



House of Commons
Communities and Local
Government Committee

**Housing for older
people**

Second Report of Session 2017–19

*Report, together with formal minutes
relating to the report*

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Communities and Local Government Committee

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Committee staff

The current staff of the Committee are Edward Beale (Clerk), Jenny Burch (Second Clerk), Tamsin Maddock, Nick Taylor (Committee Specialists), Tony Catinella (Senior Committee Assistant), Eldon Gallagher (Committee Support Assistant), Gary Calder and Oliver Florence (Media Officers).

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Summary

It is a well-known fact that we have an ageing population. But what steps are we taking to ensure that the housing on offer for older people now and in the future is suitable?

We decided to examine this topic because housing in later life is important: people's housing needs and preferences often change as they grow older and they may want to make changes to how and where they live. Furthermore, an appropriate, comfortable and well-located home can improve a person's physical and mental health, wellbeing, social life and independence, while the converse can have a detrimental effect.

Like any other age group, older people are diverse and their housing needs and options are similarly varied, reflecting their age, tenure, geographical location, income, equity, health and individual preferences. We found that this gives rise to a range of issues—from home maintenance, adaptations and repairs, to access to financial advice, and to housing supply—all of which are reflected in this report.

We believe that this broad and complex subject calls for **a national strategy which brings together and improves the policy on housing for older people**, and encompasses the recommendations made in this report. The key recommendations are as follows:

- **The existing FirstStop Advice Service should be re-funded by the Government to provide an expanded national telephone advice service, providing holistic housing advice to older people and signposting them to local services.**

Central to the national strategy is wider availability of housing advice and information to help older people make informed and timely choices about how and where they live.

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- **The coverage of Home Improvement Agencies (HIA) should be expanded so there is access to at least one HIA with a handyperson service in each local authority area.**

Most older people do not plan to move and wish to stay in their current home as long as possible. HIAs and handyperson services, undertaking small repairs, maintenance and adaptations, have a significant role to play in ensuring that the homes of those who 'stay put' are comfortable, healthy and safe.

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- **A range of measures to help older people overcome the barriers to moving home should be implemented: an accreditation for companies which provide tailored services for older people moving home; better customer service and guidance from lenders when applying for a mortgage; and widened access to shared ownership and shared equity.**

Many older people would like to move in later life but often the practical, financial and emotional aspects of moving home prevent or delay them from doing so.

- **The National Planning Policy Framework should be amended to emphasise the key importance of the provision of housing for older people and the new standard approach to assessing need should explicitly address the housing needs of older people.**
- **To facilitate the delivery of new homes, specialist housing should be designated as a sub-category of the C2 planning classification, or be assigned a new use class.**
- **Councils should publish a strategy explaining how they intend to meet the housing needs of older people in their area and, in their Local Plans, identify a target proportion of new housing to be developed for older people along with suitable, well-connected sites for it.**

National and local planning policy should give greater encouragement to the development of housing for older people. Older people who wish to move should be able to choose from a wide range of housing to accommodate their needs and preferences. However, the evidence we heard suggested there was a shortage of desirable mainstream, accessible and specialist housing and bungalows in both the private and social sectors.

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- **All new homes should be built to the Category 2 Building Regulations standard so that they are ‘age proofed’ and can meet the current and future needs of older people.**
 - **The Government should accept the Law Commission’s code of practice and consider introducing sector specific legislation in order to promote consumers’ and lenders’ confidence in specialist housing.**

Accessible and specialist homes are a key to housing an ageing population. Specialist housing, particularly extra care housing, can promote the health and well-being of older people and their carers. However, concerns about the costs related to this type of housing and lenders’ reluctance to provide mortgage finance for specialist housing may prevent older people from purchasing this type of property.

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- **The social care green paper should consider the range of housing for older people, in particular the potential for extra care housing to play a greater role in providing social care alongside home care and residential care.**

The right kind of housing can keep older people healthy, support them to live independently and in the longer-term reduce the need for home care or residential care and lead to savings in health and social care budgets. The national strategy should take full account of this and be closely linked with the forthcoming social care green paper.

1 Introduction

1. Our predecessor committee originally launched this inquiry in February 2017. Several days before the first oral evidence session was due to take place, the 2017 General Election was called and the inquiry closed pending the dissolution of Parliament. We decided to relaunch the inquiry in September 2017 and called for updates to the written submissions we had already published and new evidence from those who had not already contributed.

2. The decision to examine the issue of housing for older people was a consequence of our predecessor committee's inquiries on adult social care and capacity in the building industry. The evidence heard during these inquiries brought to the fore the facts that we have an ageing population with resultant health and care needs and a general shortage of homes. Our predecessors were rightly concerned to find out whether the housing on offer now and planned for the coming years would support the needs of older people.

3. This inquiry has revealed that housing for older people is a complex topic covering the situation for people who 'stay put' as much as those who move and what they move to. There are a range of issues involved from home maintenance and adaptations to the role of housing in health and social care integration. As the evidence of Care and Repair notes:

Just like any other age group, 'older people' are highly diverse. They may be rich, poor or somewhere in between. They may be healthy or have health problems, physical and/or mental. Their housing situations and the options open to them vary greatly dependent upon their tenure, geographical location, income and equity. Their personal situations — links with family, friends, neighbours, their interests, lifestyles and aspirations — are also diverse.¹

With this in mind, we have sought to produce a report which reflects the diversity of older people in terms of their ages, their individual circumstances and their choices and preferences. This report considers the provision of advice and information on housing; the link between housing and health; the situation for people who 'stay put' and for those who move home; housing options and supply and, finally, the need for a national strategy. In the Housing White Paper, the Government stated its intention to explore the issues relating to housing for older people and find sustainable solutions to any emerging problems.² We hope that this report will feed into that process.

4. We are grateful to everyone who contributed to our inquiry. We received over 100 submissions and updates from local authorities, housing developers and providers, academics, think tanks and members of the public. The themes emerging from our written evidence were explored in five evidence sessions and supplemented with informal evidence from members of the public who contributed to our web forum and a survey of the members of Later Life Ambitions.³ While we have all seen sheltered housing in our constituencies, we were keen to visit examples of specialist housing in the context of this inquiry and saw flats built to Lifetime Homes standards in Hounslow and extra care housing in Dunstable and Battersea. We are extremely grateful to Habinteg, the Associated Retirement Community Operators, LifeCare Residences and Central Bedfordshire

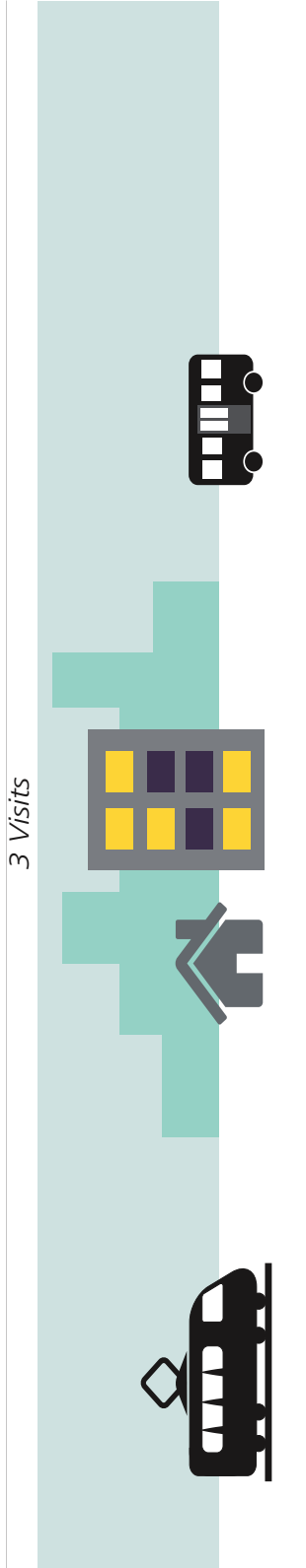
1 Care and Repair [[HOP 013](#)] para 2.3

2 MHCLG, [Fixing our broken housing market](#), February 2017

3 Later Life Ambitions [[HOP 036](#)]

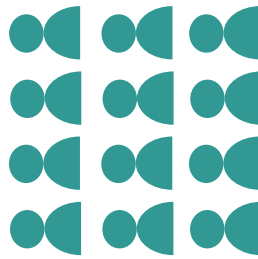
Council for arranging these visits and to the residents who kindly showed us around their homes. Thank you also to our specialist advisor, Christine Whitehead, Emeritus Professor of Housing Economics at the London School of Economics and Political Science.

The different ways that people have had their say throughout the inquiry



3 Visits

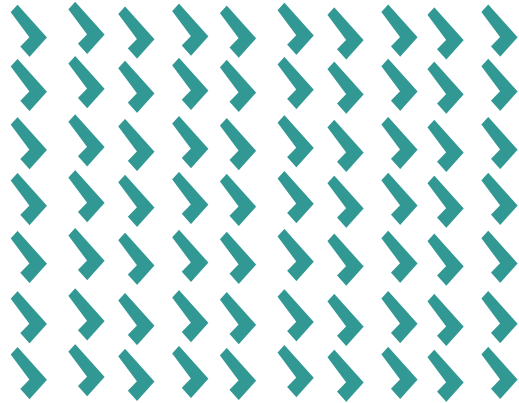
29 Witnesses



5 Oral Evidence Sessions



1,500+ Survey Responses



200+ Forum Responses



128 Written Submissions



2 Advice and information

5. One of the concerns which was raised with us was the need for more advice and guidance for older people on housing. We have chosen to tackle this at the outset of this report, believing that it is fundamental to helping people make the right decisions about how they live in later life. The Elders Council of Newcastle said that “high-quality information” and independent trusted advice” were “key to older people making the best choices”.⁴ Dr Brian Beach, Senior Fellow at the International Longevity Centre-UK (ILC), told us that people rarely made plans for later life, with most moving “in response to a health shock—the emergence of a care need in them or their partner”.⁵ To enable and encourage people to start planning for later life, a group of relevant organisations in Greater Manchester recommended the creation of a “national ‘brand’ accompanied by “promotional campaigns”.⁶

6. We heard that older people can need advice on a wide range of sometimes complex topics. The L&Q Group, a large social landlord, said their tenants needed help with the moving process but also “broader information and advice [on] housing, care/support, financial and benefits matters”.⁷ Claudia Wood, the Director of Demos, explained that older people’s personal and financial circumstances, which included pensions, equity release and paying for care, meant they often required expert advice on housing finance.⁸ John Galvin, Chief Executive of the Elderly Accommodation Counsel (EAC), told us that people often needed help to navigate the retirement housing sector:

There are a huge range of models [...] pricing arrangements [...] service charges and services that are provided. There are big differences between those. Even if you have read everything, it is quite a big job to work out “What can I afford? What model would work best for me?”⁹

Despite this clear need, Jeremy Porteus, Director of the Housing Learning and Improvement Network, said that there was a “deficit of really good quality access to information and advice”.¹⁰ Based on her anecdotal experience, Sue Adams, the Chief Executive of Care and Repair, said there had been a shift in the delivery of advice from face-to-face to online.¹¹ We note that there is a significant amount of comprehensive guidance online, notably from Age UK, HousingCare.org and local councils, however Ms Adams highlighted the fact that 59% of over 75s do not use the internet.¹² John Galvin said that online advice was also problematic for people who do not read well or do not have English as a first language. He said that, after a certain point, even those who are adept at using the internet valued receiving advice in person from someone who could “filter down the number of options”.¹³

7. John Galvin’s organisation, the EAC, leads the FirstStop Advice Service whose trained advisers provide older people with advice on housing, care and finance by telephone, in

4 Elders Council of Newcastle [\[HOP 033\]](#)

5 Q3

6 Manchester Metropolitan University and others [\[HOP 053\]](#)

7 L&Q-East Thames [\[HOP 084\]](#)

8 Q14

9 Q164

10 Q4

11 Q63

12 Q63

13 Q164

writing and online.¹⁴ He explained that FirstStop was “the constant ringleader, hand-holder, or case-holder [...] doing the initial conversations and pulling in expertise when it is needed”¹⁵ and had created partnerships with “locally known and trusted agencies” who could help people living nearby.¹⁶

8. We learnt that FirstStop had been part-funded by the then Department for Communities and Local Government (DCLG) from April 2009 until December 2016. The then Local Government Minister, Marcus Jones, told us that “funding is currently being provided to FirstStop by a number of external organisations: Legal & General and Nationwide Building Society are two such organisations”¹⁷ and the then Housing Minister, Alok Sharma, said that the Big Lottery has also provided funding.¹⁸ We have since received a letter from the Chief Executive of the EAC clarifying which organisations funded the service and over what period of time.¹⁹ It confirms that, of the organisations named by the Minister, only Nationwide is currently providing funding. The joint submission from the Housing LIN and the EAC explained the consequences of the DCLG funding having ceased:

At its peak in 2015–16, FirstStop reached 20,000 clients via local outlets, 20,000 via its national advice line and 4 million via its website. Despite clear and independently evaluated evidence of its impact in terms of individual wellbeing, savings to health and social care budgets, and facilitating downsizing, DCLG’s decision to stop funding has led to a very substantial reduction in FirstStop Advice’s capacity to provide personal advice, guidance and support.²⁰

9. We asked the Local Government Minister why the Department stopped funding a service which provided help and advice to people taking a major life decision. We were pleased to hear him say that the Department needed to “explore how [advice] is going to be delivered and how it can be sustained”.²¹

10. Access to good quality information and advice is fundamental to helping older people make informed, planned and timely choices about how and where they live in later life, and to helping them to live healthily and comfortably wherever they choose to do so and to make the most of their financial resources.

11. We believe that the FirstStop Advice Service currently led by the Elderly Accommodation Counsel (EAC) should be expanded. Although we acknowledge that there is a considerable amount of useful advice available online, we are concerned that this is not accessible to many older people who may require information and advice in person. We recommend that the EAC should be re-funded by the Government to provide an expanded national telephone advice service (referred to from now on as “the national advice service”), supported by advice online, in hard copy advice and other accessible formats. Advice provided should be holistic, covering the range of issues relating to housing for older people (examined in subsequent chapters of this report) as follows:

14 www.firststopcareadvice.org.uk

15 Q165

16 Q166

17 Q257

18 Q261

19 John Galvin letter

20 Housing Learning and Improvement Network (LIN) and Elderly Accommodation Counsel (EAC) [[HOP 012](#)]

21 Q257

- *Repairs, maintenance and adaptations, and access to funding for these;*
- *Home improvement agencies (HIAs), handypersons, trusted traders;*
- *Heating and energy efficiency;*
- *Housing options, including specialist housing;*
- *Moving home, including the practical and financial aspects of moving;*
- *Care options and financing of care; and*
- *Signposting to appropriate agencies for advice on housing finance: mortgages, equity release, Help to Buy and shared ownership (for example, the single financial guidance body).*

12. *The national advice service should maintain and extend its links with local authorities, HIAs and other local charities and partners so it can direct people to advice and practical help locally. Furthermore, the national advice service, and the linked organisations, should be consistently branded and advertised by a Government-backed campaign to raise awareness and promote the creation of a 'trusted network'.*

3 The link between housing and health

13. The quality of housing is a key determinant of health and wellbeing. Professor Carol Holland of the Centre for Ageing Research at Lancaster University identified three housing-related factors impacting on health: cold, the risk of falls and the location of the home.²² In this chapter, we consider each of these in turn. In chapter four, we discuss what needs to happen to ensure older people live comfortably and healthily in their mainstream home. In chapter six, we discuss the health benefits of specialist housing.

Cold and keeping warm

14. The 2017 annual fuel poverty statistics show that, since 2013, the proportion of households aged 75 and over in fuel poverty has been increasing.²³ The evidence we heard supported this. Jeremy Porteus of the Housing LIN said that, for some “asset-rich but cash-poor” older people, it could be a choice of “heat or eat.”²⁴ Sue Adams of Care and Repair pointed out that older people, particularly the “older old”, are at home longer and, therefore, need to heat it for longer. She said that, for a significant proportion of older people:

It is a question of cost. On the other side is the efficiency of the home. [...] you get this combining of factors, where a proportion of the older population, who are at home more, are in homes that are harder to heat and on incomes that make it more difficult to afford those heating bills.²⁵

The impacts of living in a cold home on a person’s physical and mental health can be severe. Professor Holland explained that there was a well-evidenced link between cold homes and chronic diseases, such as respiratory and cardiovascular diseases and rheumatoid arthritis, and poor mental health.²⁶ We also heard from Sue Adams in an earlier evidence session that cold homes were connected to acute cases, namely “heart attacks, strokes and falls”.²⁷

15. There are various public and private initiatives, for example the Winter Fuel Allowance, the Warm Homes Discount Scheme and the Energy Company Obligation, providing heating and insulation measures to vulnerable householders in receipt of certain benefits. In addition, the Energy Saving Trust is contracted by the Department of Business, Energy and Industrial Strategy to run a telephone advice service (the Energy Saving Advice Service) offering impartial energy saving advice to householders in England and Wales. In Northern Ireland and Wales, the Affordable Warmth Scheme targets support at households most affected by fuel poverty. The scheme takes a whole house approach to home energy efficiency improvements (insulation, draughtproofing, upgrading heating systems, double-glazing windows) and works in partnership with local authorities to identify households in need of help.

22 Q194

23 BEIS, [Annual fuel poverty statistics report](#), 2017 (2015 data), June 2017

24 Q40

25 Q61

26 Q194

27 Q61

16. For older people, living in a cold home can cause chronic and acute illnesses and lead to reduced mobility, falls and depression. This has resultant costs to the NHS and social care. The problem is exacerbated by the fact that older people spend longer at home and may be living on a low income in homes that harder to heat. *We recommend that the national advice service should partner with and signpost older people to the Energy Saving Trust's telephone advice line. In addition, we recommend the Government consider developing a national scheme to help older people in fuel poverty and, as part of this, it may wish to consider schemes similar to the Affordable Warmth Scheme in Northern Ireland and Wales.*

Falls

17. The second housing and health related factor identified by Professor Holland was falls resulting from hazards in the home, for example, raised thresholds and loose carpet. She said that 75% of the deaths related to falls happened in the home and they represented between 10% and 25% of ambulance calls to older adults.²⁸ Falls can also precipitate serious decline in an older person and necessitate a move into long-term nursing or residential care.²⁹ We noted in particular Sue Adams' evidence that "A fall tends to be the trigger point at which people start to lose capacity. It's not just the physical impact but the psychological impact".³⁰ Jacquell Runnalls, Co-opted Lead on Accessibility and Inclusive Design at the Royal College of Occupational Therapists Specialist Section in Housing, said that there was "increasing recognition of falls" and, accordingly, "some local authorities or health services have falls prevention teams".³¹ A recently published evidence review on home adaptations by the Centre for Ageing Better found "strong evidence that minor home adaptations are an effective and cost-effective intervention for preventing falls and injuries".³² We discuss getting help with adaptations in paragraphs 33 to 35 and the Disabled Facilities Grant in paragraphs 40 to 45.

18. **The consequences of falls at home caused by often trivial hazards (we consider how these can be prevented in the next chapter) can be catastrophic, precipitating serious decline in older people's physical and mental health. *There needs to be a national and local drive to address falls and accidents in the home. This should include provision of better advice and information about repairs, maintenance and adaptations (paragraph 11), wider access to the services of Home Improvement Agencies and handypersons to facilitate adaptations (paragraph 34) and more timely implementation of, and flexible use of, Disabled Facilities Grants (paragraph 43). In addition, integrated working on health and social care should include working with housing partners to identify homes with falls and accidents risks and intervening to remove them.***

Location of the home and loneliness

19. Professor Holland explained that the location and the environment outside the home can affect physical and mental health in the following ways:

28 Q194

29 Centre for Ageing Better [[HOP 046](#)]

30 Q67

31 Q200

32 Centre for Ageing Better, [The role of home adaptations in improving later life](#), November 2017

If you are in a home that is completely inaccessible to your friends or relatives, or there is no bus service, and your environment outside the home is not age friendly, you are going to be isolated. You are going to struggle to get a healthy diet because you cannot get to the shops properly. You are not going to be physically active, because it is too difficult to get out and about in your environment. Maybe there is no bench between you and the shop, when you could walk as long as there was a bench or toilet there.³³

Jacqueline Runnalls of the Royal College of Occupational Therapists said that being physically active was linked to independent living, general resistance to illness and good mental health, and loneliness and social isolation were associated with mortality.³⁴ We note that the contributors to our web forum often said that they prized being near local amenities and public transport networks. We received a significant amount of evidence about the social and community aspects of living in specialist housing, where residents have communal areas in which to socialise. In 2015, the International Longevity Centre-UK surveyed residents of extra care housing on their independence, loneliness, and quality of life, finding that:

Our respondents reported lower loneliness than those in the community, giving some reason to believe that housing with extra care plays a role in reducing loneliness among its residents compared to what might be experienced if they stayed in the community.³⁵

We look at the health and wellbeing benefits of specialist housing in paragraphs 87 to 92.

20. Social isolation can lead to poor mental and physical health. Ensuring that older people's housing is within easy reach of local services, amenities and public transport links is therefore critical, and we consider the location of new housing for older people further in paragraph 117. Loneliness is harder to tackle. We support the recommendations of the Jo Cox Commission's Call to Action,³⁶ including a UK wide Strategy for Loneliness across all ages and a programme to develop the evidence around 'what works' in tackling loneliness, and welcome the Government's recent appointment of a 'Minister for Loneliness'.

The costs of poor housing

21. Poor housing clearly results in costs to the health service. Reference was often made to research by the Building Research Establishment (BRE) in 2016 which estimated the costs of poor housing to the NHS as £1.4 billion per annum.³⁷ A further analysis of the BRE's data by Care and Repair showed that nearly half this amount (£624 million) arose from poor housing among older people.³⁸

22. Furthermore, poor housing can delay discharge home from hospital which is costly both to patients' health and wellbeing and to the NHS. NHS providers' audited accounts

33 Q206

34 Q195

35 International Longevity Centre-UK [[HOP 079](#)]

36 Jo Cox Commission on Loneliness, [Combating loneliness one conversation at a time: A call to action](#), undated

37 See, for example, Housing LIN and EAC [[HOP 012](#)]; Centre for Ageing Better [[HOP 046](#)]; Elders Council of Newcastle [[HOP 033](#)]; Care and Repair [[HOP 013](#)]

38 Care and Repair, [Off the Radar: Housing disrepair & health impact in later life](#), March 2016

for 2016–17 estimated that delayed transfers of care cost providers £173 million, but, in its report on the accounts, NHS Improvement stated that the full costs were likely to be much higher.³⁹ Gill Moy, Director of Housing and Customer Services at Nottingham City Homes, said her organisation's Hospital to Home project found a place in an independent living scheme for a gentleman whose transfer home from hospital was delayed by 30 weeks because his home was not suitable for him to return to. She said the project was:

Partly conceived to reduce delayed transfers of care, but it spends a lot of time concentrating on early intervention/prevention. Housing has a massive role to play in that early intervention/prevention agenda, so preventing people from going into hospital in the first place, but then trying to prevent readmission.⁴⁰

With regards to hospital readmissions, Jacquell Runnalls of the Royal College of Occupational Therapists explained that the risk of this was higher from a home that is unsafe, cold and poorly insulated.⁴¹

23. There is a well-evidenced link between housing and health and wellbeing, and the consequent costs of treatment by the health service. Poor quality, un-adapted, hazardous, poorly heated and insulated accommodation can lead to reduced mobility, depression, chronic and acute illness and falls and social isolation to loneliness and depression. We recommend that prevention, early intervention and promotion of health and wellbeing through housing should be a priority for the national advice service. It should refer people to where they can get practical help to improve the quality of their home and to their local authority and health service if more immediate, direct intervention is needed. In this context, we note that Karen Buck MP's Homes (Fitness for Human Habitation and Liability for Housing Standards) Bill 2017–19, currently before the House, would help to resolve some of these issues for tenants. The Bill seeks to require that residential rented dwellings in England are fit for human habitation at the start of the tenancy and thereafter.⁴²

Housing, health and social care

24. Health and social care integration aims to overcome organisational, legal and regulatory boundaries between the sectors to ensure that patients receive cost-effective care when and where they need it. In most cases, this involves closer working between health and social care services. The Department of Health, the then DCLG and NHS England have made various commitments to integration over the years⁴³ and, in 2015, NHS England established 44 sustainability and transformation 'footprints', requiring local health bodies to draw up sustainability and transformation plans, now called partnerships (STPs), to improve services and finances over the five years to March 2021. In

39 NHS Improvement, [Performance of the NHS Provider Sector year ended 31 March 2017](#), June 2017

40 Q195

41 Q196

42 [Homes \(Fitness for Human Habitation and Liability for Housing Standards\) Bill 2017–19](#)

43 The Better Care Fund (created in 2013, requiring local health bodies and local authorities to pool existing funding and produce joint plans for integrating services), the Integrated Care and Support Pioneers Programme (2013) and the Five Year Forward View (2014).

March 2017, it was announced that ten STPs would evolve into Accountable Care Systems (ACS) in which NHS organisations and local councils would collaborate more closely on the provision of care.⁴⁴

25. Because of the public health consequences of unsuitable housing, the need to integrate housing services with health and social care services, or for these services to work together more closely, has been recognised. The care and support statutory guidance states that “The suitability of living accommodation is a core component of an individual’s wellbeing and when developing integrated services, local authorities should consider the central role of housing within integration, with associated formal arrangements with housing and other partner organisations”.⁴⁵ A 2014 NHS England and Department of Health backed national Memorandum of Understanding set out a shared commitment to joint action across government, health, social care and housing to deliver better health and wellbeing outcomes and, among other things, aimed to enable “improved collaboration and integration of healthcare and housing in the planning, commissioning and delivery of homes and services”.⁴⁶ However, the evidence we heard suggested that housing services were not routinely integrated with health and social care services. The Housing LIN said that housing, particularly older people’s housing, needed to be “placed firmly in the health and adult care arena to maximise the benefits from the housing sector to the wider service integration agenda”.⁴⁷ Gill Moy of Nottingham City Homes said that, while Nottingham’s STP included housing, that was “not replicated across the country”.⁴⁸ She went on to describe the benefits of closer working between housing, health and social care which included housing officers being able to make referrals for care and support, promote the health agenda among their tenants and facilitate hospital discharge. Our predecessor Committee considered the operation of the Disabled Facilities Grant in its inquiry on adult social care and found that its administration and operation was hampered by the split in responsibility between district and county councils.⁴⁹ This tier split may also hamper closer working between health, social care and housing.

26. The need to integrate housing services with health and social care services has been recognised in the care and support statutory guidance and the Department of Health, Ministry of Housing, Communities and Local Government and NHS England supported 2014 Memorandum of Understanding to support joint action on improving health through the home. *We believe that, given the health consequences of unsuitable housing, this should be reflected better at local level. Housing services should take equal status to health and social care services in the planning and implementation of closer working and in Sustainability and Transformation Partnerships (STPs) and Accountable Care Systems (ACSs). The Government should monitor the extent to which STPs and ACSs include plans for closer working between housing, health and social care organisations and include mechanisms to address housing issues having a direct impact on residents’ health outcomes. The Government should, where necessary, make representations to such organisations to ensure that housing is included in STPs and ACSs.*

44 NHS, [Next steps on the NHS Five Year Forward View](#), March 2017

45 DHSC, [Care and support statutory guidance](#), updated August 2017 (para 4.91)

46 DHSC, [A Memorandum of Understanding \(MoU\) to support joint action on improving health through the home](#), December 2014

47 Housing LIN and EAC [[HOP 012](#)]

48 Q217

49 Communities and Local Government Committee, [Adult social care: Ninth Report of Session 2016–17](#), March 2017

27. On the interface between housing and social care, we heard that some local authority social services teams were not routinely considering extra care housing, where onsite care and support is included, as an alternative care option to domiciliary or residential care.⁵⁰ Yet it is an important option. Professor Holland said that her evaluation of extra care housing had found that people who were frail and living with dementia could be cared for appropriately in this type of scheme, highlighting that “residential care, and especially nursing care, would be far more expensive”.⁵¹ Jeremy Porteus of the Housing LIN said that “at least one third of people moving into residential or nursing care could potentially be offered either extra care or social housing”.⁵² Age UK said that the planned social care green paper needed to consider older people’s housing, including the need to help older people adapt their own homes and build accessible housing.⁵³ We were pleased that the then Local Government Minister said “the social care green paper itself will look at issues around housing when it comes to older people”.⁵⁴ **The right kind of housing can keep people healthy, support them to live independently and reduce the need for home care or residential care. *The social care green paper, planned for publication in summer 2018, must consider the range of housing for older people, from mainstream and accessible homes to supported and extra care housing, as well as access to adaptations and repairs. In particular, the social care green paper should consider the role of extra care housing in the provision of social care alongside domiciliary and residential care.***

50 Q54

51 Q216

52 Q54

53 Age UK [[HOP 085](#)]

54 Q238

4 Staying put

28. When we asked our witnesses how most older people lived, we were told that the majority lived in “ordinary housing, whether as owner-occupiers, social tenants or private rented tenants”.⁵⁵ According to research by the Joseph Rowntree Foundation in 2012, 93% of older people live in mainstream housing.⁵⁶ We believe that the size of this group, and the issues relating to ageing in mainstream housing, mean it deserves particular attention.

29. Older people ‘stay put’ for different reasons. A survey in 2015 of 1389 people aged 50 or over by the Centre for Ageing Better found that “most people in later life do not intend on moving and wish to continue to live in their own homes for as long as possible”.⁵⁷ One contributor posted the following comment on our web forum, revealing some of the reasons why people wish to ‘stay put’:

I do not plan on ever moving from my home—I lived here with my late husband who had Alzheimer’s and died 8 years ago at home [...] I love my patio garden—although I drive—I have shops and a bus stop easily within walking distance. People say why don’t I move somewhere smaller but I love my home and think that is a good enough reason to stay where I am.

30. Some people who would like to move stay put, often because of the costs of moving and the difficulty of finding a suitable new home (we consider the barriers to moving in chapter five and the availability of different housing options in chapter six). Foundations, the national Body for Home Improvement Agencies, pointed out that, given the supply of specialist housing (considered at paragraphs 85 to 86), mainstream housing had to play a significant role in housing older people:

With people over 65 growing by 155,000 every year and accounting for 74% of total household growth to 2037, the current 2.8% of retirement housing under construction as a percentage of all housing under construction would require an unprecedented and likely to be unachievable rise. Appropriate accommodation can therefore only be created in the general housing stock both existing and under construction.⁵⁸

Ageing in mainstream housing

31. Given most older people live in mainstream housing, something which is likely to continue, Sue Adams of Care and Repair said it had a “pivotal role [...] in ageing well, healthily and safely”.⁵⁹ We heard, however, that heating the home and keeping it in a healthy and safe condition can be a struggle for many older people, 78% of whom are owner occupiers meaning maintenance and repair falls to them alone.⁶⁰ The Decent Homes standard is a nationally defined standard measured by indicators, including need for urgent repairs, age of the kitchen and bathroom facilities and thermal comfort, as well as ‘Category 1 hazards’ (most commonly risks of falls and excess cold). Research by Care and Repair found that, in 2012, 79% of households aged 65 years or over who were

55 Q2

56 JRF, [Older people’s housing: choice, quality of life, and under-occupation](#), May 2012

57 Centre for Ageing Better [HOP 046]

58 Foundations [[HOP 011](#)]

59 Q60

60 Q61

living in a non-decent home were owner occupiers and 85% of homes found to contain a Category 1 hazard were owner occupied.⁶¹ Sue Adams explained why older home owners often struggled:

There is an issue around the affordability of the ongoing maintenance of a home among lower-income groups. Even for people in the middle, where they might have some money to do the work—especially older and single people, which is the profile of many Care and Repair service users—there is a massive issue around trust and worry. You have got the affordability of the repair, and then there is the thought, “I know that this needs doing, but how on earth do I go about it? How do I get an affordable and good job?”⁶²

32. In addition, older home owners and tenants may need to make adaptations to their mainstream homes: 27% of older people have some form of adaptation installed.⁶³ Adaptations may be small, such as adding grab rails, or more substantial, such as installing a wet room or a stairlift. One contributor to our web forum said that various adaptations to her mother’s home, “grab rails, walking aids, rise and recline chair, commode, wet room, hospital bed and electric moving mattress”, meant that she was able to continue living in familiar surroundings with Alzheimer’s disease. The Disabled Facilities Grant, which we consider at paragraphs 40 to 45, funds adaptations for those who are eligible.

Practical help with maintenance, repairs and adaptations

33. Given the evidence discussed in chapter three on the link between housing and health, we now consider what needs to happen to ensure those who stay put have access to help to keep their homes comfortable, healthy and safe. Reflecting the evidence received, this section focuses on the situation for older owner occupiers (we consider the role of registered social landlords in paragraphs 89 to 90). Foundations, the national body for Home Improvement Agencies (HIAs), explained that HIAs helped older people to “stay safe, secure and warm and retain independence in their own home”, through the provision of a range of services, including adaptations, energy efficiency measures and handypersons services.⁶⁴ Claudia Wood of Demos said:

The handyperson idea is very important [...] A lot of older people just need their lightbulbs changed. When you are in your 70s, you cannot climb up a ladder to change your lightbulb, so you end up sitting in the dark. Then there is the risk of falls and you break your hip, and onwards and upwards. Some of that low level stuff is very cheap.⁶⁵

We heard about the popularity of handyperson services among older people and that, by helping people to make improvements and repairs to their home, they allowed them to feel “independent and in control”.⁶⁶

34. However, HIAs can also help older people to make their home safe, performing safety and falls risk checks and removing hazards where needed and facilitating hospital

61 Care and Repair, [Off the Radar: Housing disrepair & health impact in later life](#), March 2016

62 Q61

63 Foundations [[HOP 011](#)]

64 Foundations [[HOP 011](#)]

65 Q34

66 Q66

discharge. Care and Repair said that it cost, on average, £756 to remove a Category 1 falls hazard and £4,344 to remove an excess cold hazard.⁶⁷ However, as discussed above, the cost of falls and cold to an older person's health and wellbeing are much greater, as are the costs to the health and social care service of treating the consequences. Therefore, the evidence from the Elders Council of Newcastle that these services had "suffered in the last few years" concerned us.⁶⁸ A contributor to our forum said that his local scheme, which had been excellent, had been disbanded. Sue Adams of Care and Repair also believed that there had been a "contraction" in these services with the result that their "focus is on adaptation and what is disappearing is people to turn to with help for repairs".⁶⁹ **We believe that this is a false economy. Home Improvement Agencies and handyperson services are good value for money, contributing to keeping older people healthy, safe and independent at home. The Government should make additional funding available for the expansion of Home Improvement Agencies so that there is at least access in each local authority area to one agency which operates a full range of services, including a handyperson service.**

35. Many people will approach a local private trader for help with repairs, maintenance and adaptations, and this is increasingly likely to be the case in the context of the reduced availability of handyperson services. In the case of home adaptations, Claudia Wood of Demos said:

A lot of older people do not necessarily know about the Disabled Facilities Grant (DFG), are not eligible for the DFG or do not want to go through the paperwork and then a year's wait. They will go and buy their own and get someone in to do the work [...] There are registers and organisations that promote safe handymen, rather than whoever just coming off the street.⁷⁰

However, we are mindful of the evidence cited earlier that older people can find securing a tradesperson they trust particularly worrisome. A contributor to the web forum said he valued the fact that his local scheme vetted their handypeople having had to deal with a rogue tradesman in the past. **Current schemes which check and endorse tradespeople, such as the Government endorsed scheme, 'TrustMark', should consider developing a specific accreditation for traders who have been reviewed by older people or their relatives and proven to be trusted. Once accredited, the trader would be permitted to display the branding used by the national advice line and linked organisations alongside their own logo.**

Financing maintenance, repairs and adaptations

36. Councils administer the Disabled Facilities Grant (DFG) and may also provide some financial assistance for home repairs, improvement and adaptations, and housing associations carry out repairs and adaptations work on their own stock. We were interested to hear about the potential for lower income older owner occupiers to use equity release for funding repairs, adaptations and maintenance. The Equity Release Council (ERC) said that it can play a "crucial role in enabling older people to remain in their own homes",⁷¹

67 Care and Repair [HOP 013]

68 Elders Council of Newcastle [HOP 033]

69 Q63

70 Q39

71 Equity Release Council [HOP 023]

citing analysis by insurers LV= which found that 31% of equity release products taken out in 2016 were used to fund home improvements. John Galvin of the Elderly Accommodation Council confirmed this:

Something that we see a lot of [...] is people who want to stay living where they are, need or want major adaptations, find that either a Disabled Facilities Grant is not available to them, or processing it could take a long time. They accept that they are going to have to pay themselves, but do not have the ready cash. Equity release is a way of doing that.⁷²

John Godfrey, Corporate Affairs Director at Legal and General, gave us the following example of how his organisation, in partnership with a not-for-profit organisation, had helped someone in this way:

We had a gentleman who lives in Islington, Mr B; I will not give you his name. He is in his 70s, suffers from autism, and was living in a property in absolute squalor, basically. The place was falling down around him, and he was living in a corridor, the other rooms all having become uninhabitable. The approach for him was clearly not to try to sell it, because the property was worth about £350,000 at the outset, such was the state of it, but, as he owned the house, to take out some of his equity and use the equity to refurbish the house, which is now valued at about £600,000. He lives in it, it is habitable, and he no longer faces a binary decision of being placed in residential care by social services, who of course, cannot step in and refurbish his house for him at a cost of £150,000.⁷³

37. The British Property Federation said that, while there had been “reputational concerns” and “a lack of consumer protection” around equity release in the past, ERC and Financial Conduct Authority regulation have helped to “provide assurances to consumers that they are entering into a fair contract”.⁷⁴ Indeed, products offered by members of the ERC contain protections, including a ‘no negative equity guarantee’ and the right to remain in the home until the end of the customer’s life or their move into long-term care.⁷⁵

38. However, Mark Bogard, Chief Executive of the Family Building Society, said that “a normal mortgage can be a much more suitable product” for some older people⁷⁶ but, because of the separation in the market between normal and lifetime mortgages, it was not usually possible to get advice on both products from one advisor.⁷⁷ Paul Smeed, Head of Mortgages at UK Finance, said that he believed there was a “challenge for the industry” to make obtaining advice as “seamless as possible”.⁷⁸

39. Equity release and re-mortgaging are possible routes for older owner occupiers to fund large repairs or adaptations to their homes. Mortgage providers and members of UK Finance and the Equity Release Council should work to ensure these products are tailored to the needs of older people. We make a specific recommendation on the provision of joined up advice on equity release and mortgages in paragraph 60.

72 Q181

73 Q159

74 British Property Federation [[HOP 062](#)]

75 Equity Release Council [[HOP 035](#)]

76 Q175

77 Q164

78 Q185

The Disabled Facilities Grant

40. Disabled Facilities Grants (DFGs) are means-tested grants available to disabled people who need to adapt their home to enable them to live there independently, for example installing a stairlift or creating a downstairs bathroom. Older people over 60 are the main recipients of the DFG, receiving 71% of the grants made.⁷⁹ In 2014, the DFG was channelled into the Better Care Fund in line with its aims of joining up services to reduce hospital and care home admissions and enabling people to return from hospital more quickly. In recognition of the rising need for adaptations, the Government provided a welcome increase in funding for the DFG in the 2015 Spending Review to £500 million by 2019–20⁸⁰ and provided an additional £42 million in 2017–18 in the Autumn Budget 2017.⁸¹

41. Our predecessor Committee considered the operation of the DFG in its inquiry on adult social care, concluding that it was “slow and cumbersome”,⁸² so we were interested to return to the issue. Once again, we heard that it was a “clunky process”⁸³ and that waiting times for implementation varied significantly between local authorities, ranging from days and weeks in some places to two or three years in others.⁸⁴ The Local Government Association highlighted best practice in South Staffordshire where councils and third sector organisations were working together to streamline DFG applications, assessments and provision, resulting in a “a reduction in costs of 40% and huge cuts in waiting times”.⁸⁵

42. Our attention was also drawn to the limit of the DFG, set in 2008 to £30,000, by Jacquel Runnalls, Co-opted Lead on Accessibility and Inclusive Design at the Royal College of Occupational Therapists Specialist Section in Housing, who said:

Most adaptations that help people to remain in their own home are around £7,000. If you are looking at somebody remaining in a property that is not generally accessible, you are probably looking at adapting ground floor living. If it is a house, for example, you might ramp the front entrance, and you may have to extend the rear of the property to accommodate a bedroom and a wet room bathroom. You need to think about carers as well, so you need the space. And £30,000 does not go a long way to accommodate that.⁸⁶

Ms Runnalls also highlighted the fact that, under The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002, local authorities may use the DFG in a “flexible, preventative way”, and she listed the possible uses: “delayed discharge and step-down flats, but particularly handypersons, repair schemes and fuel poverty and energy efficiency initiatives. Some look at relocation grants”.⁸⁷ However, she also cited research by Foundations, which leads on the improvement of DFG delivery in England, that only 47% of local authorities have a policy to use the DFG in this way.

79 Foundations, [The Disabled Facilities Grant Before and after the introduction of the Better Care Fund](#), June 2016

80 HM Treasury, [Spending Review and Autumn Statement 2015](#), November 2015

81 HM Treasury, [Autumn Budget 2017](#), November 2017

82 Communities and Local Government Committee, [Adult social care: Ninth Report of Session 2016–17](#), March 2017

83 Q35

84 Q74

85 Local Government Association [[HOP 027](#)]

86 Q205

87 Q205

43. Based on the evidence it had heard, our predecessor committee recommended that the then DCLG should review the operation of the DFG. We were therefore very pleased that the then Housing Minister, Alok Sharma, announced before the Committee that a review of the DFG would take place shortly and would look at “criteria, eligibility and how funding is made available to local authorities”.⁸⁸ **The DFG has a very important role to play in making older people’s homes accessible and enabling them to maintain their independence. We welcome the Department’s commitment to review the operation of the DFG and recommend the review should also look specifically at:**

- *Ensuring that adaptations are implemented within a reasonable period of time;*
- *How to encourage local authorities to innovate in their approach to implementation; and*
- *The level at which the cap is set.*

Older people in the private rented sector

44. One concern which was raised with us was the difficulties that private rented sector tenants have in securing adaptations from their landlord. In 2015–16, 17% of people over the age of 55 lived in private rented housing.⁸⁹ An Age Friendly Borough consultation run by Southwark Council revealed that many landlords were reluctant to allow adaptations because of the negative impact on the value of the property.⁹⁰ The then DCLG’s Adaptations and Accessibility Report 2014–15 confirms this: of the 45% of households that lacked one or more of their required adaptations, 10% did not have them because their landlord would not pay for them and 5% said that their landlord would not allow them.⁹¹ Julia Park, Head of Housing Policy at Levitt Bernstein, pointed out that this problem was likely to increase as the numbers of older people privately renting are growing. Indeed, Generation Rent said that, between 2005–06 and 2015–16, the number of households privately renting in the 45–54 and 55–64 age groups increased from 403,000 to 1,114,000.⁹²

45. **Private renting is an increasingly important housing option for older people and they should feel confident in being able to adapt their home to meet their needs. We recommend that the review of the DFG should consider how to ensure that older tenants in the private rented sector secure the adaptations they need. In particular, it should consider the case for allocating government funding to local authorities to make discretionary payments to landlords for the costs of reinstatement or removal of the adaptation once the tenancy has ended.**

46. Furthermore, we heard that, in terms of the condition of the home, the “worst housing” was in this sector.⁹³ The 2015–16 English Housing Survey found that the private rented sector had the highest proportion of non-decent homes at 28%, and Gill Moy, Director of Nottingham City Homes, said that a stock survey had shown that 21% of the privately

88 Q245

89 DCLG, [English Housing Survey 2015 to 2016](#), March 2017

90 Southwark Council [[HOP 056](#)]

91 DCLG, [English Housing Survey 2014 to 2015: Adaptations and Accessibility Report](#), July 2016

92 Generation Rent [[HOP 057](#)]

93 Q65

rented stock in Nottingham had a category 1 hazard.⁹⁴ Age UK said that large parts of the sector were “certainly inadequate for older people”.⁹⁵ The health consequences of poor housing are serious. We will be considering the quality of homes in the private rented sector in more detail in our separate ongoing inquiry on the subject. We also note Karen Buck MP’s Homes (Fitness for Human Habitation and Liability for Housing Standards) Bill 2017–19, currently before the House, which seeks to require that residential rented dwellings in England are fit for human habitation at the start of the tenancy and thereafter.⁹⁶

94 Q194

95 Age UK [[HOP 085](#)]

96 [Homes \(Fitness for Human Habitation and Liability for Housing Standards\) Bill 2017–19](#)

5 Moving home

47. Aware that they may have lived in their current home for many years and seen their family grow up there, we wanted to know how many older people were interested in moving home. Claudia Wood of Demos, who has published research on this issue in recent years, said:

Various bits of polling have been done over the years [...] It consistently comes up with roughly the same sort of percentages we are talking about. The estimate is that between a quarter and a third of older people are interested [...] It is just under 3 million people in all.⁹⁷

Dr Beach of the International Longevity Centre-UK said that polling he had conducted confirmed that around a third of older people wanted to move.⁹⁸ There are various reasons why people want to move home in later life; for example, their home may have too many stairs, too big a garden and require too much maintenance and upkeep.⁹⁹ These issues were frequently cited by contributors to our web forum, along with health reasons and wanting to be nearer their family. United for All Ages said that, of those making enquiries to their website¹⁰⁰ about moving:

38% give family reasons (such as death of a partner, moving closer to family); 33% say they have care, health or mobility needs; 24% want to reduce their running costs/maintenance bills because their property is too big; 19% want to release capital; and 10% are planning in advance of retirement.¹⁰¹

In terms of the preferred type, tenure and size of the home sought by those who wish to move, Claudia Wood said:

We have done additional polling which shows about a quarter are interested in retirement housing, so specialist housing specifically, whether that be the downsizer retirement type or the extra care type. There is obviously a spectrum [...] The work we have done on this has shown that the majority want to buy their own home. They do not want to lease it; they want to buy it. Two-bedroom tends to be the most popular.¹⁰²

The barriers to moving

48. Although a sizeable minority of older people wish to move, the evidence suggested that a combination of practical, financial and emotional barriers prevented or, at least, delayed the process.¹⁰³ This certainly seemed to be the experience of many of the contributors to our web forum; one contributor said:

I have considered downsizing but not worth it! Cost of moving physically, legally, estate agent's commission, refurbishing new home, general hassle

97 Q5

98 Q5

99 Q6

100 www.downsizingdirect.com

101 United for All Ages [[HOP 016](#)]

102 Q5

103 Q8

and above all having to pay a huge amount of stamp duty on new home, having paid all my life—simply not worth it! Also cannot find property with light and space required—all new flats and retirement homes too small, overpriced with many “strings attached”.

Others had moved, and with a successful outcome. One contributor, who moved to a small terraced house nearer to her family, shops and transport, said the move had been “almost entirely positive for my health and wellbeing. I see family members most days, and also have the stimulus of getting to know a new neighbourhood”. **Many older people would like to move in later life but often the physical, financial and emotional aspects of moving home prevent or delay them from doing so, and we heard that many of those who do move often wished they had done so sooner, often “five to 10 years earlier”.**¹⁰⁴ *The national advice service should provide information and advice on moving, including the practical aspects of moving and where to obtain help with this; housing options; and finance, including mortgages, help to buy and shared ownership.* The rest of this chapter examines the barriers to moving and offers recommendations for policies which would help people who wish to move to do so.

Practical support to move

49. For most people, regardless of age, moving home is an exhausting process, both physically and emotionally. Claudia Wood of Demos described what might be involved:

Getting into the loft and unpacking A-level textbooks from your kids that are still there is pretty daunting. Downsizing requires getting rid of some of your stuff. It requires putting it on eBay, giving it to charity shops and packing it. The practical issue is a major issue for old people.¹⁰⁵

She said this was compounded by the fact that “People do not look for a retirement property when they are 60 and particularly capable of moving and quite happy to do so. They look at it when they are 75 or 80”.¹⁰⁶ Gail Lincoln, a psychologist conducting research on older people moving home, found that among the participants she interviewed, “for those who have less energy, poor health and who feel overwhelmed, decluttering and taking control seem to be very difficult”.¹⁰⁷ One contributor to the web forum said that the “stress of doing this would be insupportable even with help, let alone without it”.

50. John Galvin of the Elderly Accommodation Counsel told us that private companies exist which can provide this kind of help: “They enter the loft, pack, help people sort, give away things, sell things, keep what matters, and then are with them on removal day and deal with the utilities”.¹⁰⁸ We are also aware that some housing developers provide these services for people moving into one of their homes.¹⁰⁹ For example, McCarthy and Stone’s ‘Smooth Move’ service offers help packing, de-cluttering, transportation, unpacking and handymen to help with tasks in the new home, in addition to help with the costs of moving. We also heard about similar initiatives in the social sector, such as Grand Union

104 Q8

105 Q8

106 Q8

107 Gail Lincoln [[HOP 034](#)]

108 Q166

109 For example, Churchill Retirement Living

Housing Group’s ‘incentive to move’ scheme which offers tenants practical support with moving.¹¹⁰ Anchor, a provider of sheltered housing, said that housing associations are “well placed” to provide this kind of support.¹¹¹

51. Moving home requires a significant amount of physical resource particularly for older people who may have less energy, health needs and a lifetime’s worth of belongings to pack and unpack. We recommend that the national advice service should consider how best to gather information about local organisations which can provide practical help with the moving process (decluttering, disposing of unwanted items, packing and unpacking, removals and cleaning) and, where possible, signpost people to these organisations. Furthermore, trade and professional bodies involved in the home buying and selling process, such as The British Association of Removers, NAEA Propertymark, The Law Society and the Royal Institution of Chartered Surveyors, should consider creating an accreditation for their members which provide tailored services for older people. Once accredited, firms would be permitted to display the branding used by the national advice line and linked organisations.

Financial barriers

52. The financial costs of moving home are numerous; estate agent, surveyor and legal fees; stamp duty on the new home; packing and removals; and the costs of fixtures, fittings and furnishings for the new home, as well as sometimes redecoration and improvements. The estimated direct cost of a successful house move in the UK is £8,451.49,¹¹² and there is a real risk of additional costs if the transaction falls through and the process starts again. When surveyed in January 2018, 54% of Later Life Ambitions’ members said that the cost of moving was the main barrier to them doing so.¹¹³ Shortly after our inquiry started, the Government launched a consultation on the home buying and selling process.¹¹⁴ The then Housing Minister, Alok Sharma, explained to us that the Government intends to improve the process by making it faster and more certain. He said that this would particularly help older people who “may find it perhaps more stressful, particularly when you are moving from a property that has been your home, where you have brought up your family”.¹¹⁵ **The Government’s commitment to improving the home buying and selling process is welcome and, given the Minister’s evidence, we expect to see particular consideration given to how the process can be improved for older people.**

53. Later Life Ambitions said that, in a survey of 1,500 of their members in January 2018, nearly 30% cited stamp duty as the biggest barrier to moving.¹¹⁶ They, along with various other organisations,¹¹⁷ called for a stamp duty exemption for older people moving to a smaller property. Professor Geoff Meen of the University of Reading highlighted the fact that, although not insignificant, stamp duty and other transaction costs would not

110 Grand Union Housing Group [HOP 019]

111 Anchor [HOP 042]

112 Based on buying and selling the average UK property, at a price of £218,225 as of January 2017, www.comparemymove.com

113 Later Life Ambitions [HOP 036]

114 DCLG, [Improving the home buying and selling process: call for evidence](#), October 2017

115 Q263

116 Later Life Ambitions [HOP 036]

117 Later Life Ambitions [HOP 049]; McCarthy and Stone [HOP 059], United for All Ages [HOP 016], Churchill Retirement Living [HOP 025], Larkfleet [HOP 040]

generally negate the capital gain released from moving to a smaller home.¹¹⁸ This was highlighted in the submission from HM Treasury, which stated that the average cash release on moving from a four to a two bedroom property is £215,000¹¹⁹ and that, in 2016–17, an estimated 54% of residential property transactions paid less than £2,500 in stamp duty and 23% paid no stamp duty.¹²⁰ We note, however, that the average cash release figure of £215,000 will have been skewed by property prices in London and the South East and that, outside these regions, the cash released will be much less.

54. Professor Meen said he did not think that reforms to stamp duty would “fundamentally change the nature of the over 60s moving”.¹²¹ Dr Peter Kenway, Director of the New Policy Institute, thought there was “sufficient argument for looking seriously at it” but made the wider point that:

Once you start to bring in special measures for some particular group or form of property, you just introduce the kinds of inefficiencies into the system that other committees here will then spend years trying to get rid of. By all means, we do need to do something about the disincentives, but I know of no reason to particularly target this group, who after all are a big chunk of the ordinary, mainstream housing market.¹²²

Similar concerns were raised by the Building Societies Association, which said an exemption would be:

A difficult policy to implement politically. While not true of everyone, many older people have seen the equity in their home increase significantly in value over recent decades. To provide incentives for older people to realise those equity gains, while others struggle with raising a deposit or ‘second-stepping’, could be controversial.¹²³

55. We have carefully considered calls for a stamp duty exemption for older people but are not convinced that this would enable many more people to move. Many older home owners are likely to receive a capital gain when they move that will cover the cost of the stamp duty payable on their new home. In addition, we believe that an exemption would be extremely difficult to implement. We believe that stamp duty is not the main barrier to older people moving home and that there are many other practical, emotional and financial factors which act to deter people from doing so.

Access to finance to buy a new home

56. While some older owner occupiers will have sufficient equity in their home to be able to purchase a new property outright, others will need a mortgage to be able to do so; for example, if they wish to purchase a more expensive property, move to a more expensive area, or transition from renting to owning a property. Currently, only a small number of people take out a mortgage beyond retirement age but the numbers are increasing. UK Finance said:

118 Q142

119 Savills, [Making use of housing wealth](#), February 2013

120 HM Treasury [[HOP 033](#)]

121 Q143

122 Q144

123 Building Societies Association [[HOP 017](#)]

The annual value of mortgage sales to those aged 55 and over was £9.8 billion in 2016. The proportion of later life mortgage sales to those aged 70 and more has almost doubled, from 10% in 2012 to 18% in 2016; largely due to the increase in lifetime mortgage sales (which represented 29% of all mortgage sales to those 55 and above in 2016). Our figures also reveal that almost 40% of new mortgage sales in 2016 are due to end after age 65, compared to 22% in 2012.¹²⁴

57. Mark Bogard, Chief Executive of the Family Building Society, said that some providers were reluctant to lend to older people:

If you are a large provider [...] you have a machine, and you want to feed a large number of cases through that machine. Old people are much more complicated [...] The only way to deal with a mortgage for older people is by looking at them and being told a story. If you are one of the big six lenders you cannot be bothered to do that, because for X% of the market it is not worth you doing it.¹²⁵

In this regard, the fact that 70% to 80% of the mortgage market is intermediated¹²⁶ can be helpful to older people; Mark Bogard said:

The advantage of seeing an intermediary, a mortgage broker, is that they will tell you about the whole market. If you walk into the Nationwide and the Nationwide says no, you have to go through a whole process, which can take several hours and time to get an appointment.¹²⁷

58. A small but increasing number of older people take out a mortgage beyond retirement age. They may have more success obtaining advice from a mortgage broker, who can better assess their personal financial circumstances, than approaching a high-street lender directly. We recommend that the Government should encourage lenders to improve the service they provide to older customers. This should entail the provision by high street lenders of clearer guidance, on their website and in the literature available in the branch, on their policy with respect to lending to older people. We also recommend that, where an older person who applies for a mortgage or re-mortgage is rejected, the lender should routinely refer them to another lender, a mortgage broker or, once established, the single financial guidance body for advice (see paragraph 60).

59. The Elders Council of Newcastle said that the level of housing equity held by older people in the North East was often insufficient to purchase a retirement home,¹²⁸ which we anticipate will also be the case in other parts of the country. We were therefore concerned to hear that lenders were often unwilling to lend on the purchase of specialist housing. The Building Societies Association said that this was because of the:

Potentially complicated leasehold conditions attached, with deferred service charges for care and support and communal areas, exit fees and transfer fees, which can affect the property's mortgageability [...] the pool of

124 UK Finance [[HOP 030](#)]

125 Q170

126 Q176

127 Q176

128 Elders Council of Newcastle [[HOP 033](#)]

prospective purchasers for such properties is limited by age. This can make them more difficult to sell, and the financial crisis showed a propensity for these properties to lose value quickly. As such, if older people require mortgage finance then it is advisable to opt for general needs housing to right size into.¹²⁹

Similarly, Mark Bogard said that, for these reasons, it was “an extremely unattractive asset for the Society to end up owning if things go wrong”.¹³⁰ However, Paul Smee of UK Finance said that there would “always be lenders who would be prepared to look at this”.¹³¹ ***The Government and UK Finance should together consider what steps can be taken to increase lenders’ confidence in lending on the purchase of specialist housing. The Government’s acceptance of the Law Commission’s recommendation for a code of practice on event fees and specific legislation for the extra care housing sector (discussed in paragraphs 99 to 101) may also help to sustain resale values, thereby boosting lenders’ confidence.***

Financial advice

60. More widely, we heard that the set-up of the industry did not lend itself well to advising older people on their personal finances which can involve “complex, often inter-related decisions about a range of financial services products, from pensions, wealth management and mainstream mortgages, to equity release”.¹³² Research by UK Finance found that older people have a “lengthy, fragmented and complex” journey to obtain the help they needed.¹³³ As discussed in paragraph 38, there is usually a separation of advice on mortgages and equity release when advice on both may be needed. In addition, Mark Bogard of the Family Building Society said there was a separation of advice on mortgages and investment, which was often needed by older people who “might downsize, still have a mortgage and end up with a pot of money”.¹³⁴ Paul Smee of UK Finance suggested that the creation of the single financial guidance body, legislated for by the Financial Guidance and Claims Bill (Lords)¹³⁵ currently before this House, will “give a single focus point for people entering the market”.¹³⁶ UK Finance suggested it “should explore ways of increasing the provision of and signposting to fuller information sources available to older consumers”.¹³⁷ ***We recommend that the single financial guidance body, for which the Financial Guidance and Claims Bill (Lords) will legislate, should be made responsible for providing specialist advice tailored to the financial circumstances of older people. It should signpost older people to mortgage brokers, banks and building societies who can offer advice on mortgages and equity release, shared ownership and shared equity, and on re-investing the proceeds of sales. The national advice service should be closely linked to the single financial guidance body and signpost people seeking housing finance advice to it.***

129 Building Societies Association [HOP 070]. See also Mark Bogard at Q173

130 Q173

131 Q174

132 UK Finance [HOP 030]

133 UK Finance [HOP 030]

134 Q163

135 [Financial Guidance and Claims Bill \[HL\] 2017-19](#)

136 Q165

137 UK Finance [HOP 030]

Shared ownership and shared equity

61. Shared ownership schemes, for example Older People’s Shared Ownership,¹³⁸ are used to help eligible older people buy a share in a property with the remaining share owned by a housing association. John Galvin of the Elderly Accommodation Counsel said that shared ownership:

Gives a way of enabling people to buy with a much smaller capital sum. Of course, it goes hand in hand with paying rent on the part you have not bought. The sums can still work quite well for some people.¹³⁹

Kent Housing Group made the further point that shared ownership enabled people to move while “still retaining a level of investment to pass through inheritance, which is often a reason older people cite for not wishing to move”.¹⁴⁰ We heard, however, that the current proliferation of local models made it complicated for lenders to participate.¹⁴¹ Paul Smee of UK Finance said “The more we can see a prevailing model develop rather than very specific local models, the easier that will be to see the market grow [...] The simpler it becomes, the greater the potential for expansion”.¹⁴²

62. At present, the most important shared equity scheme is Help to Buy where the Government provides up to 20% (40% in London) as an equity loan on a new build property, although there are other shared equity products available on the market. The Help to Buy scheme enables people to purchase a property with a small amount of equity, a lower than average mortgage and an ‘equity loan’, covering a percentage of the property’s value. Although there is no age limit to people who are eligible for the scheme, the perception of those submitting evidence was that it was for mainly for first-time buyers.¹⁴³ Churchill Retirement Living explained why shared equity would also be benefit older people:

This gap between purchase price and a maximum loan is a problem shared for older people looking to move from their existing property and the price they need to pay for a retirement apartment, so the extension of this scheme to include older purchasers would also benefit older people looking to move into retirement apartments.¹⁴⁴

We asked the then Housing Minister, Alok Sharma, whether Help to Buy was accessible to older people. He said that it was “not particularly suited to specialist housing” but was open to anyone purchasing a mainstream new-build home.¹⁴⁵

63. In the course of the discussion about shared ownership and shared equity schemes, Mr Sharma said that “of course, very many of the people we are talking about already are homeowners”. This is true, however, as we have discussed, older people with low levels of equity will not necessarily be able to afford to move and some will want to release equity on moving. **Owner-occupiers in low-value housing or in poor condition may**

138 www.ownyourhome.gov.uk/scheme/ops/

139 Q177

140 Kent Housing Group [[HOP 080](#)]

141 Q188

142 Qq188–189

143 See, for example, Churchill Retirement Living [[HOP 025](#)], British Property Federation [[HOP 062](#)], Building Societies Association [[HOP 070](#)]

144 Churchill Retirement Living [[HOP 025](#)]

145 Q267

not be able to move unless they can access social rented housing or shared ownership. Both shared ownership and Help to Buy could play a more important role in enabling older people to afford to purchase a mainstream home or release equity when they move. *We recommend the Government should ensure that providers and lenders make these home ownership options available and transparent for older people and address perceptions that Help to Buy is aimed at first time buyers. We also recommend that the Government should work with lenders and housing providers to ensure one model for shared ownership which would encourage more lenders to offer mortgages, thereby widening access to this initiative, and consider how shared equity can be used for specialist housing.*

A shortage of homes

64. Quite simply, older people who would like to move will be deterred from doing so if they cannot find a property that they would like to live in. This is particularly so given the practical, financial and emotional implications of moving. Julia Park of Levitt Bernstein said:

No one will be tempted to move to a home that's worse as well as smaller, so good design is vital if we want people to be proactive about finding a more suitable home; particularly as we spend more time at home as we get older.¹⁴⁶

However, we heard that there was a lack of desirable and attractive properties,¹⁴⁷ and contributors to the web forum shared this opinion; one said “the design of most of the houses and bungalows that I viewed was very poor, tiny kitchens, tiny dining areas” and another said that, in the smaller mainstream properties she had visited, “the kitchens and second bedrooms are far too small [...] couldn't consider moving into a property that doesn't have one large enough to accommodate family and friends when they visit”.

65. We heard evidence of a shortage of smaller properties and specialist housing. Later Life Ambitions said that, in a survey of 1,500 of their members, 55% highlighted a lack of smaller homes on the market as being barrier to moving.¹⁴⁸ The current shortfall in specialist homes is estimated at around 15,000 to 25,000 units a year.¹⁴⁹ Keepmoat, a homebuilder and construction company, identified the further challenge of “inadequate dispersal of homes for older people, meaning that it can be difficult to find a new home close to friends and family”.¹⁵⁰ In the next chapter, we consider how to increase the supply of specialist homes and ensure good design.

Moving in the social rented sector

66. While around three quarters of older person households are owner-occupiers, a significant minority live in the social-rented sector (16.5%).¹⁵¹ In their 2012 report, the JRF said that “owner-occupiers may have more chance of moving than social or private tenants. There are fewer opportunities for tenants in social housing to move”.¹⁵² We discussed the

146 Levitt Bernstein [HOP 032]

147 Q8. See also Royal Institute of British Architects [HOP 066]

148 Later Life Ambitions [HOP 036]

149 Q83

150 Keepmoat Group [HOP 068]

151 DCLG, [English Housing Survey 2015 to 2016](#), March 2017

152 JRF, [Market Assessment of Housing Options for Older People](#), April 2012

options for owner-occupiers with low value housing in paragraphs 61 to 63. Generally, the options for older social tenants include moving into sheltered housing or moving through an exchange, for example through the Seaside and Country Homes scheme, although housing associations are increasingly providing extra care housing. However, we heard that these options were themselves limited. Age UK said that there was a “pressing need” for more retirement housing in the social sector.¹⁵³ Midland Heart, a housing association, said:

Midland Heart operates its own waiting list for affordable housing through a platform known as ‘Homes Direct.’ We share this platform with a number of other large housing providers across the Midlands and so it can be used as a reliable indicator of unmet need for affordable housing for older people. There are currently 3,897 older people (55+) on the waiting list which represents 11% of the total number of applicants. Of these; 1,324 have multiple health conditions which represents 4% of the total number of applicants.¹⁵⁴

Indeed, contributors to our forum often called for more sheltered and affordable housing; one person said “The Government needs to ensure that enough social housing is built to enable people like us to move into sheltered accommodation”. Despite this clear demand, we heard that many providers had placed their new developments on hold following the Government’s proposals for a new funding model for supported housing (which we consider in more detail at paragraphs 102 to 104).¹⁵⁵

67. We also heard that sheltered housing is often not an attractive housing option. Claudia Wood of Demos said that “a lot of that sheltered housing needs to be either knocked down and rebuilt or, or quite considerably retrofitted to improve standards”,¹⁵⁶ and the housing providers and councils submitting evidence frequently acknowledged this. Grand Union Housing Group said:

The vast majority of older people’s housing owned by the Group is the traditional post-war Local Authority stock [...] it is generally of limited adaptability small, in rural locations and usually difficult or impossible to adapt to address customer deteriorating health conditions. As such, it may not be a particularly attractive option for people considering downsizing, either from within our own stock or from elsewhere, and, this stock can become difficult to let.¹⁵⁷

However, our visit to Priory Court, an extra care scheme recently built by Central Bedfordshire Council, proved that this was not universally the case, and we have seen other examples of good quality sheltered housing in our constituencies.

68. In addition, the process of finding and securing a new home for social tenants could be difficult. One contributor to our forum said:

153 Age UK [HOP 085]

154 Midland Heart [HOP 026]

155 For example, Riverside Group Ltd [HOP 048], Housing LIN [HOP 012]

156 Q21

157 Grand Union Housing Group [HOP 019]. See also Basildon Borough Council [HOP 022], Southwark Council [HOP 056]

It was quite a traumatic experience, not helped by being 71 and on my own. I was only given 5 days to say yes or no to the property I had bid on, I had to pay rent straightaway although I did not move in until a month after, as I had to give a month's notice to [...] my landlord.

Furthermore, contributors who had undertaken an exchange often commented on the poor state of their new home; one said that “the policy is that if you exchange you accept the new home ‘as is’”. We note, however, as discussed in paragraph 50, that some housing providers offer their tenants practical help with moving. Grand Union Group explained that they did this to encourage older people to move, thus freeing up larger stock which was in demand from families.¹⁵⁸

69. We believe that the options for older social tenants who wish to move are limited. There are wider social advantages in enabling this group to move if they wish to do so, namely the health and wellbeing benefits that can result from more appropriate accommodation and the fact that it can free up homes for families waiting to move. More of all types of housing for older people—extra care, sheltered and accessible housing—need to be built across the social and private sectors. We make further, specific recommendations on this in paragraph 122.

What is the impact of ‘downsizing’ or ‘rightsizing’ on the wider housing market?

70. The terms of reference for this inquiry asked whether more housing designed specifically for older people could help address England’s wider housing needs. We asked for evidence on this in light of the report by Legal and General which suggested that older owner occupiers could release up to 2.6 million family homes by ‘downsizing’¹⁵⁹ and a report by Demos which suggested that it could release 3.29 million properties.¹⁶⁰ This was a controversial topic. The term ‘downsizing’ was problematic, with some preferring the term ‘rightsizing’¹⁶¹ and others stating there is no ‘right size’ when people’s housing needs are diverse.¹⁶² More significantly, while many submissions proposed that ‘downsizing’ or ‘rightsizing’ could play in tackling housing shortages,¹⁶³ others had strong objections to this. The National Pensioners Convention said that:

These problems however are not the fault of one generation, and suggestions in public debate that older people have deliberately thwarted the home-owning aspirations of their grandchildren are both dangerous and inaccurate.¹⁶⁴

The Centre for Ageing Better said that the subject was “poorly understood” and that:

Very little analysis has been done at the regional level, meaning we do not know if releasing under-occupied homes by encouraging older people to move out would necessarily match local demand. We do not yet have a

158 Grand Union Housing Group [HOP 019]

159 Legal & General, *Last Time Buyers*, 2015

160 Demos, *Top of the Ladder*, September 2013

161 Elders Council of Newcastle [HOP 033]. See also John Godfrey at Q127

162 Care and Repair [HOP 013]

163 See for example, The Intergenerational Foundation [HOP 074]

164 National Pensioners Convention [HOP 008]

sophisticated picture of where older people move to when they move out, nor do we know who then moves into their old homes. It is not clear that these homes necessarily go to new owners or tenants who are less likely to under-occupy.¹⁶⁵

71. Given the divergence in opinion, we explored the issue in more detail with witnesses. We asked first about under-occupation among older households, which presupposes that older people moving home would free up larger homes. Dr Peter Kenway of the New Policy Institute urged caution about “assuming that under-occupation, measured like this is a problem” and pointed out that a high proportion of all owner occupiers under-occupy.¹⁶⁶ Professor Meen of the University of Reading said that the over-60s had higher levels of consumption of housing than the population as a whole: “well over 60%” for older households compared to 50%.¹⁶⁷ We appreciate, however, that people may need this space for visiting family and friends, carers, work or hobbies.

72. With regards to the impact on housing supply, Professor Meen said that any impact would happen over a long period of time and that, on the basis that 50,000 to 100,000 are required each year, “the effects of releasing homes via people downsizing [...] are going to be fairly modest”.¹⁶⁸ However, John Godfrey of Legal and General thought that “over time this could potentially be a pretty big shift”.¹⁶⁹ We asked our witnesses what might incentivise more older people to move home to make a difference. Professor Meen said that, given older people generally had low housing costs (only fuel and council tax after a mortgage had been paid off), were attached to their home and faced transaction costs on moving:

If you are going to introduce incentives to try to persuade people to move, they have to be strong incentives. They are not playing around at the edges and not really going to have an effect. I think we would all agree that reforms to stamp duty are useful, but by themselves they will not be enough. The question is about—and this is going to be unpopular—what you actually have to do to be effective. You have to raise the price of housing for that particular group, when it is very, very low at the moment. That comes back to questions such as council tax, land value tax, and those sorts of things, but that is really what you are talking about if you fundamentally want to induce a big increase in the number of that group actually moving.¹⁷⁰

We also heard that older people may be reluctant to give up their “prime asset” which they may wish to pass on to their family or use to release equity from¹⁷¹ or use to pay for specialist care and nursing home fees.¹⁷² Furthermore, we heard that the capital gain to be made from moving to a smaller home, once the transaction costs had been accounted for varied greatly depending on the type of property and its location. Professor Meen said:

In 2016, if you were talking about the south-east, the average detached property price—and I take the point about averages being a problem—was

165 Centre for Ageing Better [[HOP 046](#)]

166 Q125

167 Q125

168 Q140

169 Q140

170 Q142

171 Q129

172 The Salvation Army [[HOP 004](#)]

£597,000. The average price of a bungalow was £383,000, so the gain for them would be £214,000. Admittedly, if you did the same calculation in the north-east, it would only be £77,000, but the distribution across property types is similar across the region, so that is the sort of number that we are talking about.¹⁷³

73. We asked the Minister if his Department had looked at the impact of ‘right sizing’ on the wider housing market. He responded by saying that it was a question of choice for people and he would not want an older person to “feel that there was almost a pressure or a requirement to move out of the family home they have been in for many years”.¹⁷⁴ We agree. **We heard frequent claims that older people moving home in later life could be part of the solution to tackling the housing shortage but little real evidence to support this. We believe that this issue warrants further investigation as there may be wider social advantages in older people moving to a smaller home that better suits their needs. *The Government should commission independent research to investigate the impact of ‘rightsizing’ on the housing market. This research should aim to provide a better understanding of how many older people move, where they move to, who moves into the homes they vacate and to what extent this helps to satisfy local demand for homes.***

173 Q145

174 Q285

6 Housing options

74. As emphasised at the outset of this report, older people are a highly diverse group and this is also the case for their housing preferences. Older people may choose to live in mainstream housing, accessible housing, specialist housing, including retirement and extra care housing, and cohousing. How and where they choose to live will depend very much on personal preference, age, income, equity and health, mobility and care requirements. As John Godfrey of Legal and General said, “it is horses for courses somewhat in this area”.¹⁷⁵ In this chapter, we examine the key themes of the evidence in relation to different types of housing.

Accessible homes

75. The standards relevant to accessible housing are set out in Approved Document M (Access to and use of buildings) Volume 1: Dwellings.¹⁷⁶ Published in 2015 following the Housing Standards Review,¹⁷⁷ this document streamlined and replaced various different sets of standards, including for accessible housing. There are three standards: Category 1—visitable dwellings; Category 2—accessible and adaptable dwellings; and Category 3—wheelchair user dwellings. Categories 2 and 3 broadly reflect respectively the Lifetime Homes standard and the Wheelchair Housing Design Guide, developed by Habinteg, and building to these standards make homes more accessible and adaptable.

76. All new homes must be built to Category 1. This standard is met when a new dwelling has level access, a flush threshold, sufficiently wide doorways and circulation space, and a WC at entrance level. Habinteg said that this standard was “not sufficiently accessible for most older and disabled people and it is only ‘visitable’ in the loosest sense”.¹⁷⁸ In 2014, only 7% of all homes (existing as well as new stock) in England had been built to Category 1,¹⁷⁹ however, the overall proportion of new homes being built to this standard has increased from 13% before 2001 to 68% since 2001.

77. The higher Category 2 and 3 standards are optional. Julia Park, Head of Housing Policy at Levitt Bernstein, explained how a Category 2 home could benefit an older person:

The principal benefits would be practical. They would have room to turn a wheelchair in a hall and be able to enter rooms without having to jiggle and make lots of movements. They would have a workable bathroom—quite a sizeable bathroom. They would be guaranteed step-free access to the front door. They would have a large WC at entrance level with the potential for a shower. So it is nothing particularly astonishing to look at, but all those little moves added together mean that day-to-day life would be very much easier.¹⁸⁰

175 Q149

176 DCLG, [Approved Document M: Access to and use of buildings: Volume 1: Dwellings](#), March 2015

177 MHCLG, [Housing Standards Review: Technical Consultation](#), September 2014

178 Habinteg [[HOP 029](#)]

179 DCLG, [English Housing Survey 2014 to 2015: Adaptations and Accessibility Report](#), July 2016

180 Q76

We were able to see this for ourselves during our visit to Goodrich Court in Hounslow, a recently built development of Lifetime Homes and wheelchair accessible flats. We looked around a wheelchair accessible flat and a flat built to Lifetime Homes standards and could clearly see how the layout could accommodate a person's accessibility needs.

78. In addition, homes built to Category 2 and 3 standards are intended to be 'futureproof', easily able to accommodate subsequent adaptations with "strengthened walls in key areas such as WCs and bathrooms where grab-rails are most likely to be needed and a stair that is capable of accepting a stair-lift".¹⁸¹ In contrast, we heard that some adaptations to mainstream homes, like widening doors, putting in ramps and lifts, were very difficult to do retrospectively¹⁸² and not always aesthetically pleasing.¹⁸³ Julia Park said this provided "real pointers for where we should be heading in the future".¹⁸⁴

79. The then DCLG said that, in applying the optional Category 2 and 3 standards, local planning authorities need to take:

A proportionate and evidenced based approach to ensure that housing supply is not held back by unnecessary red tape. [They] will need to gather evidence to determine whether there is a need for additional standards in their area, and justify setting appropriate policies in their Local Plans. This would be based on their housing needs assessment and other available datasets considered appropriate by the local planning authority.¹⁸⁵

Local Plans are expected to set out the proportion of new dwellings in the area that are required to meet the standards, which are then applied to individual developments through planning conditions. However, a freedom of information request by Habinteg to councils in 2016 revealed that, of the 82% of local authorities which responded, only 8% had planning policies in place to build to Category 2 standards and tracked the number of homes being built accordingly.¹⁸⁶ Once London Boroughs were excluded—the London Plan requires all new homes to be built to Category 2 and 10% to Category 3—the proportion fell to 3%. Julia Park of Levitt Bernstein said:

There is literally that variation, from nothing to all, across the country, and that bears absolutely no relation to geographical or demographic need across the country. It is very much what the local authorities have had time to do, in terms of updating their local plans, or how brave they feel about, you know, upsetting developers and making it policy. That spread speaks for itself. It really isn't a policy that is working nationally; it is a policy that is working in a few places, and not at all in others.¹⁸⁷

The then Housing Minister told us that "Authorities will need to consider affordability, viability and how all this will be maintained if they choose to adopt particular sets of standards. It is right to give [them] a level of autonomy in these matters".¹⁸⁸ In subsequent correspondence he told us that, because the Department did not collect data on specific

181 Levitt Bernstein [[HOP 032](#)]

182 Q70

183 Q207

184 Q70

185 DCLG [[HOP 025](#)]

186 Q79

187 Q78

188 Q284

planning conditions set, they do not hold data on the number of homes built to the optional standards.¹⁸⁹ Research from Habinteg and the Papworth Trust found that there were 300,000 disabled adults with an unmet accessible housing need.¹⁹⁰ Later Life Ambitions' survey of their members found that, of the 1054 who said they had mobility issues, 75% reported that their home did not have specific features to support their accessibility needs.¹⁹¹

80. We asked witnesses how much extra it cost to build a Category 2 home. Andrew Gibson, Vice Chair of Habinteg, told us that building costs and space requirements meant an accessible three-bedroom semi-detached house cost, on average, £1,400 more to build than a less accessible house.¹⁹² Supplementary written evidence from Levitt Bernstein included the table below. These figures were produced by external cost consultants for the then DCLG during the Housing Standards Review.¹⁹³ The top figure is the estimated building cost of providing the accessibility requirements and the bottom bracketed figure is the estimated part of the additional cost which cannot be recouped through higher sales values.

Table 1: Cost per dwelling over and above current industry practice (£)

	1b flat	2b flat	2b terrace house	3b semi-detached	4b detached
Category 1	—	—	—	—	—
Category 2	940 (289)	907 (289)	523 (578)	521 (866)	520 (866)
Category 3 (adaptable)	7,607 (2,310)	7,891 (4,043)	9,754 (6,065)	10,307 (6,931)	10,568 (6,931)
Category 3 (accessible)	7,764 (2,310)	8,048 (4,043)	22,238 (6,065)	22,791 (6,931)	23,052 (6,931)

Source: EC Harris, Cost impact report published during the Housing Standards Review, 2014

Andrew Gibson of Habinteg highlighted that the costs were not significant given “all the future proofing benefits we have talked about”.¹⁹⁴ However, we heard from Levitt Bernstein that the extra costs could lead developers to claim that they upset viability, leaving the standards “vulnerable to negotiation”.¹⁹⁵

81. On building homes to Category 2 and 3, Claudia Wood of Demos said “it is one of the puzzles: why is everyone not doing it? It is basic common sense for long-term liveability of homes”.¹⁹⁶ We agree. We note that the House White Paper states that the forthcoming Neighbourhood Planning Act guidance will “set a clear expectation that all planning authorities should set policies using the Optional Building Regulations”.¹⁹⁷ **However, we believe that mandatory Category 1 standard is too low and that all new homes should be built to be ‘age proof’ for the current and future needs of an ageing population. We**

189 [Letter from the Minister of State to the Chair on housing for older people](#), 20 December 2017

190 Habinteg [[HOP 029](#)]

191 Later Life Ambitions [[HOP 036](#)]

192 Q77

193 MHCLG, [Housing Standards Review: Technical Consultation](#), September 2014

194 Q77

195 Levitt Bernstein [[HOP 032](#)]

196 Q42

197 MHCLG, [Fixing our broken housing market](#), February 2017

recommend therefore that the baseline standard for all new homes should be Category 2. The Government should work with local authorities to collect data on the number of homes built to Category 2 and 3 standards and require that homes built to such standards are advertised as such in sales and lettings literature so they are easily identifiable.

Making best use of accessible and adapted homes

82. We heard there was a need to keep better track of the stock of accessible homes. Levitt Bernstein said:

Every [local planning authority] should, in theory, produce an accessible Housing Register and keep it up to date. In practice, this rarely happens which means that [local planning authorities] are unable to direct people towards housing that meets their needs.¹⁹⁸

They went on to say that this was particularly important in relation to wheelchair adaptable housing, the potential of which may not be obvious on inspection. Jacquell Runnalls of the Royal College of Occupational Therapists also said that adapted homes could also be better identified and tracked by housing occupational therapists and surveyors to ensure that they were matched to people who needed them.¹⁹⁹ *We recommend that local authorities ensure their accessible housing register or comparable system is comprehensive and up-to-date and keep track of stock which has undergone significant adaptation so that it can be matched in the future to the needs of new occupants. They should also ensure that housing occupational therapists, surveyors and housing associations feed into the information gathering process.*

Specialist housing

83. Specialist housing is a ‘catch all’ term for a range of types of housing for older people, other than care homes, which provide varying levels of support while enabling a person to live independently in their own living space. A range of terms are used to describe the different types of specialist housing. The Home Builders Federation said it comprised:

- Downsizer (age restricted) housing, for those aged 55 or above, with limited on-site staffing typically for the maintenance of the development and grounds;
- Retirement living (or ‘sheltered housing’), for those aged 60 and above, with on-site support provided by a warden or house manager and some communal facilities, such as a lounge;
- Extra care housing, with a large range of on-site services, including care that can respond flexibly to increasing need, and communal facilities; and
- Care villages / continuing care retirement communities, similar to extra care but with higher levels of care.²⁰⁰

Reference was also made to ‘assisted living’, ‘close care housing’, ‘housing with care’ and ‘retirement villages’. In addition, the terms ‘sheltered housing’ and ‘very sheltered housing’

198 Levitt Bernstein [[HOP 032](#)]

199 Q209

200 Home Builders Federation [[HOP 058](#)]

were used primarily for schemes in the social sector, although we note that these schemes are increasingly referred to as ‘independent living’.²⁰¹ Unsurprisingly, the terminology was described as “confusing”²⁰² and Barton Willmore, a planning and design consultancy, said “There is no ‘standard definition’ for any of these; in many cases, they overlap and people do not know where to begin; or where to seek advice”.²⁰³ Dr Brian Beach of the International Longevity Centre-UK explained that specialist housing in other countries, particularly America and New Zealand, was very popular. He said that

[In the UK] For the consumer, it is less clear what product is on offer [...] The success in other markets in other countries is attributed by many experts to the consistent concept that people have and their ideas. As one person put it, there needs to be a unification of a concept that appeals to different needs but does not develop into an incredibly complex network or array of options.²⁰⁴

84. The current array of terms used to describe the different types of specialist housing is confusing, although what is provided is diverse. This makes it difficult for people to understand what is on offer and make comparisons, and may ultimately be off-putting for people interested in this type of housing. We note that the success of specialist housing in other countries may be due to having a “consistent concept” of what is on offer. The Government should instigate discussions between developers and providers of specialist housing with the aim of agreeing on a consistent terminology to describe the housing and related services on offer.

A shortage of homes

85. Currently, only around 5% of the over-65 population live in all types of specialist housing,²⁰⁵ yet the evidence suggested that many more older people would like to do so. Claudia Wood of Demos said that a quarter of older people polled by her organisation were interested in moving to specialist housing.²⁰⁶ Michael Voges, Executive Director of the Associated Retirement Community Operators (ARCO), the representative body for providers of extra care housing, said that there was a “huge demand” for this type of housing, describing people “queueing down the corridor” waiting for a new scheme showroom to open.²⁰⁷ Paul Teverson, Director of Communications at McCarthy and Stone, agreed, saying “across our managed stock, only about 4% is vacant [...] so we know that there are generally waiting lists for people to buy one of our properties”.²⁰⁸ Midland Heart, a housing association, said that there was sufficient demand to “support the development of thousands of new units of older person specific housing in the Midlands over the next ten years”.²⁰⁹ The current shortfall is estimated at around 15,000 to 25,000 units a

201 Q201

202 Levitt Bernstein [[HOP 014](#)]

203 Barton Willmore LLP [[HOP 064](#)]

204 Q8

205 Associated Retirement Community Operators [[HOP 060](#)]

206 Q5

207 Q83

208 84

209 Midland Heart [[HOP 026](#)]

year.²¹⁰ Taking into account future housing need, the Housing LIN estimates a shortfall of 400,000 units of specialist housing by 2035.²¹¹ Jeremy Porteus said this comprised the following units:

About 70,000 is extra care housing. About half a million is sheltered housing, but increasingly it is also a move towards this rightsizer/downsizer accommodation, which is still fairly immature, but is seen as an attractive choice. Of that, we are probably talking between about 80,000 to 90,000 properties that have been reclassified as that.²¹²

86. In addition, we heard that there was a particular shortage of privately developed specialist homes and, as a result, a shortage of homes for private sale²¹³ and “virtually none” for private rent.²¹⁴ Audley Retirement, a private provider, said that the concentration of specialist housing in the housing association and charitable sector had “caused an imbalance in many areas where as much as 80% of the population are owner occupiers”.²¹⁵ Furthermore, with regards to extra care housing, the ‘middle market’ was particularly poorly catered for. ARCO said:

The majority of older people’s housing-with-care provision caters for those eligible for social/affordable rent (housing benefit) [...] The majority of the older and ageing population fall into the ‘middle market’ bracket: those owning average sized two or three bedroom houses who would be ineligible for social rented accommodation, and unable to afford accessing high end provision. This group is therefore particularly under-served. Indeed, there is currently only enough middle market stock to cater for around 0.1% of older people in this income bracket.²¹⁶

We believe that, in the face of demand, there is a shortfall in supply of specialist homes in general and particularly for private ownership and rent and for the ‘middle market’. This limits the housing options available to older people and the opportunity to derive the health and wellbeing benefits linked to specialist homes. In the following chapter, we discuss the evidence we received about the impact of the planning system on number of specialist homes being built.

Health and wellbeing benefits

87. There is a significant body of evidence on the health and wellbeing benefits to older people of living in specialist housing and the resultant savings to the NHS and social care.²¹⁷ This is particularly the case for extra care housing, which has onsite care and support and communal facilities. In addition, this type of housing helps family and carers finding it challenging to provide enough care and support.²¹⁸ We visited two extra care

210 Q83

211 Housing Learning and Improvement Network [[HOP 012](#)]

212 Q7

213 Q83

214 Q85

215 Audley Retirement [[HOP 018](#)]

216 Associated Retirement Community Operators [[HOP 060](#)]

217 Q50

218 Levitt Bernstein [[HOP 014](#)]

housing schemes; Battersea Place, a luxury development in Battersea, and Priory View, a scheme built by Central Bedfordshire Council. We were impressed with the facilities and lively atmosphere at both.

88. Research by the International Longevity Centre-UK found that around a quarter of people who moved into extra care housing with social care needs (or went on to develop them) experienced an improvement within five years, were less likely to be admitted to hospital overnight and had fewer falls.²¹⁹ Subsequent research found that, in comparison to older people in the general community, extra care residents reported having a higher quality of life, a higher sense of control and lower levels of loneliness.²²⁰ While at Aston University, Professor Holland led a three-year study on the impact on older people's health of living in the ExtraCare Charitable Trust's extra care schemes. She told us about some of the findings:

We looked at how long people spent in hospital in the year before they moved in, with a follow-up the year after they moved in. We found a significant reduction from a median of five to seven days to a median of about one to two days for unplanned hospital visits [...] There are several possible reasons for this. ExtraCare has a wellbeing adviser, so a nurse, and a drop-in advice clinic where people can get advice on health issues [...] Another reason is that people's homes in supported living are purpose built, so there are no access issues. They have a wet room shower. There are no steps or stairs. They are all very accessible. The other thing is that there is care on site. [...] Finally, the support is available to enable self-care from that wellbeing adviser, who is a nurse, so to help them learn how to look after any new tablets.²²¹

Professor Holland's study found that the NHS costs for those in the sample were reduced by 38% and that the costs for frail residents had reduced by 51%.²²² In addition, local authority costs of providing lower and higher level social care were 17.8% (£1,222) and 26% (£4,556) lower respectively on average per person per year. With regards to retirement housing, research from the University of Reading showed that it can help combat social isolation and promote fitness, with over 80% of owner occupiers of retirement housing taking part reporting feeling happier in their new home and nearly a third feeling that their health had improved.²²³

89. Providers of sheltered housing emphasised their role in helping older people to stay healthy, reducing hospital admissions and delayed transfers of care, thereby generating savings to health and social care budgets.²²⁴ Research by Demos estimated the value of sheltered housing to the NHS and social care at £486 million per year, of which £17.8 million amounted to reduced loneliness.²²⁵ In light of this, the Government's support for specialist housing under the Shared Ownership and Affordable Housing Programme and the Care and Support Specialised Housing Programme is welcome.²²⁶

219 International Longevity Centre-UK [[HOP 079](#)]

220 Q49

221 Q196

222 Aston Research Centre for Healthy Ageing (ARCHA) and the ExtraCare Charitable Trust, [Final report](#), April 2015

223 British Property Federation [[HOP 062](#)]

224 Riverside Housing Group [[HOP 048](#)], Nottingham City Homes [[HOP 067](#)]

225 Q50

226 DCLG [[HOP 025](#)]

90. Age UK highlighted that such benefits depend on the quality of the scheme and said that there were clear differences between “housing at the top-end of the market” and “run-down badly managed sheltered housing with little or no housing support”.²²⁷ Indeed, some of the contributors to our web forum were unhappy about the level of support provided to them by their housing association, describing “neglect” and “lack of emotional support”, homes not being adapted to meet their needs and not being redecorated and repaired between occupants. In contrast, another contributor said that her housing association had a “strong ethic of care for its tenants and leaseholders”. Sue Adams of Care and Repair said that analysis of LOGASnet data had shown a “really big shift away from social landlords doing the repairs in their homes” and also said that her organisation had heard evidence of some social landlords refusing permission for adaptations.²²⁸

91. Specialist housing, and particularly extra care housing, can promote the health and wellbeing of older people and their carers, leading to savings in spending on health and social care. We recommend that the planned social care green paper should include plans to promote awareness of this type of housing so it becomes an option for older people whose care needs are not significant enough for residential care.

92. Registered social landlords also play a significant role in promoting the health and wellbeing of vulnerable older tenants. We believe that, as recommended by our predecessor Committee,²²⁹ housing associations should remain mindful of their social mission to ensure that they make best use of this position and consistent levels of service, the Government should publish standards setting out their role and responsibilities to their older tenants, including ensuring good quality, adapted (where necessary) housing and, more widely, falls and accident prevention, preventing hospital admissions and enabling prompt discharge.

Paying for specialist housing

93. There are concerns about the cost of and costs associated with specialist housing and its resale value. Most specialist housing is leasehold. Leaseholders are also required to pay regular service charges for the upkeep of the facilities and for the shared services. They may also be required to pay ground rent. In addition, ‘event fees’, which are payable by the leaseholder typically on the sale of the property, are common.

94. Specialist housing costs more to buy than its non-specialist equivalent. Paul Teverson of McCarthy and Stone said that their apartments were “about 10% more expensive than an average apartment in the local area”.²³⁰ However, from experience in our constituencies, we believe that the cost is somewhat higher. Contributors to our web forum remarked on this; for example, one person said the private retirement villages in her area were “for the very rich” and the equity in her current property would not be sufficient to buy an apartment in one. We note, however, that developments range from the expensive high-end to the more affordable.²³¹ Paul Teverson said that there was a “premium” because “You are buying into not just the 800 square feet of the apartment but the homeowners’

227 Age UK [[HOP 085](#)]

228 Q72

229 Communities and Local Government Committee [Housing associations and the Right to Buy: Second Report of Session 2015–16](#), February 2016

230 Q97

231 Q103

lounge, the restaurants and the services”.²³² He went on to say that, as a consequence of the communal areas which are a feature of specialist housing, the Community Infrastructure Levy (CIL) was higher. We consider the application of CIL to specialist housing in more detail in chapter seven.

95. The Elders Council of Newcastle said the resale market for specialist housing was “difficult” and “losing money is a common feature”²³³ and we note the research undertaken by the Elderly Accommodation Counsel for the BBC which found that around half of new build retirement homes sold during a 10-year period were later re-sold at an average reduction in value of 17%.²³⁴ However, ARCO said that research they had conducted found that the vast majority of extra care housing properties increased in value on resale.²³⁵ Paul Teverson of McCarthy and Stone said that the instances of their retirement homes losing value “related to 2006–07 developments [...] that were sold on the eve of the house price crash” and said that they now have:

A really positive story to tell on resales. When we look at resales in the four or five years over that period, on average they were first sold at £196,000 and they have resold at £198,000. That is maybe not tracking house price inflation across the UK, but on average they are holding or slightly retaining their value.²³⁶

96. Service charges on specialist homes typically include a contribution towards the cleaning and maintenance of the communal areas and grounds, the servicing and maintaining of lifts, as well as charges for support services, such as staffing costs, care support and catering. Charges can vary widely depending on the type of specialist housing, who manages it and the services that are provided. Which? states that service charges “could be anything from £100 to £300, or even in excess of £500 per month for a luxury property”.²³⁷ The service charges for McCarthy and Stone developments are available on their website. For 2017–18, the service charge is £55.37 per week for a two bedroom apartment in a typical Retirement Living apartment and £161.49 per week for a two bedroom apartment in a typical Retirement Living PLUS apartment. In the latter case, it states that “costs in these developments are higher to reflect increased staffing costs, the provision of domestic support packages, and the table service restaurant provided on site”.²³⁸

97. We were told by Age UK that high service charges may deter older people on low or fixed incomes from purchasing specialist housing²³⁹ and also heard that, having already paid off a mortgage, they feel that it is like taking on another.²⁴⁰ However, Claudia Wood of Demos said that people often did not realise that the service charge may cost less than servicing a property, suggesting it may be possible to save “£1,000 to £3,000 a year”.²⁴¹ She went on to say that awareness needed to be raised on what service charges were for and whether they were good value for money. Dr Beach of the International Longevity Centre-

232 Q97

233 Elders Council of Newcastle [HOP 033]

234 BBC News, [Half of new-build retirement homes sell at a loss](#), 9 September 2017

235 Associated Retirement Community Operators [HOP 012]

236 Q108

237 www.which.co.uk [accessed on 19 January 2018]

238 www.mccarthyandstone.co.uk/faq/ [accessed on 19 January 2018]

239 Age UK [HOP 085]

240 Q29

241 Q29

UK said consumers needed “greater clarity” on what the product offers.²⁴² We also refer to the earlier cited evidence from John Galvin of the Elderly Accommodation Counsel that older people often needed advice on pricing arrangements, service charges and services and that it was a “big job to work out “What can I afford? What model would work best for me?”²⁴³

98. Following an Office of Fair Trading investigation, the Law Commission was asked by the then DCLG in 2014 to investigate the potentially unfair use of event fees in specialist housing. There had been cases of fees being charged in what the Law Commission referred to as “unexpected cases”, such as when a spouse, civil partner or carer moves in, or when an existing resident moves out. The Law Commission did not recommend abolishing event fees on the basis that they can make specialist retirement housing more affordable and may facilitate overall supply.²⁴⁴ ARCO said:

Many older people are cash-rich and income poor. Payment and charging models using deferred fees (or ‘event fees’) are one way of enabling older people to use their housing equity to defer some of the cost of purchasing or occupying the unit until a later date.²⁴⁵

Michael Voges of ARCO explained how event fees incentivised operators to enter the market:

We have one member—a not-for-profit organisation—building something with £8 million or £9 million of communal facilities. That will be paid for not by the initial development but from the capital repayments over time, taken via the event fees, which will also pay for the interest. When you run these schemes over time, with the event fees you can reduce the amount of service charge that people might want to pay, and you can de-risk the service charge.²⁴⁶

99. The Law Commission found that “event fees and their financial consequences are not always clear to consumers when they are deciding whether to purchase a retirement property”.²⁴⁷ They recommended better regulation and proposed a code of practice which, among other things, limits the circumstances in which event fees may be charged and obliges scheme operators to provide transparent information on event fees, including the level of fee, at an early stage in the purchase process. We note that members of ARCO already have a Consumer Code which ensures people are provided with clear and transparent information about fees, service charges and service levels.²⁴⁸ The then Housing Minister, Alok Sharma, told us that a code of practice was “absolutely one of the things we are considering” and that “ultimately, what we want to see is transparency in the system, for people to know upfront what the costs are, and for those costs and charges to be reasonable”.²⁴⁹

242 Q28

243 Q164

244 Law Commission, [Event Fees in Retirement Properties](#), March 2017

245 Associated Retirement Community Operators [[HOP 012](#)]

246 Q100

247 Law Commission, [Event Fees in Retirement Properties](#), March 2017

248 ARCO, [The ARCO Consumer Code](#), December 2017

249 Q268

100. In addition to a code of practice on event fees, we heard that greater transparency could be provided through specific regulation of retirement communities (extra care housing),²⁵⁰ as is the case in New Zealand where this type of housing is particularly popular. Referring to New Zealand, Dr Beach said:

The fact that there has been so much development there is attributed to the Retirement Villages Act 2003, which set up a number of guidelines for what a retirement village has to be and has to offer. Within that are extensive provisions around better consumer protection, essentially. It says what information must be provided to the individual, outlining how any of the fees and all of that structure will be before they move in. An innovative feature is that everyone who moves in is required to receive independent financial advice before they sign any contract, so they understand everything.²⁵¹

101. **We believe that concerns about the cost of and costs associated with specialist housing, as well as its resale value may deter older people from purchasing this type of property. Greater transparency on charges and payment models, particularly event fees, linked to wider availability of advice, would help to improve consumer confidence in this area. We therefore recommend that the Government should accept the Law Commission’s recommendations on event fees and give legislative backing to its proposed code of practice. In addition, consideration should be given to introducing a legislative framework for extra care housing (as has been introduced in New Zealand) to bring together regulations relating to the provision of housing, care, and other support services.**

Sheltered rent

102. In September 2016, the Government announced proposals for a new funding model for supported housing from April 2019. Under the new model, core rent and service charges would be funded through Housing Benefit or Universal Credit up to the level of the applicable Local Housing Allowance (LHA) rate. For costs above the LHA rate, the Government would devolve ring-fenced top-up funding for disbursement by local authorities. Our predecessor committee held a joint inquiry with their Work and Pensions Committee counterparts to scrutinise these proposals. The committees heard that the LHA rate was an inappropriate starting point for a new funding mechanism for supported housing and recommended in their report that the Government introduce “a Supported Housing Allowance, banded to reflect the diversity of provision in the sector and sufficient to ensure supported housing tenants will only require recourse to top-up funding in exceptional circumstances”.²⁵²

103. Given that the vast majority of supported housing (71%) is for older people,²⁵³ we intended to return to the issue in this inquiry. However, on 23 October 2017, soon after starting work on this inquiry, the Prime Minister announced that the Government will not apply LHA rates to tenants in supported housing or the wider social rented sector and that, for sheltered and extra care housing, a ‘Sheltered Rent’, which would keep funding for

250 Q121

251 Q30. See also Michael Voges at Q118

252 Communities and Local Government and Work and Pensions Committees, [Future of supported housing: First Joint Report of the Communities and Local Government and Work and Pensions Committees of Session 2016–17](#), May 2017

253 DCLG and DWP, [Supported Accommodation Review](#), November 2016

this provision within the welfare system, would be introduced. This was a welcome move, and we are pleased that the Government listened to our predecessors' recommendation. Anchor, Hanover and Housing and Care 21, three providers of sheltered housing who submitted supplementary evidence after the announcement, said that the concept of sheltered rent "appears to recognise the essential and varied role that this type of housing plays for older people" and acknowledges the difference in the model required for this group of people.²⁵⁴ However, they went on to say that there was still a "significant volume of detail missing" which requires "urgent clarification if the proposals are to result in new investment in older people's homes".

104. We sought to clarify some of the detail with the then Local Government Minister, Marcus Jones, when he appeared before us. The Minister told us that, although there was "a lot of work still to be done", he was "confident" that the sheltered rent would "reflect the true cost of providing sheltered and extra care housing across the country but also looks to reflect what the future cost will be".²⁵⁵ He also said that all properties currently considered to be sheltered and extra care housing "will go into the system on day one at the same rent point". When we asked when the sector could expect formal confirmation of the detail of the sheltered rent proposal, he said that it would be "as soon as practicable"²⁵⁶ and, when pressed, that it would be "in the not too distant future".²⁵⁷ **We welcome the announcement of a 'sheltered rent' and the additional information offered by the Minister in oral evidence. Once its discussions with the sector are complete, the Government should confirm as soon as possible how sheltered rent will work in practice, in particular:**

- *The evidence base used to set the sheltered housing rent;*
- *How the rent will increase in future years and what provision is being made for an increase in supply;*
- *Whether all the schemes currently defined as sheltered housing will be eligible for sheltered rent; and*
- *What transitional arrangements will be put in place.*

Bungalows

105. Bungalows are popular among older people but are in short supply.²⁵⁸ Central Bedfordshire Council's survey of the housing needs of older people (600 short and 80 in-depth surveys) found that 61% of respondents wanted to move to a bungalow. The Council said:

There was a strong preference for bungalows with all other options trailing some way behind. This is not surprising as people are seeking to overcome the perceived disadvantages of their current home (difficulty managing stairs, costs associated with over-occupation) whilst retaining the advantages that caused them to choose that type of housing in the first place (personal space, privacy and control).²⁵⁹

254 Anchor, Hanover and Housing and Care 21 [[HOP 031](#)]

255 Q286

256 Q289

257 Q290

258 Q137

259 Central Bedfordshire Council [[HOP 011](#)]

This preference was shared by the contributors to our forum, many of whom wanted to move to a bungalow but found them either to be too expensive or not available in their area. When we asked why bungalows were so popular, Claudia Wood of Demos said that it was because they were familiar and older people were not very aware of other housing options which provided similar features, such as apartments.²⁶⁰

106. One contributor to the forum observed that “new build estates do not seem to include any/many bungalows”. We heard that the larger land requirement for a bungalow makes them unpopular with developers. Nottingham City Homes said “given the choice, a private developer will normally choose any property type other than a bungalow to build, in order to maximise return from the footprint of the development site”.²⁶¹ Claudia Wood said:

In London and the south-east, where land prices are so high and space is at such a premium, to suggest we can build enough bungalows for all the old people who want them—it is not going to happen. Planning rules would not allow you to have that sort of footprint. That is why trying to capture what it means to live in a bungalow, in terms of some outside space, all one area, open plan, easily accessible, in alternative village-type designs or apartment-type designs, is the way forward.²⁶²

107. However, we heard that councils were building bungalows in response to demand from their older residents. Nottingham City Homes said that it was building bungalows:

On small plots of land on housing estates (often former lock up garage sites) that are unused and have previously attracted anti-social behaviour. Such sites are not generally attractive to commercial developers, but provide an important supply of land for modest scale schemes. In our current building programme NCH has built or has in the pipeline 123 bungalows on 13 sites across Nottingham. Virtually all current bungalow development in the city is being led by NCH.²⁶³

In addition, we note that Birmingham and Newcastle City Councils are building bungalows, and Birmingham City Council has built ‘dormer bungalows’ (ground floor bedroom and shower room, a lounge and kitchen and also a second bedroom and bathroom upstairs) in order to “make the most efficient use of available development site opportunities”.²⁶⁴ *While better provision of advice and information about other housing options may encourage older people to consider alternative options, we believe that, given the enduring popularity of bungalows among older people and their accessibility features, more councils and developers should consider the feasibility of building bungalows.*

Cohousing

108. Cohousing is considered an ‘alternative’ approach to housing. Anna Kear, Executive Director of the UK Cohousing Network, introduced us to the concept:

260 Q18

261 Nottingham City Homes [[HOP 067](#)]

262 Q19

263 Nottingham City Homes [[HOP 067](#)]

264 LGA, [Housing our ageing population](#), September 2017

Cohousing is quite different. These are intentional communities created and run by their residents. This makes them different from the usual approach that you see to providing housing for older people. This is about older people taking control and deciding how they want to live. It is about people planning ahead and making their vision for how they want to live happen, and they are actively involved in that in the long term.²⁶⁵

In terms of the physical set up, a cohousing community might consist of a common house, with communal facilities such as a kitchen, dining room and lounge, surrounded by private houses and a garden. While there are only a few schemes in the UK specifically for older people, for example ‘New Ground’ Older Women’s Cohousing Community (OWCH) in High Barnet, they are more common abroad, particularly in Denmark and The Netherlands. Maria Brenton, Cohousing Consultant to OWCH, explained the way of life at New Ground:

They live as an entirely self-managing group. They age range is 51 to 88, so quite wide. They manage every aspect of the building and of living there together as a group. They have cooking, cleaning and garden rotas. They have a communal meal at regular intervals.²⁶⁶

We heard that the regular social interaction provided by cohousing guarded against loneliness and communal meals ensured that residents ate well.²⁶⁷ In addition, should a member of the group need care, support was hand with shopping, cooking and generally “looking out for people”.²⁶⁸

109. Wanting to understand why there were so few examples of cohousing in the UK and why it had taken 18 years for New Ground to come to fruition, we asked witnesses what was preventing the establishment of more communities despite the demand for them.²⁶⁹ Anna Kear of the UK Cohousing Network said there were “an awful lot of barriers. The fundamental one is cultural. We are not used to people doing things for themselves, and certainly not housing and housing development”.²⁷⁰ We also heard that there were issues with the planning system and land allocation, as well as the tax applied during the process of buying land and development.²⁷¹ In November 2017, the Government increased the Community Housing Fund, which provides capital and revenue funding for community-led housing projects including co-ops, community land trusts and cohousing, by £60 million each year until 2019–20. Anna Kear said that the funding would help to redress the balance of the current system towards large housebuilders and local authority housing associations and provide groups with access to professional technical skills and support.²⁷²

The Government’s continuing support for cohousing through the Community Housing Fund is welcome. We recommend that, alongside this, the Government, in partnership with the UK Cohousing Network, should produce guidance for local authorities on supporting cohousing groups through the planning system.

265 Q222

266 Q222

267 Melissa Fernández and Kath Scanlon [[HOP 030](#)]

268 Q228

269 Q224

270 Q229

271 Q229

272 Q229

Housing design

110. Older people’s housing is often easily identifiable. We put this to Paul Teverson of McCarthy and Stone who agreed that there was a “synergy” between McCarthy and Stone developments of the 80s and 90s²⁷³ and to Patrick Manwell, Consultant at Archadia Architects, who said that you could “spot retirement schemes [...] a mile off”.²⁷⁴ However, we heard that older people now expected good design.²⁷⁵ Mr Teverson said that, accordingly, there needed to be “innovation and excitement” in retirement housing and that it had to be an “aspirational move”.²⁷⁶

111. Julia Park of Levitt Bernstein explained what good design entailed and why it was important in older people’s housing:

It is not just about how something looks; it is about how it functions, how flexible it is, its technical performance, its environmental sustainability and how long it lasts [...] It makes an enormous difference when homes are well designed in that all-round sense to all of us, but particularly to older people, partly because we spend so much longer in our homes when we are older and partly because we cannot reach so far or bend down so far.²⁷⁷

We agree that the functional and accessible aspects of design need to be balanced with aesthetics. However, the evidence about the lack of attractive housing options for older people would suggest that this balance is not being achieved. We felt this was evident in the accessible flats we visited at Goodrich Court in Hounslow. While spacious and functional for people with mobility needs and wheelchair users, there may be merits in such developments giving more emphasis to aesthetic design. We thought that the flats at Priory View, the extra care scheme we visited in Dunstable, which was also built to accessible standards, achieved this better. We were impressed with the thoughtful design of the building: light and airy communal areas, flats with kitchen windows looking out on to ‘streets’, lots of outdoor space and shops and a café open to the public. We note that Priory View followed the HAPPI (the Housing our Ageing Population Panel for Innovation) design criteria for older people’s housing. The principles reflect good design generally but have particular relevance to older persons’ housing: for example, space and flexibility, daylight in the home and in shared spaces, balconies and outdoor space and adaptability and ‘care ready’ design. Maria Brenton of the Older Women’s Cohousing Group said that the group was involved designing the buildings for their cohousing community and that they have “loads of space, lots of big windows, very generous balconies, loads of storage—all the things that most developers do not think necessary to put into older people’s housing”.²⁷⁸ *We believe that developers of specialist and accessible housing should be more ambitious in the design of their housing and should make use of the HAPPI (the Housing our Ageing Population Panel for Innovation) design criteria for older people’s housing. Local authorities and housing associations should require developers to involve older people in the design process, to better reflect their needs.*

273 Q87

274 Q234

275 Q81

276 Q87

277 Q81

278 Q235

7 Planning and supply of homes for older people

112. We discussed the demand for and shortage of specialist homes in paragraphs 85 to 86. When we asked why developers of specialist housing were not delivering more homes in response to demand, Paul Teverson of McCarthy and Stone said “there is absolutely a market failure [...] it can only be the planning system that is the cause of that”.²⁷⁹ We consider the impact of national and local planning policy on the delivery of housing for older people in this chapter.

National planning policy

113. The National Planning Policy Framework (NPPF) and associated guidance asks local planning authorities to plan housing based on current and future demographic trends. The then DCLG said:

Paragraphs 47 and 50 of the NPPF is explicit that local planning authorities should plan for a mix of housing based on current and future demographic and market trends. In doing so they should address the needs for all types of housing and the specific needs of different groups in the community, including older people.

Paragraph 159 of the Framework provides more detail of the evidence that local planning authorities should produce as they prepare their Local Plan. It makes it clear that local planning authorities should prepare a Strategic Housing Market Assessment to assess their full housing needs [...] This should take account of migration and demographic change and address the need for all types of housing, including the needs of different groups in the community such as older people [...].²⁸⁰

While the Home Builders Federation said that the NPPF set a “pro-active” and “positive” approach on the need for local authorities to plan for housing for older people,²⁸¹ many more thought that it failed to do this. Barton Willmore LLP said that it needed to be “clearer in the provision and support for housing specifically for older people”,²⁸² Tetlow King said it lacked “detail, clarity and emphasis”,²⁸³ and the Chartered Institute for Housing said it placed “limited requirements on authorities”.²⁸⁴

114. The commitment by the Government in the Housing White Paper to strengthen national planning policy to require local authorities to have “clear policies for addressing the housing requirements of groups with particular needs, such as older and disabled people”²⁸⁵ was therefore welcomed, as was the forthcoming guidance for local authorities under the Neighbourhood Planning Act 2017 on addressing housing needs that result

279 Q94

280 DCLG [[HOP 025](#)]

281 Home Builders Federation [[HOP 058](#)]

282 Barton Willmore LLP [[HOP 064](#)]

283 Tetlow King Planning [[HOP 073](#)]

284 Chartered Institute for Housing [[HOP 087](#)]

285 MHCLG, [Fixing our broken housing market](#), February 2017

from old age or disability.²⁸⁶ The then Housing Minister, Alok Sharma, told us that the draft of the revised NPPF will be published in early 2018 and the guidance is expected to be published at the same time.²⁸⁷ We have subsequently been told by the Permanent Secretary of the MHCLG that publication will be just before Easter.²⁸⁸ **We believe that national planning policy should give greater encouragement to the development of housing for older people and ensuring sites are available for a wider range of developers. We recommend that, in the impending review, the NPPF should be amended to emphasise the key importance of the provision of housing for older people in both local authority plan making and decision taking.**

Local planning policy

Assessing housing need and land

115. Housing and Care 21 were critical of the way local authorities assessed need through their Strategic Housing Market Assessments, saying they were:

Not consistent in their treatment of housing demand overall. There are a limited number of datasets which can be used to assess demand, but these vary in their estimate and there is no overall guidance as to which dataset may be the most accurate or robust. As well as a lack of a uniform approach, many assessments simply do not consider older people's housing as a separate element, so it gets overlooked.²⁸⁹

We also heard that they were “sporadic and inconsistent”²⁹⁰ and some did not adequately consider older people's housing—they “ignore it completely or solely assess the need for rented or affordable options”.²⁹¹

116. We were, however, referred to examples of good practice, such as by Birmingham City Council and by Worcestershire County Council²⁹² and, during our visit, we were briefed on the robust approach taken by Central Bedfordshire Council to assessing need. They commissioned 600 short and 80 in depth independent surveys of a representative sample of older residents across all housing and tenure types. As a result, they have estimated a need for 3650 specialist dwellings and 5400 mainstream houses. The Home Builders Federation recommended that local planning authorities should assess the percentage of housing for older people needed “across all the relevant classifications [...] then broken down [...] according to an analysis of the local market and demographic context”.²⁹³ The Department has since consulted on a new standard method for calculating local

286 Chartered Institute for Housing [[HOP 087](#)], Barton Willmore LLP [[HOP 064](#)] The Neighbourhood Planning Act has placed a duty on the Secretary of State to issue guidance on addressing housing needs that result from old age or disability (not yet published).

287 Q236

288 Communities and Local Government Committee, [Oral evidence: DCLG Annual Report and Accounts 2016–17](#), 15 January 2018, Q13

289 Housing and Care 21 [[HOP 076](#)]

290 Midland Heart [[HOP 026](#)]

291 McCarthy and Stone [[HOP 059](#)]

292 Midland Heart [[HOP 026](#)]

293 Home Builders Federation [[HOP 058](#)]

authorities' housing need, the response to which is currently awaited.²⁹⁴ *We recommend that the new standard approach to assessing housing need explicitly addresses the complex and differing housing needs of older people.*

117. The NPPF asks local authorities to assess the quantity and suitability of land potentially available for housing development (a Strategic Housing Land Availability Assessment). Many developers said their policy was to use brownfield land because it was “in well-connected urban areas” where their customers prefer to live²⁹⁵ and close to existing homes.²⁹⁶ As discussed earlier, living in well-located housing close to local services and amenities makes an important contribution to older people’s health and wellbeing. The Chartered Institute for Housing said that the Government should encourage local authorities to identify suitable sites, particularly “small infill or brownfield sites well located within existing settlements and well connected to transport and with local facilities”.²⁹⁷

Local Plans

118. We heard that Local Plans and local planning policies often failed to plan for older people’s housing²⁹⁸ and we recall Habinteg’s evidence that many councils were also not planning for accessible housing.²⁹⁹ We asked Paul Teverson whether this was McCarthy and Stone’s experience. He said:

On the question of whether local councils plan for this form of housing, the answer is largely no, which is a real shame. There are three reports we always refer to, one by the HCA in 2014, which found that just 14% of local councils were planning for retirement housing across all sectors. There was also a Barton Willmore study in 2015 that said only 20% of councils were doing it, and an Irwin Mitchell study that said only 10%, so we think the figure is somewhere between 10% and 20%.³⁰⁰

119. However, we also heard examples of some Local Plans requiring 10% of all new housing to be built specifically for older people³⁰¹ and that several authorities in the North West were “requiring all new developments over 15 units in to include 20% of the stock for older people”.³⁰² Graham King, Head of Integrated Commissioning at Sunderland City Council, explained why his council had been particularly successful at increasing housing for older people:

There is definitely a brand: Sunderland is open for business [...] We make reference to specialist housing for all vulnerable people—not just older persons—in our Local Plan. Our housing strategy has a chapter dedicated to specialist housing for vulnerable people and older people, and we have regular engagement with developers bringing forward land sites and so on. Sunderland is quite unique in that regard.³⁰³

294 DCLG, [Planning for the right homes in the right places](#), 14 September 2017

295 McCarthy and Stone [[HOP 059](#)]

296 Nottingham City Homes [[HOP 067](#)]

297 Chartered Institute for Housing [[HOP 087](#)]

298 See, for example, British Property Federation [[HOP 062](#)], ARCO [[HOP 060](#)], Barton Willmore LLP [[HOP 064](#)]

299 Habinteg [[HOP 029](#)]

300 Q91

301 Barton Willmore LLP [[HOP 064](#)]

302 Manchester Metropolitan University and others [[HOP 053](#)]

303 Q93

Similarly, Central Bedfordshire has published information about its housing for older people strategy, area demographics and market opportunities in an ‘investment prospectus’ for developers.³⁰⁴

120. Michael Voges of ARCO said that some local authorities were more receptive to developers of affordable extra care housing than private housing (we discussed the particular shortage of privately developed specialist homes at paragraph 86). Mr Voges attributed this in part to the fact that affordable extra care housing was “replacing care home obligations for their local social services departments, and getting people out of larger mainstream homes”.³⁰⁵ In contrast, they saw private housing as potentially bringing older people to their area. Paul Teverson of McCarthy and Stone said:

There is a misconception [...] that we are dragging in older people from other boroughs who are going to clog up your social care system and your GP practices. In reality, our average mover is coming from four miles away, so they are living within the district. Even if they were not, it is still their prerogative to move.³⁰⁶

In fact, as discussed in paragraphs 87 to 91, specialist housing has well-evidenced health and wellbeing benefits and can lead to reduced health and social care costs. Some local authorities, like Sunderland City Council and Central Bedfordshire Council, have joined up their planning, housing and health and social care teams so they are therefore able to assess the health and social care benefits of having appropriate accommodation for older people.³⁰⁷ However, we heard that this kind of joint working was rare.³⁰⁸

121. We asked the then Housing Minister, Alok Sharma, how the Neighbourhood Planning Act 2017 guidance would encourage local authorities to develop housing for older people. He suggested it would be “very specific in terms of their plans, in terms of location but also in terms of quantum”.³⁰⁹

122. We believe that older people should be able to choose from a wide choice of housing which can accommodate their needs and preferences. This will include, across the social and private sectors, smaller, or better designed, general needs housing, accessible housing, specialist housing, including retirement homes and extra care housing, and cohousing. To enable them to make this choice, and move to a home which better suits their needs, the guidance required under the Neighbourhood Planning Act 2017 should recommend that:

- ***Local authorities produce and publish a strategy explaining how they intend to meet the housing needs of older people in their area, including the scale and mix of housing and the tenures needed, and setting out the evidence relating to current housing need.***
- ***Local Plans should, based on an assessment of local need, identify a target proportion of new housing to be developed for older people and identify suitable***

304 Central Bedfordshire Council, [Meeting the Accommodation Needs of Older People in Central Bedfordshire: Investment Prospectus 2016–2020](#), July 2016

305 Q91

306 Q91. See also Dr Brian Beach at Q17

307 Sunderland City Council [[HOP 035](#)]

308 Q93

309 Q272

well-connected sites, close to local amenities. They should identify a range of different types of housing, including accessible homes, extra care housing and smaller mainstream homes to be built. The number of homes developed against this target should be published each year.

- *There should be greater collaboration within local authorities between planning, social care, health and housing teams, particularly on the production of Local Plans. Local authority planning, health and social care teams should work together to assess the savings to health and social care budgets which may arise from additional specialist housing in their area and consider this in the context of negotiations over planning charges.*
- *Local authorities should be more receptive to private developers who wish to build housing for older people in their area, and appreciate the potential health and wellbeing benefits leading to reduced need to health and social care services to be gained.*

Viability

123. Developers of specialist housing providing evidence strongly emphasised the different development economics they faced in comparison to developers of general needs housing.³¹⁰ The Home Builders Federation said developers “struggle to compete” because their overall “gross development value” is higher. They identified the following characteristics of specialist housing as significant in this:

- Less saleable space as a result of communal areas;
- Larger gross internal area, as a result of communal areas, attracting higher Community Infrastructure Levy (CIL) and section 106 charges;
- Higher density, which attracts higher CIL and section 106 charges;
- Lack of pre-sales (the communal areas must be complete and operating before anyone moves in);
- Little or no phasing;
- A cost to the developer when units remain unsold as they must maintain all services; and
- Higher build costs.³¹¹

124. We also heard that the price of brownfield land, which developers prefer for the reasons considered above, can be driven up through competition with commercial developers.³¹² We received most evidence about the impact of CIL, payable on development which create net additional floor space, where the gross internal area of new build exceeds 100 square

310 Audley Retirement [[HOP 018](#)], Churchill Retirement Living [[HOP 025](#)], Anchor [[HOP 042](#)], McCarthy and Stone [[HOP 059](#)], Home Builders Federation [[HOP 058](#)]

311 Home Builders Federation [[HOP 058](#)]

312 Q103. See also Churchill Retirement Living [[HOP 025](#)]

metres. Although developers may also pay contributions under section 106 agreements towards infrastructure and affordable housing, Paul Teverson of McCarthy and Stone explained that CIL was particularly onerous for developers of specialist housing:

CIL is a flat-rate square metre tax, which means that we would pay that tax on all of our shared areas where we provide restaurants, homeowners' lounges and our slightly larger corridors to meet wheelchair accessibility standards.³¹³

He went on to say that the current system of planning charges were “purely designed around working with mainstream housing”.³¹⁴ Claudia Wood of Demos said that economic modelling that she had undertaken for a forthcoming piece of research had shown that the planning charges on specialist housing “make a lot of developments completely unviable”.³¹⁵ She continued: “the developers we spoke to all said that, of 30 or 40 sites they looked at, they could maybe find one that they could build on to make the numbers work”. While we heard it was possible for developers to negotiate, this added costs and led to delays.³¹⁶ Recognising that they “absolutely save money in the longer term”,³¹⁷ Graham King of Sunderland City Council said that his council had taken a different approach to developer contributions on extra care schemes built on their land. He said:

We do take 106, but we have also had some models for our care schemes where we have looked at a best value principle. We have actually put in the value of the land on some schemes, because we have been able to prove longitudinally over 10 to 15 years that the savings on the adult social care and health budget have been much grander than the potential value of the land.³¹⁸

McCarthy and Stone called for a “social care credit” to be applied on planning charges accruing to specialist housing developments.³¹⁹

125. We also heard that the “inconsistent and cumbersome” application of the C2 and C3 planning classifications to extra care housing was problematic for developers.³²⁰ Some local authorities apply the C2 classification, applied to residential care homes and nursing homes, to extra care housing which reduces planning charges. Others classify this type of housing as C3, along with mainstream housing, which means full charges apply. Audley Retirement argued that extra care housing should fall within the C2 class:

Extra care is set up to fulfil many of the functions that care homes can provide in terms of care delivery as and when the resident requires it, monitored by an onsite care team and there is access to communal facilities. There are controls over who can occupy them by age and a need for care that do not exist on C3 standard dwellings.³²¹

313 Q97

314 Q97

315 Q25

316 Home Builders Federation [[HOP 058](#)], McCarthy and Stone [[HOP 059](#)]

317 Q112

318 Q109

319 McCarthy and Stone [[HOP 059](#)]

320 ARCO [[HOP 060](#)]. See also Anchor [[HOP 018](#)]

321 Audley Retirement [[HOP 018](#)]

Extra care housing developers had a range of suggestions for countering this issue: an “extension and additional clarity” on C2 so that it captures extra care housing;³²² the creation of a sub-section of C2 which attracts lower planning charges;³²³ and the creation of a “dedicated use class” for extra care housing which would enable planning contributions to be streamlined.³²⁴

126. When we asked about this, the then Housing Minister, Alok Sharma, told us that the guidance will look at the “precise terminology that is used to describe the different types of older people’s housing”.³²⁵ **We believe that the level of planning contributions on specialist housing, which are increased as a result of the non-saleable communal areas which are a feature of this type of housing, is impeding the delivery of homes. We recommend either the creation of a sub-category of the C2 planning classification (which currently applies to residential care and nursing homes) for specialist housing, which would reduce the contributions required from developers, or the creation of a new use class for specialist housing which would have the same effect.**

322 Anchor [[HOP 018](#)]

323 Home Builders Federation [[HOP 058](#)]

324 ARCO [[HOP 060](#)]

325 Q272

8 Conclusion: A national strategy

127. The terms of reference for this inquiry asked whether a national strategy on housing provision for older people was needed. The vast majority of those responding said yes,³²⁶ and we have decided to endorse their view. It is a well-known fact that our society is ageing, with 18% of people aged 65 and over and 2.4% aged 85 and over in 2016,³²⁷ and the proportion of people aged 85 projected to double over the next 25 years.³²⁸ While this is something to be celebrated, it also presents challenges as people's housing needs and preferences change as they grow older and they may want to make changes to the way they live. This is compounded by the fact that older people's housing needs and options will be diverse in terms of tenure, geographical location, income, equity and individual choice. Furthermore, as the number of issues tackled in this report demonstrates, this is a broad and complex area of policy. *We therefore recommend that the Government introduces a new national strategy for older people's housing, which takes into account the recommendations made in this report. It should be established in consultation with older people and those who provide for them. The strategy should bring together and improve the aspects of policy affecting housing for older people and, recognising the link between housing and health, be closely linked with the social care green paper and the Government's future work on social care.*

326 See, for example, Home Builders Federation [[HOP 058](#)], Age UK [[HOP 085](#)], Housing LIN [[HOP 012](#)], Care and Repair [[HOP 013](#)], Northern Housing Consortium [[HOP 026](#)]

327 ONS, [Overview of the UK population: July 2017](#), July 2017

328 ONS, [National Population Projections: 2016-based statistical bulletin](#), October 2017

Conclusions and recommendations

Advice and information

1. Access to good quality information and advice is fundamental to helping older people make informed, planned and timely choices about how and where they live in later life, and to helping them to live healthily and comfortably wherever they choose to do so and to make the most of their financial resources. (Paragraph 10)
2. We believe that the FirstStop Advice Service currently led by the Elderly Accommodation Counsel (EAC) should be expanded. Although we acknowledge that there is a considerable amount of useful advice available online, we are concerned that this is not accessible to many older people who may require information and advice in person. We recommend that the EAC should be re-funded by the Government to provide an expanded national telephone advice service (referred to from now on as “the national advice service”), supported by advice online, in hard copy advice and other accessible formats. Advice provided should be holistic, covering the range of issues relating to housing for older people as follows:
 - Repairs, maintenance and adaptations, and access to funding for these;
 - Home improvement agencies (HIAs), handypersons, trusted traders;
 - Heating and energy efficiency;
 - Housing options, including specialist housing;
 - Moving home, including the practical and financial aspects of moving;
 - Care options and financing of care; and
 - Signposting to appropriate agencies for advice on housing finance: mortgages, equity release, Help to Buy and shared ownership (for example, the single financial guidance body). (Paragraph 11)
3. The national advice service should maintain and extend its links with local authorities, HIAs and other local charities and partners so it can direct people to advice and practical help locally. Furthermore, the national advice service, and the linked organisations, should be consistently branded and advertised by a Government-backed campaign to raise awareness and promote the creation of a ‘trusted network’. (Paragraph 12)

The link between housing and health

4. For older people, living in a cold home can cause chronic and acute illnesses and lead to reduced mobility, falls and depression. This has resultant costs to the NHS and social care. The problem is exacerbated by the fact that older people spend longer at home and may be living on a low income in homes that harder to heat. We recommend that the national advice service should partner with and signpost older people to the Energy Saving Trust’s telephone advice line. In addition, we

recommend the Government consider developing a national scheme to help older people in fuel poverty and, as part of this, it may wish to consider schemes similar to the Affordable Warmth Scheme in Northern Ireland and Wales. (Paragraph 16)

5. The consequences of falls at home caused by often trivial hazards can be catastrophic, precipitating serious decline in older people's physical and mental health. There needs to be a national and local drive to address falls and accidents in the home. This should include provision of better advice and information about repairs, maintenance and adaptations (paragraph 11), wider access to the services of Home Improvement Agencies and handypersons to facilitate adaptations (paragraph 34) and more timely implementation of, and flexible use of, Disabled Facilities Grants (paragraph 43). In addition, integrated working on health and social care should include working with housing partners to identify homes with falls and accidents risks and intervening to remove them. (Paragraph 18)
6. Social isolation can lead to poor mental and physical health. Ensuring that older people's housing is within easy reach of local services, amenities and public transport links is therefore critical, and we consider the location of new housing for older people further in paragraph 118. Loneliness is harder to tackle. We support the recommendations of the Jo Cox Commission's Call to Action, including a UK wide Strategy for Loneliness across all ages and a programme to develop the evidence around 'what works' in tackling loneliness, and welcome the Government's recent appointment of a 'Minister for Loneliness'. (Paragraph 20)
7. There is a well-evidenced link between housing and health and wellbeing, and the consequent costs of treatment by the health service. Poor quality, un-adapted, hazardous, poorly heated and insulated accommodation can lead to reduced mobility, depression, chronic and acute illness and falls and social isolation to loneliness and depression. We recommend that prevention, early intervention and promotion of health and wellbeing through housing should be a priority for the national advice service. It should refer people to where they can get practical help to improve the quality of their home and to their local authority and health service if more immediate, direct intervention is needed. In this context, we note that (Paragraph 23)
8. The need to integrate housing services with health and social care services has been recognised in the care and support statutory guidance and the Department of Health, Ministry of Housing Communities and Local Government and NHS England supported 2014 Memorandum of Understanding to support joint action on improving health through the home. We believe that, given the health consequences of unsuitable housing, this should be reflected better at local level. Housing services should take equal status to health and social care services in the planning and implementation of closer working and in Sustainability and Transformation Partnerships (STPs) and Accountable Care Systems (ACSs). The Government should monitor the extent to which STPs and ACSs include plans for closer working between housing, health and social care organisations and include mechanisms to address housing issues having a direct impact on residents' health outcomes. The Government should, where necessary, make representations to such organisations to ensure that housing is included in STPs and ACSs. (Paragraph 26)

9. The right kind of housing can keep people healthy, support them to live independently and reduce the need for home care or residential care. The social care green paper, planned for publication in summer 2018, must consider the range of housing for older people, from mainstream and accessible homes to supported and extra care housing, as well as access to adaptations and repairs. In particular, the social care green paper should consider the role of extra care housing in the provision of social care alongside domiciliary and residential care. (Paragraph 27)

Staying put

10. We believe that this is a false economy. Home Improvement Agencies (HIAs) and handyman services are good value for money, contributing to keeping older people healthy, safe and independent at home. The Government should make additional funding available for the expansion of HIAs so that there is at least access in each local authority area to one agency which operates a full range of services, including a handyman service. (Paragraph 34)
11. Current schemes which check and endorse tradespeople, such as the Government endorsed scheme, 'TrustMark', should consider developing a specific accreditation for traders who have been reviewed by older people or their relatives and proven to be trusted. Once accredited, the trader would be permitted to display the branding used by the national advice line and linked organisations alongside their own logo. (Paragraph 35)
12. Equity release and re-mortgaging are possible routes for older owner occupiers to fund large repairs or adaptations to their homes. Mortgage providers and members of UK Finance and the Equity Release Council should work to ensure these products are tailored to the needs of older people. We make a specific recommendation on the provision of joined up advice on equity release and mortgages in paragraph 60. (Paragraph 39)
13. The DFG has a very important role to play in making older people's homes accessible and enabling them to maintain their independence. We welcome the Department's commitment to review the operation of the DFG and recommend the review should also look specifically at:
 - Ensuring that adaptations are implemented within a reasonable period of time;
 - How to encourage local authorities to innovate in their approach to implementation; and
 - The level at which the cap is set. (Paragraph 43)
14. Private renting is an increasingly important housing option for older people and they should feel confident in being able to adapt their home to meet their needs. We recommend that the review of the DFG should consider how to ensure that older tenants in the private rented sector secure the adaptations they need. In particular, it should consider the case for allocating government funding to local authorities to make discretionary payments to landlords for the costs of reinstatement or removal of the adaptation once the tenancy has ended. (Paragraph 45)

Moving home

15. Many older people would like to move in later life but often the physical, financial and emotional aspects of moving home prevent or delay them from doing so, and we heard that many of those who do move often wished they had done so sooner, often “five to 10 years earlier”. The national advice service should provide information and advice on moving, including the practical aspects of moving and where to obtain help with this; housing options; and finance, including mortgages, help to buy and shared ownership. (Paragraph 48)
16. Moving home requires a significant amount of physical resource particularly for older people who may have less energy, health needs and a lifetime’s worth of belongings to pack and unpack. We recommend that the national advice service should consider how best to gather information about local organisations which can provide practical help with the moving process (decluttering, disposing of unwanted items, packing and unpacking, removals and cleaning) and, where possible, signpost people to these organisations. Furthermore, trade and professional bodies involved in the home buying and selling process, such as The British Association of Removers, NAEA Propertymark, The Law Society and the Royal Institution of Chartered Surveyors, should consider creating an accreditation for their members which provide tailored services for older people. Once accredited, firms would be permitted to display the branding used by the national advice line and linked organisations. (Paragraph 51)
17. The Government’s commitment to improving the home buying and selling process is welcome and, given the Minister’s evidence, we expect to see particular consideration given to how the process can be improved for older people. (Paragraph 52)
18. We have carefully considered calls for a stamp duty exemption for older people but are not convinced that this would enable many more people to move. Many older home owners are likely to receive a capital gain when they move that will cover the cost of the stamp duty payable on their new home. In addition, we believe that an exemption would be extremely difficult to implement. We believe that stamp duty is not the main barrier to older people moving home and that there are many other practical, emotional and financial factors which act to deter people from doing so. (Paragraph 55)
19. A small but increasing number of older people take out a mortgage beyond retirement age. They may have more success obtaining advice from a mortgage broker, who can better assess their personal financial circumstances, than approaching a high-street lender directly. We recommend that the Government should encourage lenders to improve the service they provide to older customers. This should entail the provision by high street lenders of clearer guidance, on their website and in the literature available in the branch, on their policy with respect to lending to older people. We also recommend that, where an older person who applies for a mortgage or re-mortgage is rejected, the lender should routinely refer them to another lender, a mortgage broker or, once established, the single financial guidance body for advice (see paragraph 60). (Paragraph 58)

20. The Government and UK Finance should together consider what steps can be taken to increase lenders' confidence in lending on the purchase of specialist housing. The Government's acceptance of the Law Commission's recommendation for a code of practice on event fees and specific legislation for the extra care housing sector (discussed in paragraphs 98 to 101) may also help to sustain resale values, thereby boosting lenders' confidence. (Paragraph 59)
21. We recommend that the single financial guidance body, for which the Financial Guidance and Claims Bill (Lords) will legislate, should be made responsible for providing specialist advice tailored to the financial circumstances of older people. It should signpost older people to mortgage brokers, banks and building societies who can offer advice on mortgages and equity release, shared ownership and shared equity, and on re-investing the proceeds of sales. The national advice service should be closely linked to the single financial guidance body and signpost people seeking housing finance advice to it. (Paragraph 60)
22. Owner-occupiers in low-value housing or in poor condition may not be able to move unless they can access social rented housing or shared ownership. Both shared ownership and Help to Buy could play a more important role in enabling older people to afford to purchase a mainstream home or release equity when they move. We recommend the Government should ensure that providers and lenders make these home ownership options available and transparent for older people and address perceptions that Help to Buy is aimed at first time buyers. We also recommend that the Government should work with lenders and housing providers to ensure one model for shared ownership which would encourage more lenders to offer mortgages, thereby widening access to this initiative, and consider how shared equity can be used for specialist housing. (Paragraph 63)
23. We believe that the options for older social tenants who wish to move are limited. There are wider social advantages in enabling this group to move if they wish to do so, namely the health and wellbeing benefits that can result from more appropriate accommodation and the fact that it can free up homes for families waiting to move. More of all types of housing for older people—extra care, sheltered and accessible housing—need to be built across the social and private sectors. (Paragraph 69)
24. We heard frequent claims that older people moving home in later life could be part of the solution to tackling the housing shortage but little real evidence to support this. We believe that this issue warrants further investigation as there may be wider social advantages in older people moving to a smaller home that better suits their needs. The Government should commission independent research to investigate the impact of 'rightsizing' on the housing market. This research should aim to provide a better understanding of how many older people move, where they move to, who moves into the homes they vacate and to what extent this helps to satisfy local demand for homes. (Paragraph 73)

Housing options

25. We believe that mandatory Category 1 standard is too low and that all new homes should be built to be 'age proof' for the current and future needs of an ageing population. We recommend therefore that the baseline standard for all new homes

should be Category 2. The Government should work with local authorities to collect data on the number of homes built to Category 2 and 3 standards and require that homes built to such standards are advertised as such in sales and lettings literature so they are easily identifiable. (Paragraph 81)

26. We recommend that local authorities ensure their accessible housing register or comparable system is comprehensive and up-to-date and keep track of stock which has undergone significant adaptation so that it can be matched in the future to the needs of new occupants. They should also ensure that housing occupational therapists, surveyors and housing associations feed into the information gathering process. (Paragraph 82)
27. The current array of terms used to describe the different types of specialist housing is confusing, although what is provided is diverse. This makes it difficult for people to understand what is on offer and make comparisons, and may ultimately be off-putting for people interested in this type of housing. We note that the success of specialist housing in other countries may be due to having a “consistent concept” of what is on offer. The Government should instigate discussions between developers and providers of specialist housing with the aim of agreeing on a consistent terminology to describe the housing and related services on offer. (Paragraph 84)
28. We believe that, in the face of demand, there is a shortfall in supply of specialist homes in general and particularly for private ownership and rent and for the ‘middle market’. This limits the housing options available to older people and the opportunity to derive the health and wellbeing benefits linked to specialist homes. (Paragraph 86)
29. Specialist housing, and particularly extra care housing, can promote the health and wellbeing of older people and their carers, leading to savings in spending on health and social care. We recommend that the planned social care green paper should include plans to promote awareness of this type of housing so it becomes an option for older people whose care needs are not significant enough for residential care. (Paragraph 91)
30. Registered social landlords also play a significant role in promoting the health and wellbeing of vulnerable older tenants. We believe that, as recommended by our predecessor Committee, housing associations should remain mindful of their social mission to ensure that they make best use of this position and consistent levels of service, the Government should publish standards setting out their role and responsibilities to their older tenants, including ensuring good quality, adapted (where necessary) housing and, more widely, falls and accident prevention, preventing hospital admissions and enabling prompt discharge. (Paragraph 92)
31. We believe that concerns about the cost of and costs associated with specialist housing, as well as its resale value may deter older people from purchasing this type of property. Greater transparency on charges and payment models, particularly event fees, linked to wider availability of advice, would help to improve consumer confidence in this area. We therefore recommend that the Government should accept the Law Commission’s recommendations on event fees and give legislative backing to its proposed code of practice. In addition, consideration should be given

to introducing a legislative framework for extra care housing (as has been introduced in New Zealand) to bring together regulations relating to the provision of housing, care, and other support services. (Paragraph 101)

32. We welcome the announcement of a ‘sheltered rent’ and the additional information offered by the Minister in oral evidence. Once its discussions with the sector are complete, the Government should confirm as soon as possible how sheltered rent will work in practice, in particular:
 - The evidence base used to set the sheltered housing rent;
 - How the rent will increase in future years and what provision is being made for an increase in supply;
 - Whether all the schemes currently defined as sheltered housing will be eligible for sheltered rent; and
 - What transitional arrangements will be put in place. (Paragraph 104)
33. While better provision of advice and information about other housing options may encourage older people to consider alternative options, we believe that, given the enduring popularity of bungalows among older people and their accessibility features, more councils and developers should consider the feasibility of building bungalows. (Paragraph 107)
34. The Government’s continuing support for cohousing through the Community Housing Fund is welcome. We recommend that, alongside this, the Government, in partnership with the UK Cohousing Network, should produce guidance for local authorities on supporting cohousing groups through the planning system. (Paragraph 109)
35. We agree that the functional and accessible aspects of design need to be balanced with aesthetics. However, the evidence about the lack of attractive housing options for older people would suggest that this balance is not being achieved. (Paragraph 111)
36. We believe that developers of specialist and accessible housing should be more ambitious in the design of their housing and should make use of the HAPPI (the Housing our Ageing Population Panel for Innovation) design criteria for older people’s housing. Local authorities and housing associations should require developers to involve older people in the design process, to better reflect their needs. (Paragraph 111)

Planning and supply of homes for older people

37. We believe that national planning policy should give greater encouragement to the development of housing for older people and ensuring sites are available for a wider range of developers. We recommend that, in the impending review, the NPPF should be amended to emphasise the key importance of the provision of housing for older people in both local authority plan making and decision taking. (Paragraph 114)

38. We recommend that the new standard approach to assessing housing need explicitly addresses the complex and differing housing needs of older people. (Paragraph 116)
39. We believe that older people should be able to choose from a wide choice of housing which can accommodate their needs and preferences. This will include, across the social and private sectors, smaller, or better designed, general needs housing, accessible housing, specialist housing, including retirement homes and extra care housing, and cohousing. To enable them to make this choice, and move to a home which better suits their needs, the guidance required under the Neighbourhood Planning Act 2017 should recommend that:
- Local authorities produce and publish a strategy explaining how they intend to meet the housing needs of older people in their area, including the scale and mix of housing and the tenures needed, and setting out the evidence relating to current housing need.
 - Local Plans should, based on an assessment of local need, identify a target proportion of new housing to be developed for older people and identify suitable well-connected sites, close to local amenities. They should identify a range of different types of housing, including accessible homes, extra care housing and smaller mainstream homes to be built. The number of homes developed against this target should be published each year.
 - There should be greater collaboration within local authorities between planning, social care, health and housing teams, particularly on the production of Local Plans. Local authority planning, health and social care teams should work together to assess the savings to health and social care budgets which may arise from additional specialist housing in their area and consider this in the context of negotiations over planning charges.
 - Local authorities should be more receptive to private developers who wish to build housing for older people in their area, and appreciate the potential health and wellbeing benefits leading to reduced need to health and social care services to be gained. (Paragraph 122)
40. We believe that the level of planning contributions on specialist housing, which are increased as a result of the non-saleable communal areas which are a feature of this type of housing, is impeding the delivery of homes. We recommend either the creation of a sub-category of the C2 planning classification (which currently applies to residential care and nursing homes) for specialist housing, which would reduce the contributions required from developers, or the creation of a new use class for specialist housing which would have the same effect. (Paragraph 126)

Conclusion: A national strategy

41. The terms of reference for this inquiry asked whether a national strategy on housing provision for older people was needed. The vast majority of those responding said yes, and we have decided to endorse their view. It is a well-known fact that our society is ageing, with 18% of people aged 65 and over and 2.4% aged 85 and over in 2016, and the proportion of people aged 85 projected to double over the next

25 years. While this is something to be celebrated, it also presents challenges as people's housing needs and preferences change as they grow older and they may want to make changes to the way they live. This is compounded by the fact that older people's housing needs and options will be diverse in terms of tenure, geographical location, income, equity and individual choice. Furthermore, as the number of issues tackled in this report demonstrates, this is a broad and complex area of policy. We therefore recommend that the Government introduces a new national strategy for older people's housing, which takes into account the recommendations made in this report. It should be established in consultation with older people and those who provide for them. The strategy should bring together and improve the aspects of policy affecting housing for older people and, recognising the link between housing and health, be closely linked with the social care green paper and the Government's future work on social care. (Paragraph 127)

Formal minutes

Monday 5 February 2018

Members present:

Mr Clive Betts, in the Chair

Mike Amesbury	Andrew Lewer
Bob Blackman	Mr Mark Prisk
Helen Hayes	Mary Robinson
Kevin Hollinrake	Liz Twist

Draft Report (*Housing for older people*) proposed by the Chair, brought up and read.

Ordered, That the Report be read a second time, paragraph by paragraph.

Paragraphs 1 to 127 read and agreed to.

Summary agreed to.

Resolved, That the Report be the Second Report of the Committee to the House.

Ordered, That the Chair make the Report to the House.

Ordered, That embargoed copies of the Report be made available, in accordance with the provisions of Standing Order No. 134.

[Adjourned until Wednesday 7 February at 9.30 a.m.]

Witnesses

The following witnesses gave evidence. Transcripts can be viewed on the [inquiry publications page](#) of the Committee's website.

Monday 23 October 2017

Question number

Jeremy Porteus, Director, Housing Learning and Improvement Network; **Claudia Wood**, Chief Executive, DEMOS; **Dr Brian Beach**, Senior Research Fellow, International Longevity Centre-UK

[Q1–58](#)

Monday 13 November 2017

Sue Adams, Chief Executive, Care and Repair; **Andrew Gibson**, Vice Chair, Habinteg; and **Julia Park**, Head of Housing Policy, Levitt Bernstein

[Q59–81](#)

Michael Voges, Executive Director, Associated Retirement Community Operators; **Paul Teverson**, Director of Communications, McCarthy and Stone; and **Graham King**, Head of Integrated Commissioning, Sunderland City Council

[Q82–123](#)

Monday 20 November 2017

Professor Geoff Meen, University of Reading; **Dr Peter Kenway**, Director, New Policy Institute; **John Godfrey**, Corporate Affairs Director, Legal & General

[Q124–159](#)

John Galvin, Chief Executive, Elderly Accommodation Counsel; **Paul Smees**, Head of Mortgages, UK Finance (incorporating Council of Mortgage Lenders); **Mark Bogard**, Chief Executive, Family Building Society

[Q160–192](#)

Monday 4 December 2017

Jacqueline Runnalls, Co-opted Lead on Accessibility and Inclusive Design, Royal College of Occupational Therapists Specialist Section in Housing; **Gill Moy**, Director of Housing and Customer Services, Nottingham City Homes; **Professor Carol Holland**, Centre for Ageing Research, Lancaster University

[Q193–220](#)

Anna Kear, Executive Director, UK Cohousing Network; **Patrick Manwell**, Consultant Architect, Archadia; **Maria Brenton**, Cohousing Consultant to the Older Women's Cohousing Community

[Q221–235](#)

Monday 11 December 2017

Alok Sharma MP, Minister of State for Housing and Planning, Department for Communities and Local Government and **Mr Marcus Jones MP**, Minister for Local Government, Department for Communities and Local Government

[Q236–295](#)

Published written evidence

The following written evidence was received and can be viewed on the [inquiry publications page](#) of the Committee's website.

HOP numbers are generated by the evidence processing system and so may not be complete.

- 1 Anchor, Hanover and Housing & Care 21 ([HOP0031](#))
- 2 Anchor, Hanover and Housing & Care21 HAs ([HOP0013](#))
- 3 ARCO (Associated Retirement Community Operators) ([HOP0012](#))
- 4 Central Bedfordshire Council ([HOP0011](#))
- 5 Country Land and Business Association ([HOP0008](#))
- 6 DCLG ([HOP0025](#))
- 7 East Thames ([HOP0029](#))
- 8 Elderly Accommodation Counsel ([HOP0037](#))
- 9 Equity Release Council ([HOP0035](#))
- 10 ForViva ([HOP0014](#))
- 11 Generation Rent ([HOP0018](#))
- 12 HM Treasury ([HOP0033](#))
- 13 JLL ([HOP0016](#))
- 14 Keepmoat Regeneration ([HOP0027](#))
- 15 Later Life Ambitions ([HOP0036](#))
- 16 Levitt Bernstein ([HOP0032](#))
- 17 Mr Peter Dines ([HOP0020](#))
- 18 National Housing Federation ([HOP0023](#))
- 19 National Pensioners Convention ([HOP0019](#))
- 20 NHBC ([HOP0010](#))
- 21 Northern Housing Consortium ([HOP0026](#))
- 22 Patrick Manwell ([HOP0034](#))
- 23 Peter Monk ([HOP0028](#))
- 24 Retirement Housing Group ([HOP0015](#))
- 25 Riverside ([HOP0009](#))
- 26 SAVED usap ([HOP0006](#))
- 27 Tetlow King Planning ([HOP0024](#))
- 28 The Federation of Private Residents' Associations ([HOP0022](#))
- 29 The London Carers' Centres Consortium ([HOP0001](#))
- 30 The Reeve-Wing Partnership ([HOP0021](#))
- 31 UK Finance ([HOP0030](#))
- 32 University of Westminster ([HOP0005](#))
- 33 Wirral Older People's Parliament ([HOP0003](#))

The following written evidence was received in the last Parliament by the previous Committee for this inquiry and can be viewed on the [inquiry publications page](#) of the Committee's website.

- 1 Age Friendly Manchester (AFM) ([HOP0093](#))
- 2 Age UK ([HOP0085](#))
- 3 Age-Friendly Design Group ([HOP0088](#))
- 4 Anchor ([HOP0042](#))
- 5 Anchor, Hanover and Housing & Care 21 housing associations ([HOP0050](#))
- 6 ARCO (Associated Retirement Community Operators) ([HOP0060](#))
- 7 Assura PLC ([HOP0043](#))
- 8 Audley ([HOP0018](#))
- 9 Baroness Sally Greengross ([HOP0083](#))
- 10 Barton Willmore LLP ([HOP0064](#))
- 11 Basildon Borough Council ([HOP0022](#))
- 12 Bell Phillips Architects ([HOP0071](#))
- 13 British Property Federation ([HOP0062](#))
- 14 Building Societies Association ([HOP0070](#))
- 15 Care & Repair England ([HOP0013](#))
- 16 Carers UK ([HOP0075](#))
- 17 Centre for Ageing Better ([HOP0046](#))
- 18 Churchill Retirement Living ([HOP0025](#))
- 19 CIH ([HOP0087](#))
- 20 College of Occupational Therapists Specialist Section in Housing ([HOP0032](#))
- 21 Contact Consulting (Oxford) Ltd ([HOP0015](#))
- 22 D Hamilton ([HOP0017](#))
- 23 Department for Communities and Local Government ([HOP0063](#))
- 24 Design Council ([HOP0031](#))
- 25 Dr Elizabeth Webb ([HOP0002](#))
- 26 Elders Council of Newcastle ([HOP0033](#))
- 27 Equity Release Council ([HOP0023](#))
- 28 Essex County Council ([HOP0089](#))
- 29 Foundations ([HOP0011](#))
- 30 Generation Rent ([HOP0057](#))
- 31 Grand Union Housing Group ([HOP0019](#))
- 32 Habinteg ([HOP0029](#))
- 33 Hanover Housing Association ([HOP0036](#))
- 34 Home Builders Federation ([HOP0058](#))
- 35 Horizon Senior Care Ltd ([HOP0081](#))
- 36 Hornsey Housing Trust ([HOP0090](#))

- 37 Housing & Care 21 ([HOP0076](#))
- 38 Housing Learning and Improvement Network (LIN) ([HOP0012](#))
- 39 International Longevity Centre - UK ([HOP0079](#))
- 40 JLL ([HOP0065](#))
- 41 Keepmoat ([HOP0068](#))
- 42 Kent Housing Group ([HOP0080](#))
- 43 L&Q - East Thames ([HOP0084](#))
- 44 Larkfleet Group ([HOP0040](#))
- 45 Later Life Ambitions ([HOP0049](#))
- 46 Levitt Bernstein ([HOP0014](#))
- 47 Local Government Association ([HOP0027](#))
- 48 London Fire Brigade ([HOP0055](#))
- 49 Manchester Metropolitan University ([HOP0053](#))
- 50 McCarthy and Stone ([HOP0059](#))
- 51 Melissa Fernandez & Kath Scanlon ([HOP0030](#))
- 52 Metropolitan ([HOP0037](#))
- 53 MHA ([HOP0051](#))
- 54 Midland Heart ([HOP0026](#))
- 55 Mrs Angela Cavill-Burch ([HOP0001](#))
- 56 Mrs Margaret Goodwin ([HOP0007](#))
- 57 Ms Gail Lincoln ([HOP0034](#))
- 58 NAEA Propertymark (formerly National Association of Estate Agents) ([HOP0009](#))
- 59 National Fire Chiefs Council ([HOP0021](#))
- 60 National Housing Federation ([HOP0024](#))
- 61 National Pensioners Convnetion ([HOP0008](#))
- 62 New Local Government Network ([HOP0044](#))
- 63 NHBC ([HOP0052](#))
- 64 Northumbria University ([HOP0038](#))
- 65 Nottingham City Homes ([HOP0067](#))
- 66 One Housing ([HOP0086](#))
- 67 Peabody and Family Mosaic ([HOP0082](#))
- 68 PegasusLife ([HOP0047](#))
- 69 Places for People ([HOP0041](#))
- 70 Renaissance Retirement ([HOP0054](#))
- 71 Retirement Housing Group ([HOP0039](#))
- 72 RIBA ([HOP0066](#))
- 73 RICS ([HOP0091](#))
- 74 Riverside ([HOP0048](#))

- 75 Sarah Wigglesworth Architects ([HOP0010](#))
- 76 South Hams Elders Cohousing Community ([HOP0005](#))
- 77 Southwark Council ([HOP0056](#))
- 78 Stonewater ([HOP0061](#))
- 79 Sunderland City Council ([HOP0035](#))
- 80 Tetlow King Planning ([HOP0073](#))
- 81 The Intergenerational Foundation ([HOP0074](#))
- 82 The Salvation Army ([HOP0004](#))
- 83 UK Cohousing Network ([HOP0045](#))
- 84 United for All Ages ([HOP0016](#))

List of Reports from the Committee during the current Parliament

All publications from the Committee are available on the [publications page](#) of the Committee's website. The reference number of the Government's response to each Report is printed in brackets after the HC printing number.

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