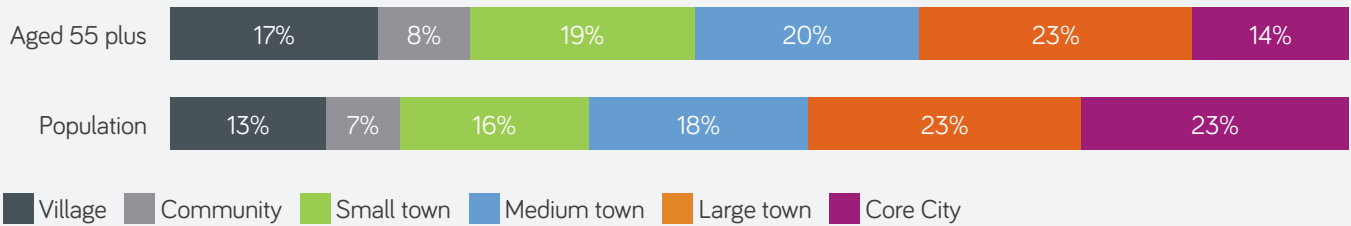
Preparations for an ageing population need to step up a gear

Over half of the UK population lives in a town – that is nearly 35 million people. It is three times as many people as those who live in villages or small communities and far more than the population of the UK's 12 Core Cities.ⁱ

Table 1.1 Centre For Towns places by population size (Source: 2011 Census)

Type	Description	Number of places	Population (million)
Villages	Population less than 5,000	5,568	7.9
Small communities	Population between 5,000 and 10,000	567	3.9
Small towns	Population between 10,000 and 30,000	553	9.6
Medium towns	Population between 30,000 and 75,000	242	11.2
Large towns	Population over 75,000	102	14.1
Core Cities	One of 12 Core Cities	12	13.9

Figure 1.1 Proportion of older people living in each of the Centre For Towns place types (Source: 2011 Census)



ⁱ Birmingham, Bristol, Cardiff, Edinburgh, Glasgow, Leeds, Liverpool, London, Manchester, Newcastle-upon-Tyne, Nottingham & Sheffield

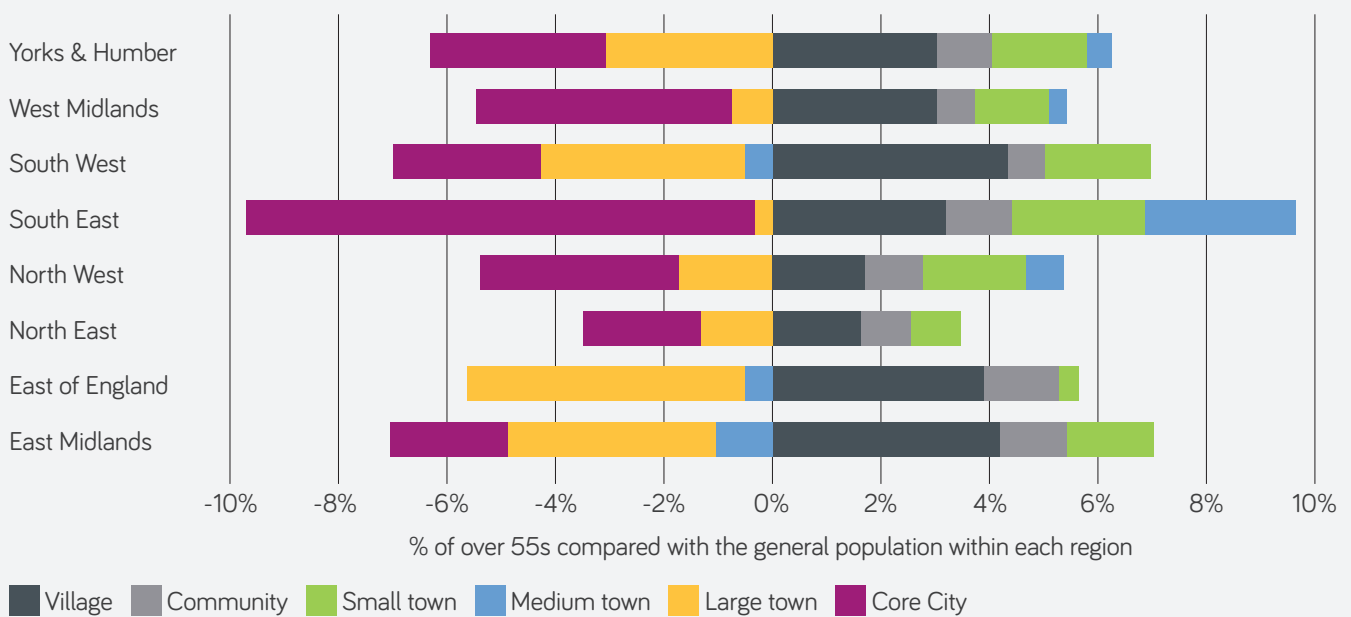
Our towns are getting older, faster than the rest of the country

Despite widespread understanding of the need to prepare for the ageing of society, there is already an imbalance in how place types are constituted, which is set to deepen in the future (Figure 1.1).

Over 55s are already significantly less likely to live in core cities and significantly more likely to live in villages and small/medium sized towns. If current trends continue, the demographic gap between young cities and older towns will become increasingly pronounced.

The demographics of Nottingham has become much younger in recent years, while the surrounding towns in the East Midlands have aged. This mirrors developments in Manchester, Liverpool, Newcastle-upon-Tyne, Bristol and Birmingham and their respective surrounding areas.

Figure 1.2 Difference between the proportion of over 55s by place type in each region compared to its general population



As young people congregate in our cities, they are being replaced by older, wealthier residents in towns

Table 1.2 shows just how revealing age is as an indicator of where people choose to move. Analysis of the net migration statistics for 2011 paints a picture of young people abandoning towns and villages in large numbers in search of large urban centres. The population of working age adults in these places is in continued decline as a large proportion of those moving in to replace the young people leaving are of retirement age or older.

Table 1.2 Net migration by region and age group (Source: 2011 Census)

Region/country	Age group			
	Under 16	16 to 24	25 to 49	Over 50
Villages	4,970	-21,143	6,654	3,373
Small communities	4,899	-19,360	6,453	5,052
Small towns	8,673	-26,432	12,739	9,301
Medium towns	3,659	-13,363	7,653	4,275
Large towns	-7,098	38,462	-13,187	-4,998
Core Cities	-25,256	78,484	-32,501	-22,309

| This is a trend, not a blip

Using projections from the Office for National Statistics, the Centre for Towns has developed a detailed picture of how the movement of people is likely to impact on the demand for housing.ⁱⁱ It shows that villages, small communities and small to medium-sized towns will continue to age substantially over the next 20 years. While a similar trend will take effect in our Core Cities, the impacts are lessened by the fact that they are already markedly younger than the other place types.

Figure 1.3 Projected increase/decrease in population to 2028 (%)

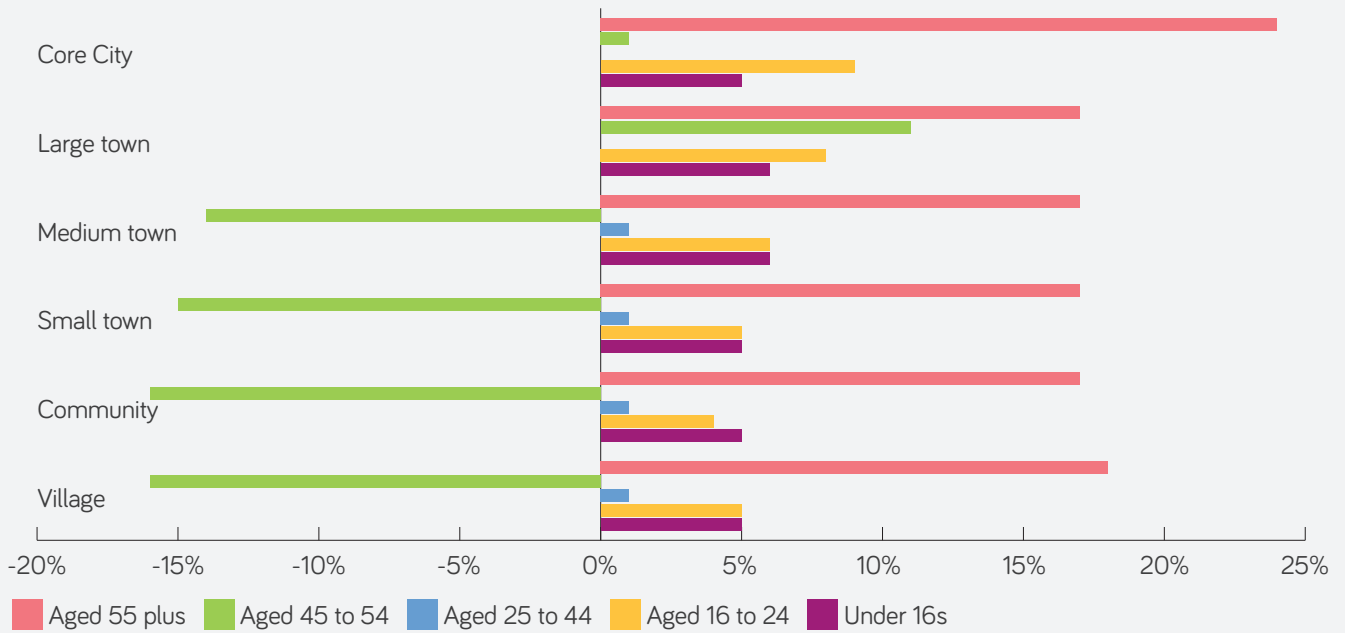
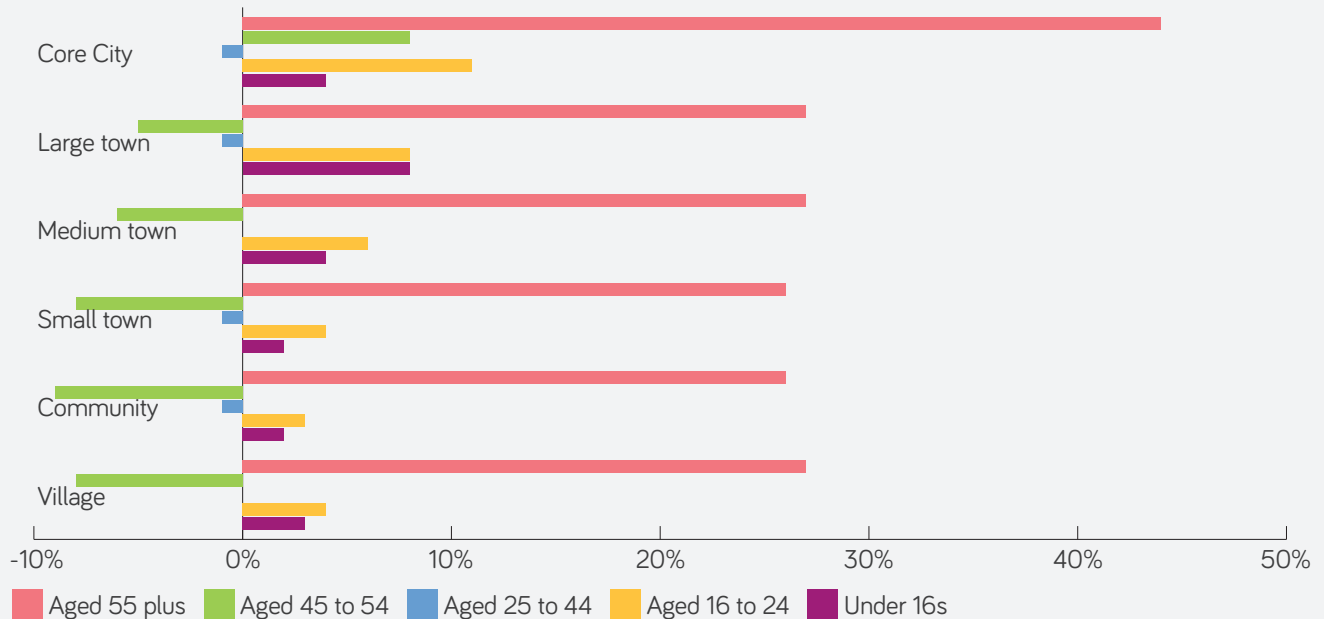


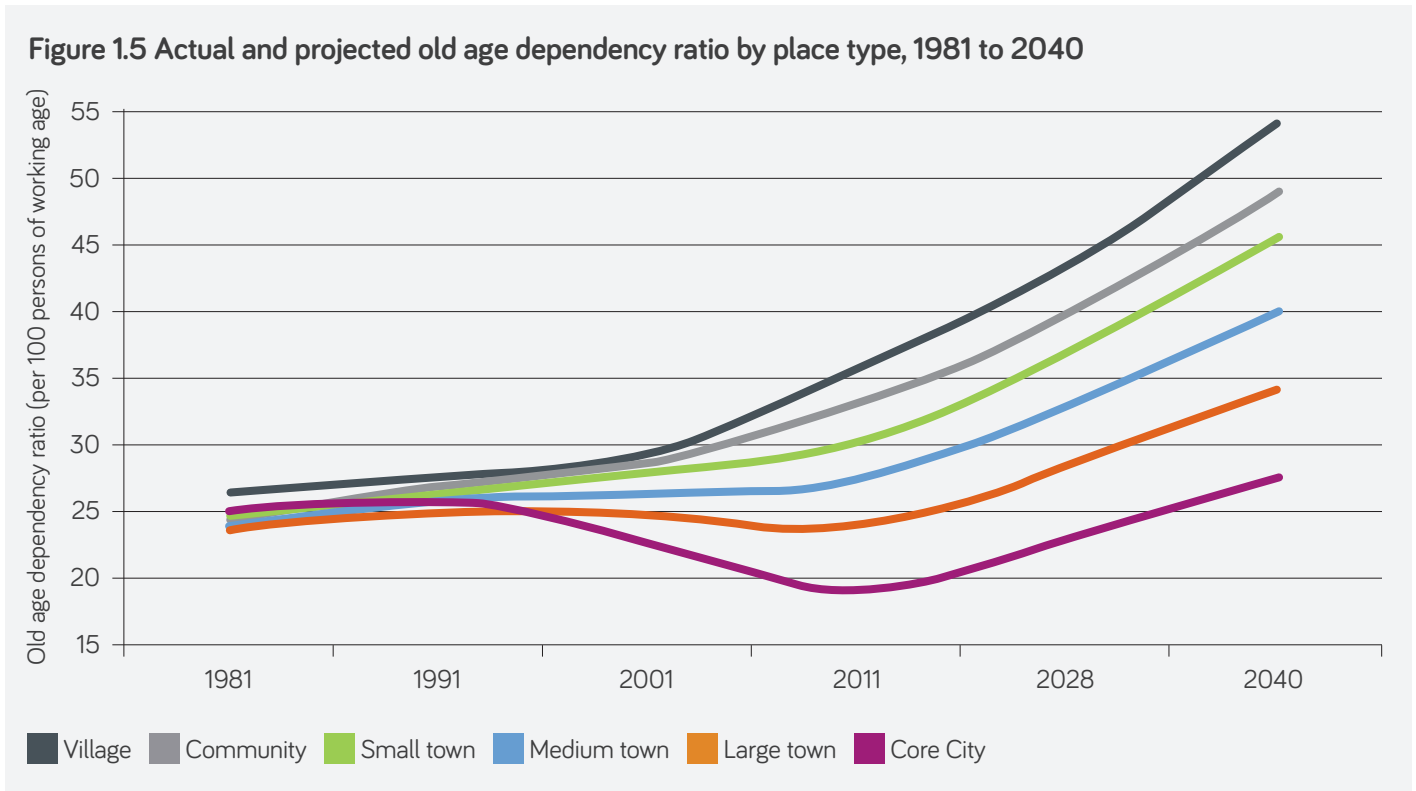
Figure 1.4 Projected increase/decrease in populations to 2041 (%)



ⁱⁱ The ONS currently provides local authority projections by age group. We have assumed each place within a local authority would change in line with the local authority overall projection to create these tables. We recognise this assumes all places change equally when we know cities are projected to get younger than towns. However, notwithstanding this limitation, it is possible to provide projected estimates and to describe which types of towns age more rapidly than others.

Our small towns and villages are set to become retirement communities

The old age dependency ratio provides a useful measure for comparison. It is used by international bodies such as the World Bank and OECD to compare changing age demographics for countries across the world.^{10 11} It is useful as it measures both increases in the older population and how this compares to other age groups. The value is expressed per 100 persons of working age. The old age dependency ratio measures the number of people aged 65 and over for every person of working age – measured as 15-64. This provides a fuller picture of how the make-up of our communities has changed since 1981 and how this will progress up to 2041.



Using the old age dependency ratio as a measure (Figure 1.5), we can see that core cities are set for a return to similar levels following a period of decline through the 1990s and 2000s, all other types of place are set to continue to rise.

For villages, old age dependency will have doubled by the time we reach 2040: with huge impacts on demand for public services and the types of job, which can be supported.

Table 1.3 Largest increases in old age dependency ratio up to the year 2041

Small town	Increase	Medium town	Increase	Large town	Increase
Ilkley	70%	Harrogate	70%	Swindon	75%
Knaresborough	70%	Aldershot	70%	Bracknell	64%
Otley	70%	Camberley	63%	Slough	64%
Frimley	70%	Newbury	62%	Reading	62%
Ripon	70%	Chippenham	61%	Milton Keynes	60%
Wetherby	70%	Glossop	61%	Northampton	60%
Catterick	66%	Bicester	60%	Oxford	58%
Thatcham	63%	Salisbury	60%	Basingstoke	57%
Sandhurst	63%	Trowbridge	60%	Ipswich	54%
Tadley	63%	Horndean	60%	Darlington	54%
Crowthorne	63%	Lytham St Annes	59%	Carlisle	53%
Wootton Bassett	62%	Havant	59%	Gloucester	53%
Corsham	61%	Shrewsbury	58%	Huddersfield	52%
Devizes	61%	Blyth	57%	Warrington	52%
Amesbury	61%	Banbury	57%	Eastbourne	52%
Caine	61%	Bletchley	57%	Crawley	52%
Melksham	60%	Bishop's Stortford	57%	Rochdale	52%
Warminster	60%	Burton-u-Trent	56%	Hastings	52%
Westbury	60%	Deal	56%	Bradford	51%
Buxton	60%	Horsham	56%	Halifax	50%

| This is a challenge that affects the whole country – not just seaside towns

There has been widespread media coverage on the impact of the UK's aging population. However, too often, even these reports underplay the scale of the change that is taking place (figure 1.6).

This failure to capture the public's attention may be down to the misconception that only certain types of places, such as seaside towns, are affected. But while these areas are indeed among the most affected (see figure 1.7) there are other regions, not traditionally considered to have an older demographic, where the population is set to grow significantly older. For example, northern commuter towns are also set for substantial change (figure 1.8).

Figure 1.6 Places with the largest projected net increases in over 55s up to the year 2041

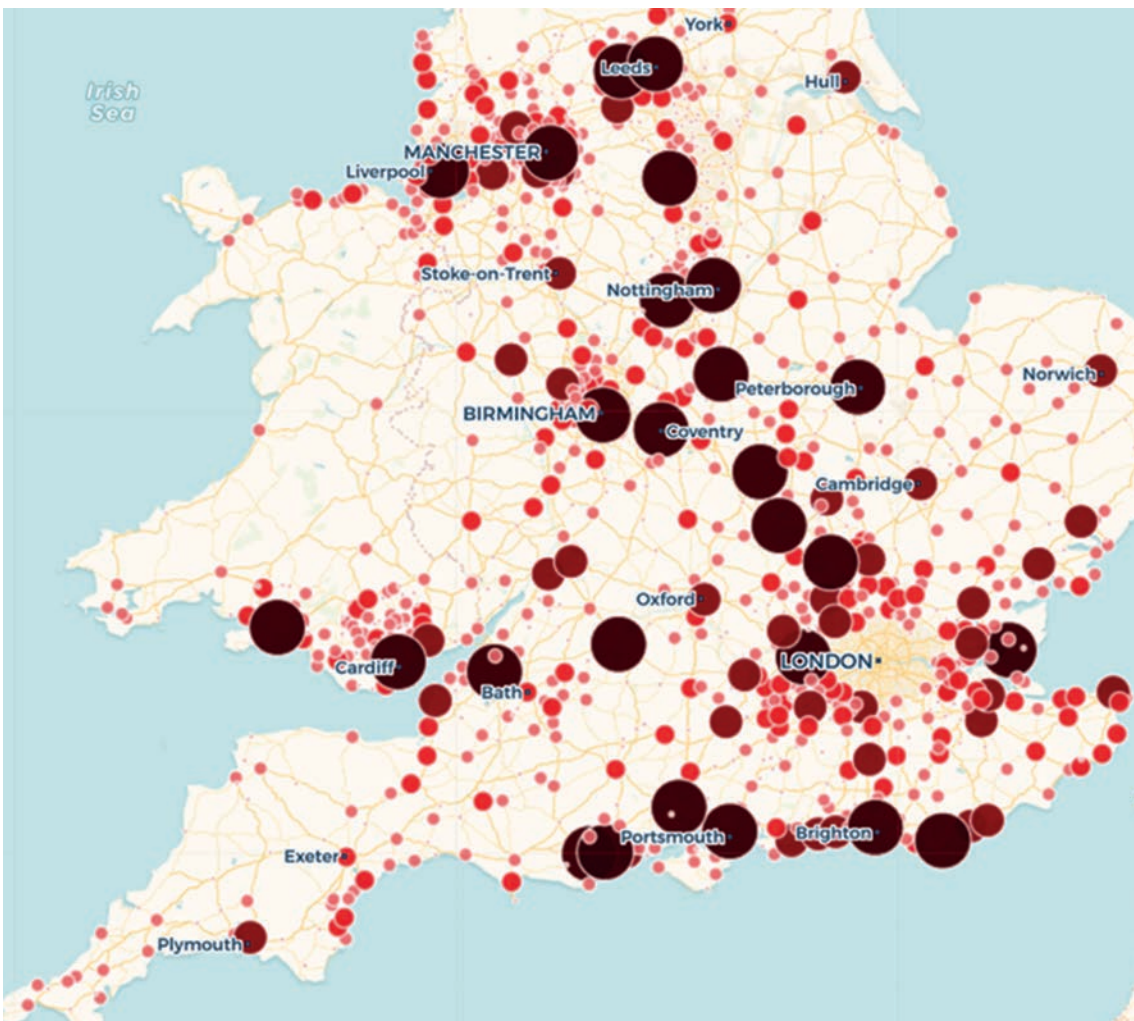


Figure 1.7 – South Coast towns with largest projected net increases in over 55s up to the year 2041

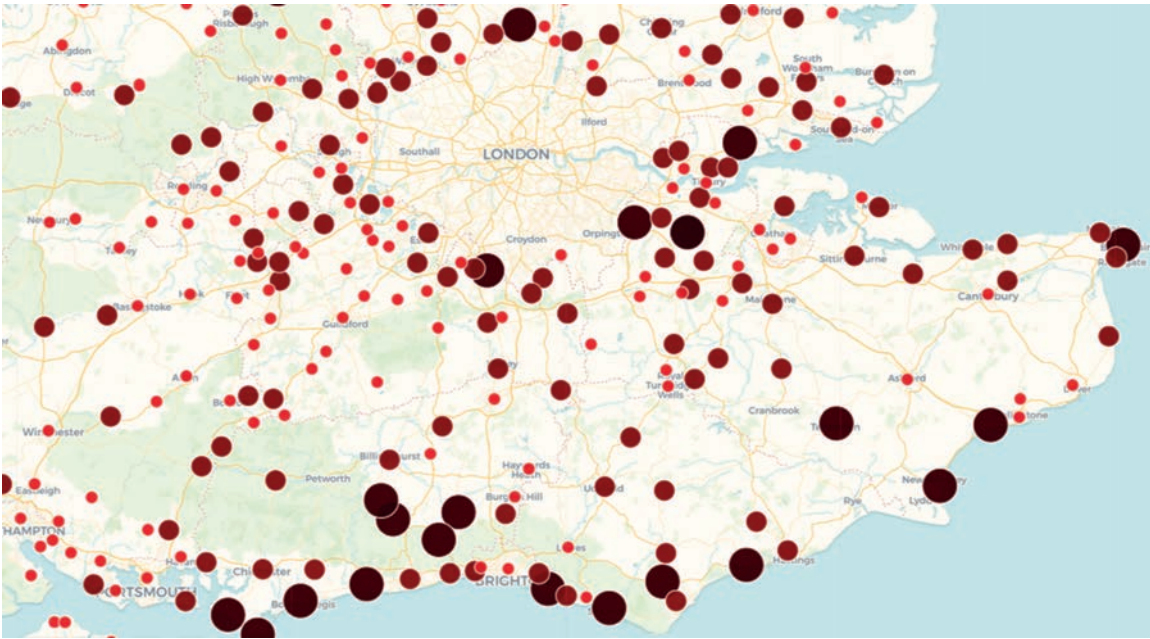
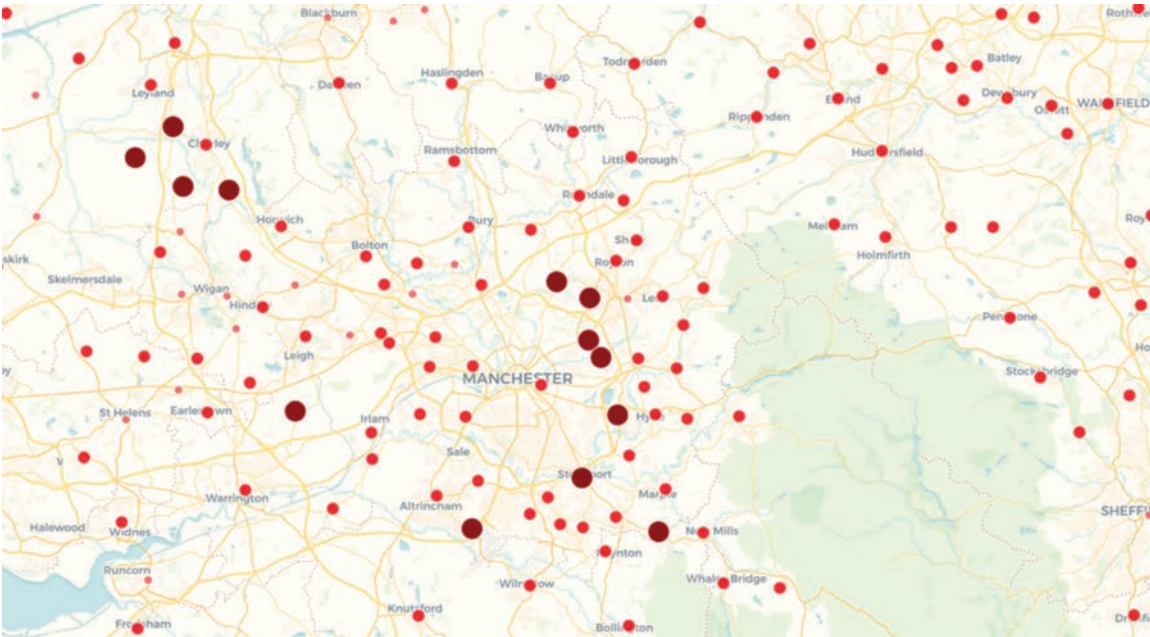


Figure 1.8 – Northern commuter towns projected net increases in over 55s up to the year 2041

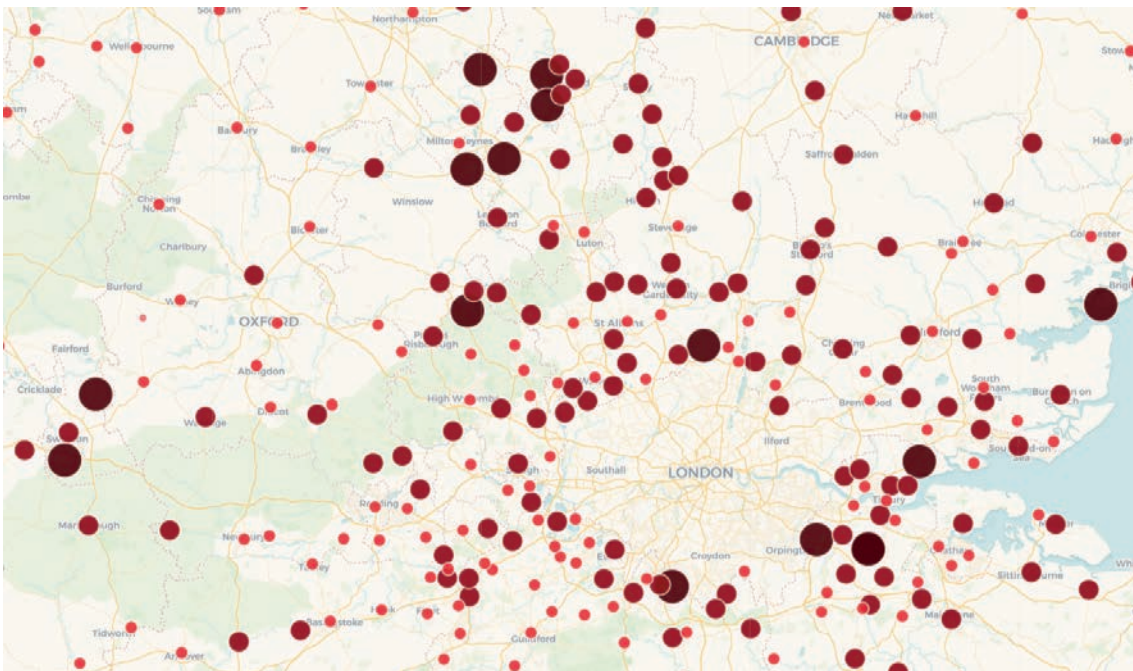


Some of the most sweeping changes will be found in the South East of England. While the challenges in seaside towns and northern commuter towns present an important challenge, the current trends in the South-East of the country threaten to undermine the entire basis of our public spending system because of the role that the Home Counties play in underpinning the UK's public finances.

Residents of counties like Cambridgeshire, Hertfordshire, Buckinghamshire, Berkshire and Surrey make a disproportionately large contributions to tax receipts than the rest of the country but receive relatively less public spending.¹² Better provision of age-friendly housing would help to reduce public expenditure by limiting the costs associated with inappropriate housing, as well as unlock new tax revenue by freeing up housing for a younger working age population.

Without a step-change in our approach to designing age-friendly homes and communities, it is hard to see how these areas can continue to positively contribute to the public purse, creating questions about where future funding for public spending will come from.

Figure 1.9 – South East projected net increases in over 55s up to the year 2041



Case study



Willow Barns

Location: Stoke-on-Trent, Staffordshire

Architect: PRP

Client: Sapphire Consortium (The Eric Wright Group, Your Housing Group and Kajima Partnerships)

Units: 75 apartments

Contractor: Eric Wright Construction

Willow Barns in Stoke-on-Trent provides 75 apartments for affordable rent designed for older residents. Designed as part of the local authority's wider vision for delivering housing for older people in Stoke, the homes provide an important stock of affordable, specialised housing. The development is a thoughtful and creative response to a sensitive site within budgetary constraints, which has created a community of elderly residents. Taking design inspiration from a group of existing early 19th century agricultural buildings, the development provides a distinct sense of place and the homes are not just age-friendly but aspirational for those looking to move in later life. Willow Barns received a HAPPI Housing Design Award in 2017.

Stoke-on-Trent is set to see its old age dependency increase by a third over the next two decades. The many other large towns across the country in a similar position should look to examples like this as to how they can provide specialised affordable housing that can keep older people healthy for longer.



Images © Andy Marshall

Figure 1.10¹³ – Total Government expenditure in local authorities per resident 2013/14

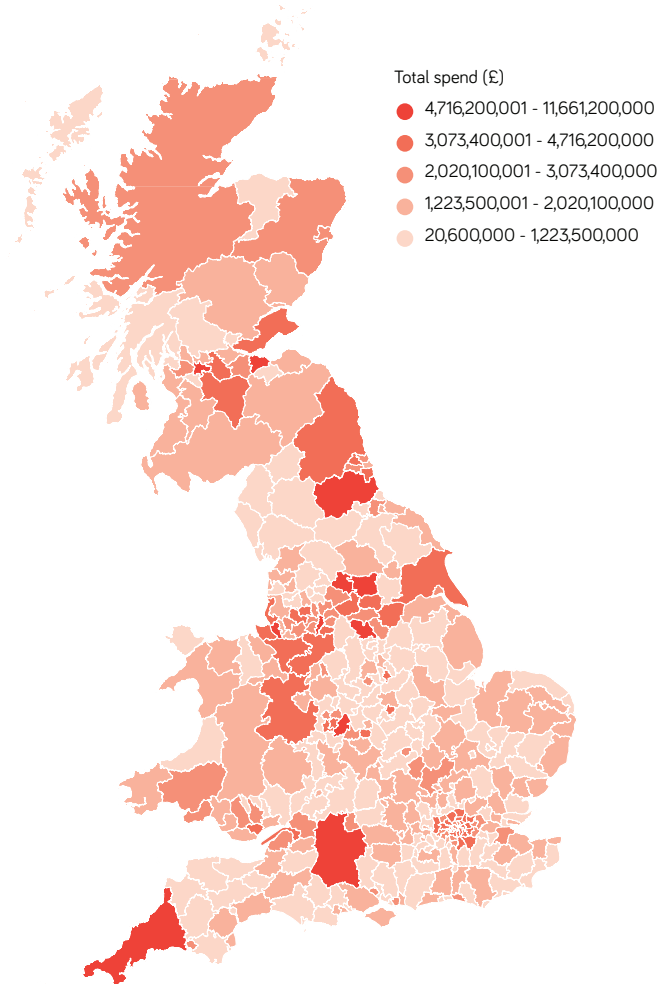
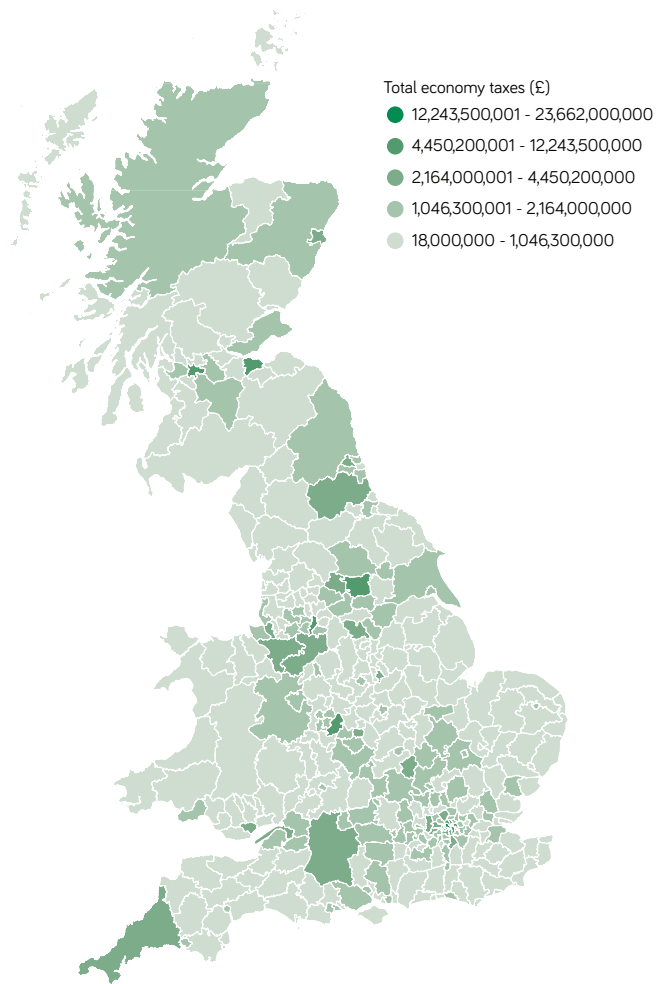


Figure 1.11¹⁴ – ‘Economy’ taxes generated in local authorities per worker 2013/14



Older people find cities and large towns unappealing

The OECD has noted that, “policies to meet the challenge of demographic change will be central to the construction of economically and socially resilient cities.”¹⁵ As part of this, cities and large towns need to ensure that they are supporting the delivery of places that older people want to live. The data compiled for this report suggests this is not currently the case.

Over 55s are far less likely to see living in cities and large towns as preferable in meeting their needs – less than a quarter of those considering moving home (22%) want to move to a city or a large

town.¹⁶ This compares to 37% of the population that currently live in one of these places.¹⁷ A third of the over 55s surveyed that were considering moving home said they were most likely to move to a small town. A quarter said they were considering moving to a rural location (village or isolated settlement).

Providing appropriate housing is central to making cities and large towns more attractive to this age demographic. Well-designed places can ensure that older people can continue to contribute economically and socially for longer. Isolation and not feeling like valued members of the community are major issues that particularly affect older people. Failure to get to grips with this will have severe consequences for the growing proportion of the older population.

Case study



Greenwich Housing

Location: Greenwich, London

Architect: Bell Phillips Architects

Client: Royal Borough of Greenwich

Contractor: Newlyn's

Units: 35 units across eight small sites in the borough

Funded by Greenwich Council, this development created 35 new bungalows across 6 sites. Designed as housing for people over 60, the project demonstrates an innovative approach to providing both new social housing and age-friendly housing within London. Focusing on the preferences of the housing's intended demographic, the design centres around providing quality height, space and natural light; people of retirement age are likely to spend more time in their homes than people who are out at work every day, and so these attributes are all the more important. Each home features a central galley kitchen, with flexible double-aspect living and dining spaces to either side. The homes have a second bedroom for use as a workroom or guest room, and enable older people to live independently for longer, providing much needed choice within London. The additional height provided by the tall dormer roof allows the houses to sit comfortably within an urban context of adjacent two-storey houses, whilst providing generous space internally.



Images © Edmund Summer



The growing cost of failure

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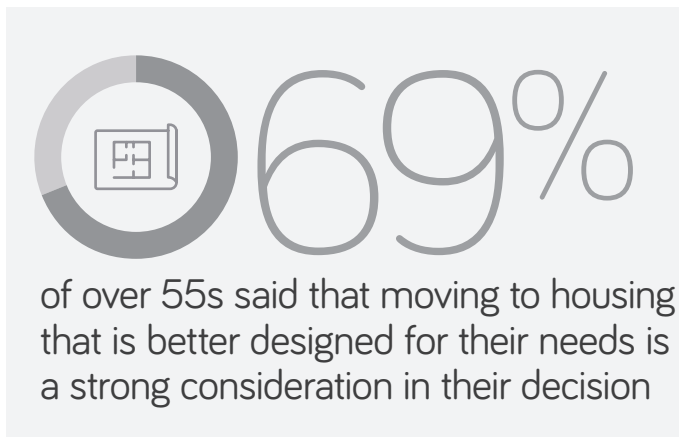
The current housing stock is not fit for purpose. In this chapter, we bring together existing research to identify the economic and social cost that is already being felt at a local and national level due to the lack of adequate housing options for older people. Survey data by ComRes clearly shows that there is a huge market for purpose-built housing for older people which is not being met.

-
- Half of over 55s considering moving home feel that the housing options available are inadequate
 - There is an acute shortage of accessible homes
 - Where accessible housing exists, it needs to be signposted
 - Age-friendly housing will save overstretched NHS resource
 - The impact of inclusive design goes beyond the home
 - Poor housing is compounding the social care crisis
 - The lack of down-sizing options for older people is hitting young families hard
 - Poor quality and instability will continue to make homeownership and social renting preferable options for families

Half of over 55s that are considering moving home feel that the housing options available are inadequate.¹⁷

This reveals a significant unmet market need among the group that are also comparatively the wealthiest. The survey carried out for this report showed that the biggest motivator of over 55s, who were considering moving home, was design. Seven in ten adults said that a strong motivation behind their consideration of moving was living in housing better designed to meet their needs.

When looking at what people want in a new home, it becomes clear that many want to ensure housing reflects their changing needs in older age.



Over 55s who were or had recently considered moving have similar preferences to others when looking to move; access to a garden, quality design and a good amount of space were all ranked highly. However, there was also a high level of consideration for ensuring the housing met future needs.

Seven in ten respondents prioritised at least one of the following requirements; ground floor living, enabling independent living, or being adaptable to changing needs.

This is the same figure that identified living in housing better designed to meet their needs as a primary motivation for wanting to move.

The onus is now on the entire sector – including government, local authorities, developers, architects, planners and others – to work together to meet this demand. The ability to unlock the substantial amount of under occupied homes across the country is dependent on re-evaluating the housing that we are building in this country and ensuring that what we build moving forward is desirable and meets the needs of the older generation.



There is an acute shortage of all types of age-friendly homes

Focusing on those with more specific needs, only 7% of homes in England are classified as accessible,¹⁸ but 9% of all households in England have at least one person with a long-term disability that requires adaptations to the home.ⁱⁱⁱ¹⁹ A report from the London School of Economics estimated that there are 160,000 retirement-age households where an adult with a disability has an unmet need for accessible housing.²⁰ There is already a supply failure in this country, even as we know demand is likely to rise significantly. By 2035 there will be an estimated shortfall of 400,000 units of purpose-built housing for older people and 200,000 care beds.²¹

The physical and mental impact of living in inappropriate accommodation is significant. It can lead to people feeling trapped or unconfident in their own home, or in a worst-case scenario can result in serious injury.

The current cost to the NHS of inappropriate housing for people over 55 is estimated to be £624 million per year in first year treatment alone.²² This does not account for the long-term impact that an accident in the home can have, with the likely long-term ramifications of an incident becoming more significant the older the person involved. Projecting out over the next twenty years, this cost is likely to rise significantly to nearly £1 billion per year by 2041.

Where accessible housing exists, it needs to be signposted

Where accessible housing is present, signposting for those that need it remains poor. Accessible housing registers are used effectively in some places to direct people towards accessible social housing stock, but this varies greatly across the country and between local authorities. There is also no guidance or requirements on how homes that meet higher accessibility standards can be properly advertised in the sales and lettings market. The lack of choice in age-friendly housing is being compounded by the fact that there is no strategy in place to connect the accessible stock that is being delivered with those that need it.

The cost of inappropriate housing for over 55s is likely to rise to nearly

£1 billion

per year by 2041



iii Accessible homes must fulfil the four minimum criteria to make a home qualify as being 'visitible'. Adaptations and Accessibility report

Case study



Meadow View

Location: Matlock, Derbyshire

Architect: Glancy Nicholls

Client: Derbyshire County Council

Contractor: Balfour Beatty

Units: 32 residential places with en-suite – 16 long term residential and 16 short stay and intermediate care

Situated in Matlock, in the Derbyshire Dales, Meadow View is a dementia care centre that was designed and built for Derbyshire County Council. The centre is arranged as a series of terraced wings, each containing a cluster of eight specialist bedrooms. The 32 rooms are split between catering for people with dementia requiring specialist care and short-term residential care beds to provide respite care for older people ahead of returning home.

The design is centred on maximising space and light for residents, with the building providing panoramic views out over the Derbyshire dales. The centre was built with the intention of becoming a focal point in the local area, with public access to a hairdresser, a café and health and wellbeing zones. It provides an excellent example of how to integrate older people with complex needs into the local community through design.



Age-friendly housing will save overstretched NHS resource

There are around 16.8 million people in England aged 55 or above today – a figure which represents about 30% of the population. Based on current trends, both the number and percentage of the population they represent is likely to grow sharply. The NHS estimates that by 2041 over 55s will account for nearly 36% of the population.²³

Planning for an older population requires consideration of what additional health costs might be incurred in future. A 2015 report by the Building Research Establishment put the annual cost of seriously poor housing for older people at around £624 million per year in England.²⁴ Addressing issues in the worst homes (those which are defined as having Category 1 Hazards) would have huge direct benefits to the NHS.

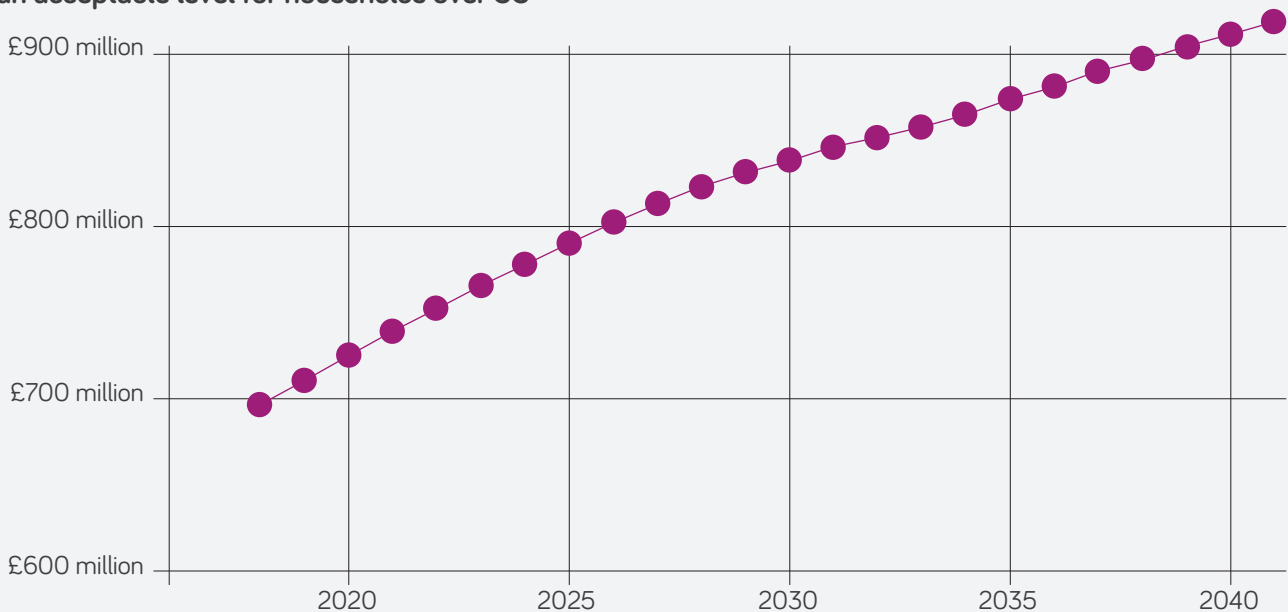
While risks can never be completely mitigated, as Table 2.1 shows many of the most expensive problems are caused by issues that could and should be addressed.

By bringing together data from the BRE and NHS and updating the cost to the NHS to reflect prices in 2019^{iv}, we have calculated the potential savings to the NHS. Because these costs reflect first-year treatment costs only, there are significant extra costs to the NHS which are not reflected in these figures. For comparison, hip fractures alone are estimated to cost the UK £2 billion annually when considering longer term treatment implications, including social care.²⁶

Table 2.1 – Savings to NHS of reducing HHSRS Category 1 hazards to an acceptable level for households over 55²⁵

Factor	Number of Category 1 Hazards	Cost to NHS
Excess cold	689,666	£441,564,353
Falls on stairs	467,776	£71,609,794
Falls on the level	197,177	£34,700,172
Falls between levels	93,723	£17,519,361
Falls – baths	36,013	£7,254,790
Dampness	53,349	£3,325,961
Overcrowding	23,871	£985,487
Ergonomics	8,201	£395,108
Total		£577,355,026 (GBP 2011)
Adjusted Total		£697,849,020 (GBP 2019)

Table 2.2 – Savings to NHS per annum if HHSRS Category 1 hazards were reduced to an acceptable level for households over 55^v



iv 2019 figure has been arrived at by applying CPI inflation figures and forecasts to 2011 prices
v See Annex

Case study



Steepleton

Location: Tetbury, Gloucestershire
Architect: Proctor & Matthews Architects
Client: Pegasus Life
Contractor: Speller Metcalfe
Units: 113 apartments

Steepleton is a later living community situated in Tetbury, in the Cotswolds district of Gloucestershire. Comprising of 113 later living one and two bed apartments, a key design objective of Steepleton was to establish a supportive community and combat loneliness among residents through fostering neighbourly interactions.

At the centre of the development is a village hall, which includes a residents' lounge and restaurant, activity space, a spa, and therapy provision. These facilities, alongside the café and communal library are available to use by the wider public, ensuring that Steepleton integrates into Tetbury and becomes a valuable space for people of all ages. The project won a HAPPI Award at the 2015 Housing Design Awards.



The impact of inclusive design goes beyond the home

Inclusive design in placemaking can support older people to participate actively in their community. For example, providing communal facilities accessible to the public in developments for retirees helps to maintain interaction for residents within the local community. Designing bus routes and stops in a way that links them together with other public transport services is essential to ensuring that those with mobility issues can remain connected to the areas outside of where they immediately live.

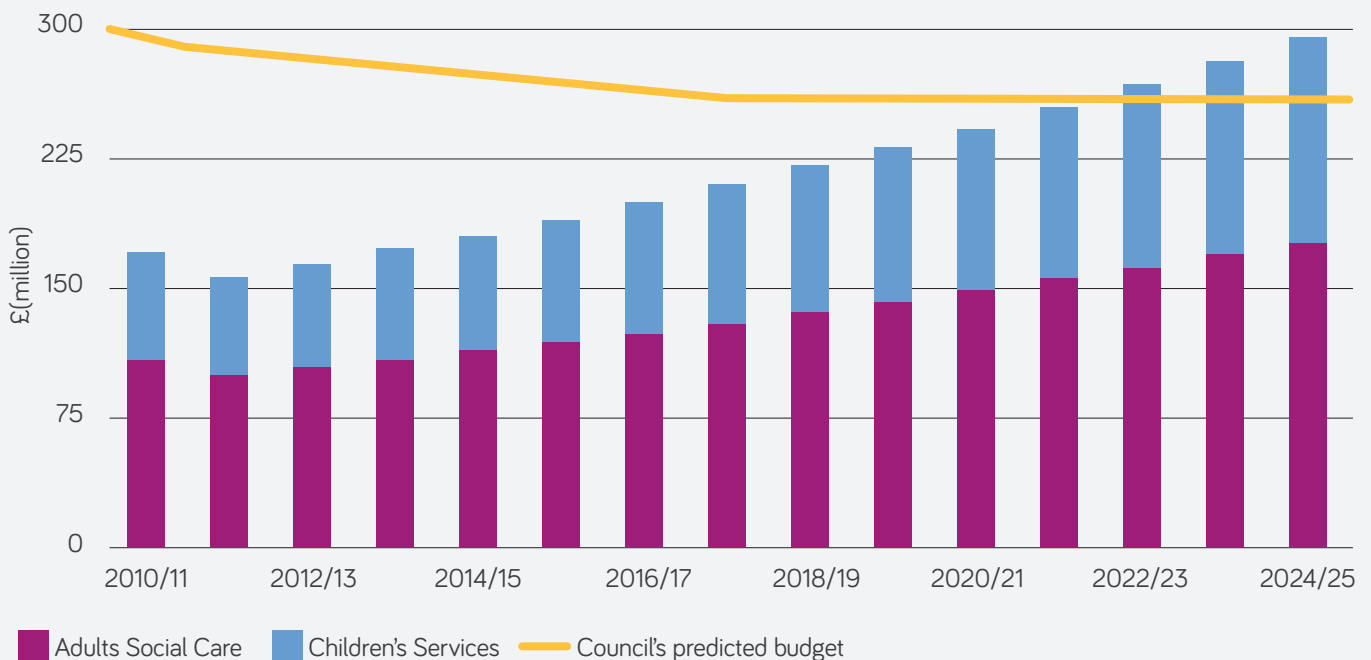
Without inclusive design, older people in particular can lack confidence in accessing local facilities independently, which can lead to them becoming cut off and isolated. Studies on loneliness have identified a clear link to higher rates of poor mental and physical health. An estimate of the cost of loneliness on health and social care services for those aged over 65 was conservatively put at £1,700 per person over a ten-year period, rising to over £6,000 for those suffering from more severe forms of loneliness.²⁷ As well as adequately planning for new homes, a holistic approach to placemaking is essential to ensure that communities remain integrated across generations.

Poor housing is compounding the social care crisis

The rising cost of social care along with the growing cost of children's services is taking up an increasing share of local authority budgets. The impact of this is best demonstrated by the local authority "graph of doom", which earned this name because of the bleak picture it painted for local government budgets when measuring spending against planned funding cuts. It was originally created by Barnet Council following the government's Spending Review 2010 but has since been more generally applied to local government finance.

Despite the available evidence on the impact that inappropriate housing is having on local authority budgets, there has been a persistent failure to change approach. Almost two thirds of local authorities have no policy at all relating to the provision of housing for older people.²⁹

Figure 2.2 – Barnet Council spending on adult social care and children's services compared to predicted budget²⁸



The lack of down-sizing options for older people is hitting young families hard

The inadequate provision of age-friendly housing is also being felt by a new generation of younger families that cannot access adequate family-sized homes. Our survey data revealed large swathes of family sized homes would be freed up if there was more attractive offer to potential downsizers. Of those that are currently considering moving, half have two or more spare bedrooms. Three in five were at least partially motivated by the desire to move to a smaller home, while over a third said they were motivated or strongly motivated by it. This figure increased the longer a person had lived in their home, potentially due to children having moved out with time.

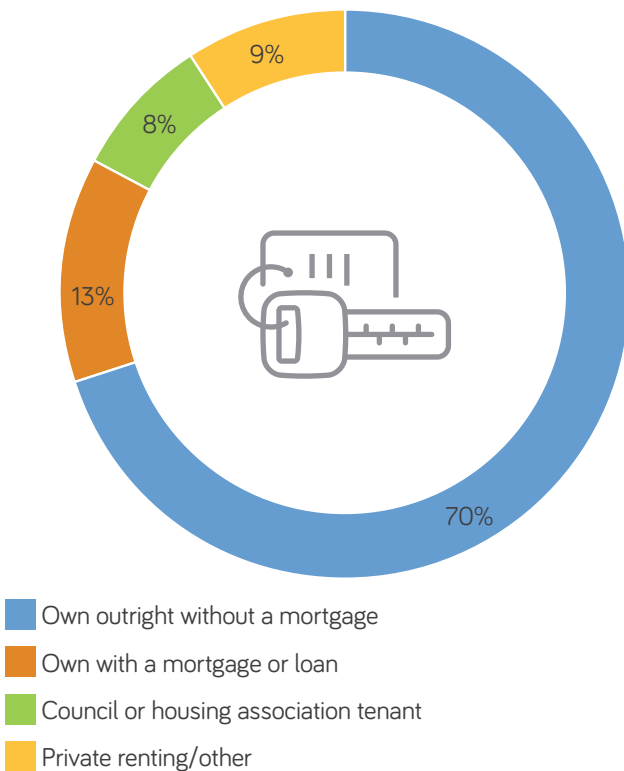
Analysis of the last census in 2011 revealed that over 1 million households are considered to be overcrowded in England and Wales, with this issue most commonly being experienced by renting households.³⁰ The rise in private renters as a proportion of the housing market over the past few decades is well documented. This also applies to families, which traditionally were much less likely to be found in private rented accommodation.



3 in 5

over 55s that are considering moving are at least partially motivated by the desire to move to a smaller home

Figure 5.1 – Current housing tenure of over 55s currently considering moving home



Poor quality and instability will continue to make homeownership and social renting preferable options for families

The increase in the number of families in the private rented sector over the past twenty years has been substantial. Given the lack of quality safeguards and long-term certainty for most private-tenants, this rise in private renting is alarming. In the mid-1990s, around one in sixteen of working age-households with children were living in private rented accommodation. This has risen drastically to one in five today³¹ and a recent report highlighted that almost half of the babies born in the UK are starting their lives in rented accommodation- the first time in almost six decades a child is as likely to be born into a rented home, rather than owner-occupied.³² In contrast, 94% of households led by a person over 65 are either owner occupiers or social renters.³³ It is clear that many of the young families that need them are struggling to access family sized homes being built.

There is also an impact to consider of the age group below 55 increasingly living in rented accommodation. As this group reaches retirement age they will lack the same level of equity as those before them which could significantly impact both their ability to consider options for rightsizing, as well have a broader effect on their pension income as they will be spending proportionately more on housing costs. This will have significant financial implications for government in the future as citizens increasingly struggle to finance themselves through retirement.



Spotting the opportunity

3

Using new survey data on the preferences of over 55s in the housing market and existing research on the financial potential of this currently underserved section of the market, this chapter explores in greater depth the substantial benefits of increasing age-friendly housing supply. Together these make an overwhelming case to policymakers tasked with planning the housing needed over the coming decades to wake up to opportunities of providing more age-friendly housing of all types.

-
- Older people are interested in moving house
 - The economic and social benefits of shifting the policy environment go hand in hand.
 - Failure to design inclusively is hampering the spending power of the grey pound
 - The financial motivations for local authorities to act are compelling
 - The right housing and urban environment can keep people active for longer

Older people are interested in moving house

Despite the perception that older people have little interest in moving house, our research revealed that a quarter of over 55s are currently considering moving home. When asked whether they had considered moving home in the last five years, this figure increased to three in ten.

Compared to the latest population estimates for the UK, even when assessing only the data for people that said they were motivated or strongly motivated by downsizing, that amounts to a potential 1.8 million people over 55 actively looking to downsize.³⁴ Even under the cautious assumption that those people are all in couples, that still leaves a minimum of 900,000 larger homes that could be freed up to the families that need them.

The economic and social benefits of shifting the policy environment go hand in hand

The rapid ageing of villages and towns can realise significant benefits if the necessary changes are put in place. The value of the 'grey pound' is substantial and growing. In 2014 the over 50s held 68.3% of all UK household wealth, 77.3% of financial wealth and 66.2% of property wealth. This is only set to grow as a proportion of wealth as the population gets older.³⁵ JLL has estimated that over 65s own a combined £800 billion of housing equity.³⁶ Unlocking even a relatively small amount of this would have huge economic impacts. The only way that this can be achieved is by providing better options than are currently on offer.



Failure to design inclusively is hampering the spending power of the grey pound

Promoting inclusive design is crucial so that people can continue to play an active part in their local communities. At a time when concern about the future of the high street is growing, inclusive design and good housing could be part of the solution.

Older people strongly value remaining connected to their local centres. Among over 55s considering moving home, 72% identified having local facilities, such as shops, a library or a GP surgery, within walking distance as a key factor in choosing an area to locate to.

Greater consideration needs to be given to how we design our neighbourhoods in a way that facilitates this. 55% of those surveyed also identified access to good public transport links a key factor in choosing a place to live. This compares to only 39% that prioritised a location near to friends and family, and 28% that prioritised a place with a good sense of community.

Case study



Intergenerational

Warburton House, Ninewells

Location: Cambridge

Architect: PRP

Client: Hill & bpha

Contractor: Hill

Units: 270

Ninewells is an intergenerational scheme situated on the southern edge of Cambridge. Surrounded by open countryside, the development includes a variety of beautiful landscaped spaces including SuDS lakes and allotments for residents. 74 of the 270 dwellings are apartments for retirement living, built beyond lifetime home standards, and providing high specification, purpose-built homes for older people as part of the new mixed community. Warburton House, the retirement living block, provides mixed tenure apartments and includes communal facilities such as a café. The building has easy access to transport services and shopping facilities and direct access to the allotments.



Images © PRP Architects LLP

The financial motivations for local authorities to act are compelling

At a local level, the places that recognise this potential sooner stand to prosper, most likely at the expense of those left behind. National policy makers should also take note of the opportunities created by an ageing society and look to how these can be harnessed in the national interest.

Enabling older people to contribute to the local economy for longer extends the period in which those with the most wealth continue to spend and support local businesses, which transfers into additional income for local authorities through increased business rates. This has the potential to be an even more significant income stream at the point the government fulfils its previous commitment to allow local authorities to retain 100% of business rates.

Local authorities can also gain from the uplift in values that could be captured through reviving high streets. MHCLG recorded local authorities' capital expenditure for 2017/18 on buying land and buildings for the past year at £4 billion, a 43.1% increase on the previous year. "Increased acquisition of commercial property" was identified as a reason that this spending has continued to rise.³⁷ Through purchase of office and retail space, local authorities are giving themselves an increasing stake in the success of their high streets. By ensuring that town centres are designed to age-friendly principles that ensure inclusivity, local authorities can help to sustain local investment and reap the benefits in the process.

For example, there is an opportunity for local authorities to introduce planning policies that would encourage mid-rise mansion block style housing to replace poor value two storey parades with vacant flats over tertiary retail. This new high quality housing would be far better suited for older residents who would enjoy access to transport and social infrastructure.

The right housing and urban environment can keep people active for longer

Improvements in health outcomes allow people to continue to actively participate in and contribute to society for longer. Age UK reported in 2014 that the contribution of over 65s to the economy was £61 billion per year, of which £37 billion was through employment.³⁸ This figure also included the voluntary sector, where the positive impact of this growing age group is felt strongly with over 65s making an estimated £5.8 billion contribution to the economy.

Providing care is another area where older people play an essential role. The value of childcare alone was £6.6 billion per year, which also brings wider social benefits, creating a more inclusive workforce as childcare becomes less of a barrier for participation.³⁹



Case study



Seafarers UK Centenary Wing, Mariners Park

Location: The Wirral, Liverpool

Architect: Pozzoni Architecture Ltd

Client: Nautilus Welfare Fund

Contractor: Pochins (Phase 1- Trinity House Hub) and R P Tyson (Phase 2 - Seafarers UK Centenary Wing)

Units: 22 apartments

In August 2017 the second phase of the Trinity House Hub building in Mariners' Park, the Wirral was completed, providing an addition 22 apartments for retired seafarers. The community hub provides 40 apartments in total, along with communal facilities serving the entire retirement village. Mariners' Park is a community for retired mariners and their families, providing accommodation, financial support and care services. The hub was developed after it was identified that the provision of a 24-hour care staffed housing facility would help reduce care home admissions.

The scheme includes communal facilities designed to promote social interactions and improve wellbeing, including a café, lounge, health suite and a multipurpose function room. All of the apartments are accessible, while also accommodating the required technology to preserve the independence and safety of residents. Since its completion the Trinity House Hub has enabled a number of residents to transfer from the nearby care home to the new apartments, successfully filling the gap between independent living and residential care homes.



Images © David Oats

Case study



Image © PTE

Co-housing

New Ground

Location: High Barnet, London

Architect: Pollard Thomas Edwards

Client: Older Women's Cohousing (OWCH) and Hanover Housing Association

Contractor: Quinn London Limited

Units: 25 apartments

While co-housing is generally thought of in the context of alternative accommodation in urban areas for young families, the concept for New Ground was developed by a group of like-minded people, who wanted to create a purpose-built development for single women over 50 to live in an inclusive community and provide each other with mutual support. Built with the backing of Hanover Housing Association, New Ground consists of 25 self contained flats ranging between one, two and three beds, which are situated around shared facilities and a large garden space. One third of the units are social rent, with the remainder being leasehold. New Ground is managed by the Older Women's Cohousing Community (OWCH) which, as well as being responsible for management and organising activities, maintains a pool of potential buyers and renters, allocating the social rental units when they become available according to strict eligibility criteria agreed with their social landlord, Housing for Women.



Image © Tim Crocker

In the survey of people over 55 carried out for this report, one in three of those considering moving home said they would be likely to make use of a programme that supported them to join groups of same-age people looking to plan their own homes as part of a group. While cohousing may not be the preferred option of all those looking to move, it is clearly desirable to some.



A new approach



This final chapter provides a summary of the excellent work that has been done in this field to improve the quality of new homes for older people. From the Housing our Ageing Population: Panel for Innovation (HAPPI) through to the establishment of a network of age-friendly cities and communities, the tools are available to design and deliver age-friendly communities. It is now up to policymakers to facilitate this and remove the barriers that continue to hinder new supply of age-friendly homes.

-
- Well-designed age-friendly housing projects are the exceptions
 - Current planning policy needs to provide more incentives for specialised age-friendly housing

Well-designed age-friendly housing projects are the exceptions

Throughout this report we have assessed the behaviour and preferences of over 55s as a group. However, it is important to acknowledge that this age-bracket covers a broad variety of people with differing preferences and needs. The conversation around age-friendly housing is often focused on specialised housing (retirement/sheltered housing, housing with care and residential care homes), even though 95% of people over 65 live in mainstream housing, according to data from the Associated Retirement Community Operators.⁴⁰

There has been limited progress in improving the mainstream accessible housing options to meet growing demand. Extensive work has been done to identify the kind of housing that older people want to live in, but this has not translated into equivalent focus in public policy.

Current Planning Policy needs to provide more incentives for specialised age-friendly housing

National planning policy provides guidance which requires local authorities to consider housing for older people when assessing housing need. Older people are defined in the NPPF as “people over or approaching retirement age, including the active, newly retired through to the very frail elderly”. The National Planning Practice Guidance (NPPG) suggests that local authorities could identify specific sites for housing for older people “including accessible mainstream housing such as bungalows and step-free apartments, sheltered or extra care housing, retirement housing and residential care homes.”

This ignores the complexities around how age-friendly accommodation is defined in the planning use class system. Mainstream housing is classified as C3 Dwellinghouses, which applies to homes in use by a single person or a family. This use class also applies to people living together as a single household and who are receiving care. Residential care homes and nursing homes are designated as C2 Residential Institutions. This leaves a gap in which extra care housing can be defined within either category, often varying depending on the local authority making the decision. Extra care housing allows residents to retain independence while still receiving support, and often has additional design demands.

There are important benefits to a C2 classification, as it often allows for less restrictive planning rules and avoids Community Infrastructure Levy charges. While encouraging authorities to consider a wide range of age-friendly housing types is positive, there is currently a financial disincentive for developers and landowners to choose certain types of age-friendly housing, where they should be incentivised.

Ultimately, assessments of policies specifically concerned with older people in local plans in England have revealed the continued inadequacy of planning for and monitoring the amount of age-friendly housing being built. The government needs to recognise this and remove the barriers that are currently impacting on greater delivery.



| Accessible Homes

The Lifetime Homes concept was developed through the 1990s by the Helen Hamlyn foundation, Habinteg Housing Association and Joseph Rowntree Foundation. The objective was to establish a set of features that would ensure that general housing was accessible for disabled people and had the flexibility to be adapted to meet the changing needs of older people.⁴¹ A set of 16 criteria was established in developing the Lifetime Homes standard. These heavily influenced the accessibility criteria that was later established by the UK Government and is now used in the Building Regulations today. Accessible homes as defined in the current regulations are⁴²:

M4(1) Category 1: Visitable dwellings

M4(2) Category 2: Accessible and adaptable dwellings (equivalent to Lifetime Homes)

M4(3) Category 3: Wheelchair User Dwellings

Despite the introduction of these standards, their adoption by local authorities in local plans remains optional. Further to this, local authorities must evidence the need for these higher standards and also consider viability before they can be included.

A report from Habinteg released in 2018 assessed the number of local authorities that include requirements for accessible homes in their local plans. It found that while two thirds of local authorities refer to accessible homes in their plans, only a third have requirements for a proportion of homes to be built to this standard. Perhaps more concerning is the disparity when removing core cities from the data. Removing London brought the figure of local authorities that have committed to building accessible homes down to 24%.⁴³ Considering that we know that the biggest impacts of ageing will be felt outside of core cities, this data is cause for alarm.

This is despite widespread public support for making housing accessible. A poll of 4,000 adults conducted by YouGov on behalf of the Centre for Ageing Better found that nearly three quarters of people believed that as a minimum standard, all homes should be built to accommodate people of all ages⁴⁴. The polling also revealed that many of the features that make a home accessible were also considered desirable attributes among young people.

| Lifetime Neighbourhoods

The 2008 report Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Ageing Society was developed between the Ministry of Housing, Communities and Local Government, the Department of Health and Department for Work and Pensions and explored the need for a new approach to creating places that had inclusive design at their heart. The document recognised many of the issues that have been covered in this report:

“Poor neighbourhood design can act as a barrier to older people’s economic and civic participation, meaning that these potential resources are lost to society. Social isolation can also impact on both mental and physical health, which may generate higher costs to the public purse through greater demand for health and social care services.”⁴⁵

It also identified a need for the existing patchwork of guidance and tools for developing Lifetime Neighbourhoods to be brought together into one place. The follow up report produced by the Centre for Housing Policy at the University of York and published in 2011 by the Department of Communities and Local Government provided a clear set of components that establish Lifetime Neighbourhoods, including a checklist, alongside a list of existing resources to assist in their development.

Despite the extensive work carried out to develop a strategy for inclusive placemaking, Lifetime Neighbourhoods failed to appear in the National Planning Policy Framework published a year later. Since then the concept has disappeared from the national policy agenda. Since the publication of the 2011 report, there has only been one reference to Lifetime Neighbourhoods in Parliament. The revival of the Lifetime Neighbourhoods agenda represents a significant opportunity to improve placemaking in this country. While this report is concerned particularly with the living standards of older people, the Lifetime Neighbourhoods agenda targets improving outcomes more widely than this, including families, children, people with disabilities and minority ethnic groups.

| Age Friendly Cities

The age-friendly cities programme was first embarked on by the World Health Organisation in 2005. Its purpose was to address trends towards ageing cities and communities worldwide, developing a clear set of criteria for age-friendly places and enabling participating cities to share best practice as to how best to create accessible places.⁴⁶

34 cities in the UK are currently signed up to the World Health Organisation (WHO) Global Network of Age-friendly Cities and Communities⁴⁷. Newcastle City Council provides a good example of the positive impact the programme can have. Becoming an age-friendly city was one of the main themes in developing the Newcastle's Wellbeing For Life Strategy. The document states:

“We are using the World Health Organisation Global Age Friendly Cities Guide as the framework for drawing together the expertise and resources of partners in the city to make Newcastle a good place in which to live and grow old”⁴⁸

The city has since developed a group made up of partners from across private, public and voluntary spheres with experience in age related matters that helps to drive its work in this area. The Council developed the Older People's Housing Delivery Plan, aimed at delivering 750 specialist housing units through the period 2013-18, and work has been undertaken to ensure that age-friendly principles are “embedded across the policies and practices of the Council”.

The WHO Age-friendly Cities and Communities initiative is a valuable resource in supporting councils seeking to implement an age-friendly approach both in the built-environment and across its working practices more broadly. Promoting greater uptake across the country would ensure that towns and cities are aware of the need to adapt to their ageing communities.



| Housing our Ageing Population Panel for Innovation

The Housing our Ageing Population: Panel for Innovation (HAPPI) was commissioned by the Homes and Communities Agency, on behalf of the Department for Communities and Local Government and Department of Health, to consider how to meet the future housing needs of older people.⁴⁹ The report produced by the Panel in December 2009 identified 10 principles for designing housing to meet the needs of older people. As would be expected, this included practical recommendations such as implementing measures to ensure that homes are adaptable to enable equipment to be installed in future. It also recognised the need to make homes attractive so that they are places where people want to live - building layouts, for example, that encourage interactive and avoid an “institutional feel”.

Focusing on what makes homes attractive to older people recognises the different motivations of people for moving. The housing offer for older people is currently largely focused on specialised housing, but the survey carried out for this report demonstrates that many are motivated to move in preparation for the future, not because of immediate health issues. They want to move to a home that does not feel different from where they have lived previously but leaves them safe in the knowledge that they can continue to live their lives if their needs change.

| Adaptations

It is important to note that the majority of over 55s are not intending to move and will continue living in their current homes into the foreseeable future. As previously identified, the existing housing stock is inaccessible and does not adequately cater to the need in this country for accessible homes. This report has focused on how to make improvements to new housing stock being delivered. However, various other works have covered in detail the measures that could be introduced to provide support to those that need adaptations and increase the accessibility of the existing housing stock, an example being the recent report undertaken by the Manchester School of Architecture in collaboration with the Greater Manchester Combined Authority.⁵⁰



Annex

The projections data allows us to look at which towns will be most affected.

The tables below show the towns that will have the biggest increases in the over 55s population.

Table 5.1 Small towns with the largest projected increases in over 55 populations

Place	Region/country	Increase (2028)	Place	Region/country	Increase (2041)
Polegate	SE	11%	Hartley	SE	19%
Walton-on-Naze	East	10%	Polegate	SE	19%
Hythe	SE	10%	Walton-on-Naze	East	19%
Sidmouth	SW	10%	Hythe	SE	17%
Northam	SW	10%	Sidmouth	SW	17%
Selsey	SE	9%	Swanley	SE	16%
New Romney	SE	9%	Broadstairs	SE	16%
Hartley	SE	9%	Stanford-I-Hope	East	16%
Seaford	SE	9%	Selsey	SE	16%
Broadstairs	SE	9%	Seaford	SE	16%
Hailsham	SE	8%	Saltdean	SE	16%
Woodbridge	East	8%	New Romney	SE	15%
Minster	SE	8%	Newport Pagnall	SE	15%
Saltdean	SE	8%	Northam	SW	15%
Burnham-o-Sea	SW	8%	Rushden	EM	14%
Wells	SW	8%	Hailsham	SE	14%
Crowborough	SE	8%	Minster	SE	14%
Mablethorpe	EM	8%	Saffron Walden	East	14%
Dawlish	SW	8%	Burnham-on-Sea	SW	13%
Beccles	East	8%	Broomhall	SE	13%

The table for small towns tends to be dominated by the South East and East but also some towns the South West.

Table 5.2 Medium towns with the largest projected increases in over 55 populations

Place	Region/country	10-yr increase	Place	Region/country	Increase (2041)
Bexhill	SE	11%	Bexhill	SE	19%
Christchurch	SE	9%	Christchurch	SE	18%
Littlehampton	SE	9%	Bletchley	SE	15%
Bognor Regis	SE	9%	Bognor Regis	SE	15%
Clacton	East	8%	Littlehampton	SE	15%
Lytham St Annes	NW	8%	Clacton	East	14%
Deal	SE	8%	Corby	East Mids	14%
Whitstable	SE	8%	Ewell	SE	14%
Bletchley	SE	8%	Margate	SE	14%
Margate	SE	7%	Whitstable	SE	13%
Salisbury	SW	7%	St Neots	East	13%
East Grinstead	SE	7%	Harpenden	East	13%
Coalville	EM	7%	Dunstable	East	13%
Herne Bay	SE	7%	Herne Bay	SE	13%
Dunstable	East	7%	Camberley	SE	13%
Burton-u-Trent	EM	7%	Denton	NW	12%
St Neots	East	7%	Deal	SE	12%
Ewell	SE	7%	Leighton Buzzard	East	12%
Harpenden	East	7%	Northfleet	SE	12%
Corby	EM	7%	Letchworth	East	12%

The table (5.2) for medium towns is again dominated by the South East and East.

Table 5.3 Large towns with the largest projected increases in over 55s populations

Place	Region/country	10-yr increase	Place	Region/country	Increase (2041)
Eastbourne	SE	8%	Eastbourne	SE	14%
Rayleigh	East	7%	Rayleigh	East	14%
Worthing	SE	7%	Worthing	SE	13%
Poole	SW	7%	Bedford	East	12%
Hastings	SE	7%	Poole	SW	12%
Bedford	East	6%	Southend	East	12%
Maidstone	SE	6%	Slough	SE	11%
Southend	East	6%	Stockport	NW	11%
Gloucester	SW	6%	Maidstone	SE	11%
Swindon	SW	6%	Bournemouth	SW	11%
Weston-s-Mare	SW	6%	Hastings	SE	10%
Northampton	EM	6%	Swindon	SW	10%
Mansfield	EM	6%	Gloucester	SW	10%
Warrington	NW	6%	Weston-s-Mare	SW	10%
Barnsley	YH	6%	Hemel Hempstead	East	10%
Bournemouth	SW	6%	Crawley	SE	10%
Nuneaton	WM	5%	Peterborough	East	9%
Telford	WM	5%	Milton Keynes	SE	9%
Stockport	NW	5%	Bracknell	SE	9%
Bracknell	SE	5%	Luton	East	9%

Table 5.3 showing data for large towns is predominantly spread across the South East, East, South West.

Table 5.4 Largest increases in old age dependency up to the year 2041

Small town	Increase	Medium town	Increase	Large town	Increase
Ilkley	70%	Harrogate	70%	Swindon	75%
Knaresborough	70%	Aldershot	70%	Bracknell	64%
Otley	70%	Camberley	63%	Slough	64%
Frimley	70%	Newbury	62%	Reading	62%
Ripon	70%	Chippenham	61%	Milton Keynes	60%
Wetherby	70%	Glossop	61%	Northampton	60%
Catterick	66%	Bicester	60%	Oxford	58%
Thatcham	63%	Salisbury	60%	Basingstoke	57%
Sandhurst	63%	Trowbridge	60%	Ipswich	54%
Tadley	63%	Horndean	60%	Darlington	54%
Crowthorne	63%	Lytham St Annes	59%	Carlisle	53%
Wootton Bassett	62%	Havant	59%	Gloucester	53%
Corsham	61%	Shrewsbury	58%	Huddersfield	52%
Devizes	61%	Blyth	57%	Warrington	52%
Amesbury	61%	Banbury	57%	Eastbourne	52%
Caine	61%	Bletchley	57%	Crawley	52%
Melksham	60%	Bishop's Stortford	57%	Rochdale	52%
Warminster	60%	Burton-u-Trent	56%	Hastings	52%
Westbury	60%	Deal	56%	Bradford	51%
Buxton	60%	Horsham	56%	Halifax	50%
Daventry	60%	Swadlincote	56%	Telford	50%
Skipton	60%	Dover	56%	Tamworth	49%
Haslemere	60%	Cannock	55%	Scunthorpe	49%
Penrith	59%	Grantham	55%	High Wycombe	49%
Kidlington	59%	Braintree	54%	Bedford	49%
Stamford	59%	Fleet	54%	Cheltenham	48%
Petersfield	59%	Farnborough	53%	Mansfield	48%
Clitheroe	59%	Folkestone	53%	St Albans	48%
Alton (East Hamp)	59%	Worksop	53%	Watford	48%
Farnham	59%	Abingdon	53%	South Shields	48%
Ponteland	59%	Weymouth	52%	Cambridge	48%
Thirsk	59%	Taunton	52%	Sunderland	47%
Bordon	59%	Wilmslow	52%	Gateshead	47%
Oakham	59%	Yeovil	52%	Stockton-on-Tees	46%
Northallerton	59%	Macclesfield	52%	Worcester	46%
Ludlow	59%	Bridlington	51%	Chesterfield	46%
Bridgnorth	58%	Beverley	51%	Worthing	45%
Morpeth	58%	Bexhill	51%	Grimsby	45%
Kirkham	58%	Pudsey	51%	Blackburn	45%
Woodbridge	58%	ShIPLEY	51%	Peterborough	45%

Table 2.2 – Savings to NHS per annum if HHSRS Category 1 hazards were reduced to an acceptable level for households over 55

Year	Cost to NHS
2018	£697,849,020
2019	£711,741,494
2020	£725,791,589
2021	£739,509,728
2022	£753,016,243
2023	£765,838,096
2024	£778,489,822
2025	£790,236,963
2026	£802,511,087
2027	£813,573,566
2028	£823,150,536
2029	£831,262,744
2030	£838,611,450
2031	£845,163,459
2032	£850,968,563
2033	£856,910,600
2034	£864,512,424
2035	£873,014,682
2036	£881,151,787
2037	£888,745,312
2038	£896,118,915
2039	£903,015,329
2040	£910,376,484
2041	£917,480,372
Total	£19,759,040,265



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