



Housing LIN

*Connecting people, ideas and resources*

## Viewpoint 106

# Housing an ageing population: the consumer's perspective

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# Introduction

As well as representing older people in a number of capacities over the last decade or so, I've also written professionally about later life issues for some 35 years, and about property for 25. So I'd like to start this Housing LIN Viewpoint by saying that a lot has changed for the better in that time.

Sadly that would be untrue.

Because, although we probably understand better now than we've EVER done the importance of providing housing in which people can retain their independence for longer, we are still only building a fraction of the suitable homes needed.

And while we recognise that the vast majority of older people live, and will continue to live, in mainstream housing, we don't (yet) enforce planning conditions that would ensure that every new home built will be suitable for someone to continue occupying when their mobility is reduced or accommodate other life changes as they age.

The consequent chronic lack of the right product in the right locations means that significant opportunities to improve the health and wellbeing of older people...and reduce public expenditure... are being missed.

In fact, we've gone backwards, because the population in the UK is ageing faster than any increase in suitable supply.

So when older people are exhorted to free up homes for younger people and "rightsize", I allow myself a hollow laugh.

## Did you know?

Here are some stats to conjure with:

- Three million older people would like to downsize, yet only about 7,000 new retirement properties are being built each year.
- 70% of over-65s would consider moving to a bungalow. But in 2020, less than 2,000 came out of the ground. The 1987 build figure was 26,000. Like I said, we're going backwards.
- And, yes, we all know the benefits. But older people can't be asked to move to housing that isn't there.

Moreover, as the Centre for Ageing Better's [The Good Home Inquiry](#) highlights, two million homes currently occupied by older people are deemed "not decent", usually because the owners can't afford to adapt or improve them. Enabling more older singles and couples to move into housing that was in good repair, safe, warm and accessible would also be very welcome.

Further, if some of those new units were on our declining High Streets, they could help revitalise our town and city centres – and allow their occupants to live close to the shops and other services they need in their daily lives.

Agreed, growth is in the pipeline. In their retirement housing market report, Laing Buisson expect the number of seniors housing units in the UK to grow by 9% over the next five years. "Yet,"

as they go on to say, “the rate of delivery will still be dwarfed by the UK’s ageing population, deepening the existing imbalance between supply and demand.” As a result, the government’s recent announcement of an [Older People’s Housing Task Force](#) to identify ways in which to boost supply is welcome news.

## So what’s going wrong exactly?

One part of the answer is in a follow up quote from Laing Buisson: “The benefits of a larger seniors housing sector to society are substantial. Yet, just 20% of local authorities in England have supportive planning policies or sites allocated to seniors housing.”

So, a lack of strategic support at planning level. But, I would argue, housing developers themselves are not always winning the hearts and minds of those who make or influence these decisions.

Each weekday, I publish a digital digest of later life news, and regularly carry stories on retirement developments, and I think we can learn a lot from why applications for new ones are being refused. Here are just a few recent quotes from recent clippings:

- “The committee concluded that the development ‘does not meet the needs of the ageing population’.”
- “There is not enough standard housing whilst there is a proliferation of retirement buildings currently available.”
- “There is already a lack of GP facilities locally: add more residents who will likely need a higher than average medical support, it is untenable.”
- “The location is not appropriate for elderly having to navigate steep hills to access basic amenities.”
- “The property market is saturated with Retirement Homes. Some have been for sale for a number of years – even when sellers are prepared to lose a considerable amount of money.”
- “This is prime building land for first time buyer properties.”
- “The scheme does not include affordable housing.”
- “Relaunch of retirement flats bid could dash hopes of affordable housing alternative.”

There is regular resistance at planning from councillors and local residents who insist that starter or affordable homes should take priority... or who fear having more older people to care for in their community – ignoring the fact that these older people are already currently living locally in unsuitable, possibly unsafe, homes... and their care bills might well end up being paid for by that same local authority or the NHS in the event of a hospital admission.

Critics regularly point to existing schemes not being fully occupied. It’s a valid argument. But this can be down to a series of factors, not least location: as tempting as the retirement apartments might be, many prospective older home buyers will resist moving away from their immediate neighbourhood – with its ready-made support and friendship network.

Yes, apartment blocks and retirement villages can and do provide a significant part of the answer... but not all of it. The fact that these places don’t always fill up demonstrates that.

# What needs to happen?

In my view, four things need to happen. They are:

One, make every new home built suitable for older people to move into or age in place; for example, following the age-inclusive [HAPPI](#) design principles.

Two, do more to make the argument about the benefits to society and rebuff the myths. And we need to move away from the socially divisive argument of starter and affordable homes versus later life ones. It shouldn't be either/or.

Three, property developers and housing associations need to think out of the box more and build more attractive, technology-enabled age-friendly homes. Not everyone wants what's being built at the moment.

And, finally, engage more with older people themselves to find out what is REALLY needed locally – and what the impacts and benefits will be – before putting in an application.

## Let's go back to number one: building every new home one where people can age in place

As recent ONS figures reveal, by 2066, a further 8.6 million UK residents will be aged 65 and over. An additional cohort the size of London. And the fastest increase will be among those aged 85 and over. Where are they all going to live?

A 2020 [Building Research Establishment](#) report found we have the oldest housing stock in Europe and that, to replace it at current rates, each new build will need to last 1,000 years. That means taking action NOW to ensure that every mainstream home built is one where people can age in place.

What's more, we might be living longer, but there's plenty of evidence to suggest that our "healthy lifespan" isn't keeping up. Around 40% of those aged 60 to 74 have a lifetime limiting illness, rising to almost 60% at 75 and over. [DCLG](#) itself estimates a supply gap of up to 45,000 units a year of housing suitable for people with varied support needs, a figure that is growing as each year passes.

And here's the thing: a baby born today has a 54.3% chance of reaching the age of 90. By the time today's younger generations reach retirement age, or start to live with a disability, there will be even fewer suitable homes available than now.

From its analysis of 324 local housing plans, [Habinteg Housing's](#) research found that there will just be one new accessible home erected in the next 10 years for every 77 people in the population – down from one for every 67 two years ago. Like I said, we're going backwards.

The pressure on local authorities and health services is to keep people in their own homes for as long as possible rather than enter the care system. But if these individuals can't be supported to live safely in their own homes, they will have to go into care. And a large number will not be able to pay for themselves...

I'm sure many people listening will know that, given the opportunity to make "lifetime standards" a pre-requisite for all new housing, Government opted last time around to leave it to individual authorities to decide whether developers need to make a small additional investment.

There are bright spots. [The London Plan](#) requires local authorities to ensure that 90% of homes meet "Category 2" standard for accessibility – broadly equivalent to the old "Lifetime Homes" one. But outside of London, less than a quarter of new homes are required to meet the standard. London are also showing the way on wheelchair accessibility, requiring 10% of new housing to meet that higher standard.

The Government has recently "consulted", and making some positive noises; and as the [HoME Coalition](#) has been campaigning, we can but hope... but we all know what happens to consultations, not helped by having six housing ministers in the last 12 months!

Category 2 requires a home to be accessible to most people and fit for purpose for older people, those with reduced mobility and some wheelchair users. The estimated additional cost to developers would be an extra £1,400 per home. However, not making them readily accessible will incur a cost we will all pay... this and future generations.

## Number two on my little list was "winning the argument"

I view social care, health and housing as three legs of a stool, each of which needs to be in place for the stool to remain upright. We have a duty to look at the impact of inappropriate or poor housing on health in a far more integrated, holistic way, break down the silos between the various departments and organisations with a stake in this and get everyone to understand the arguments.

Agreed, starter and affordable homes are needed too. But every time an older person moves into a purpose-built unit, it frees up a home for a couple or family to occupy... a virtuous circle. That argument needs to be understood at planning level and by the public at large.

[The Strategic Society](#) estimate the savings to the State for each new specialist retirement housing unit amount to £83,100 over 10 years – taking into account reduced health and care needs, a reduction in local authority entitlements and first-time buyers not having to rent and so receiving housing benefits.

Invest in older people's housing and the whole of society benefits, but that opportunity is currently being ignored.

As ever, it's all a question of priorities... and votes. Between 2013 and May 2022, the Government provided over £22 billion in equity loans for 355,634 "Starter Homes", creating lots of nice headlines for just over £60,000 per home. But the UK needs smarter "Later Homes" too.

Some 95% of older people live in accommodation lacking even basic accessibility features, so when mobility or health issues strike, they can be left living in just one or two rooms. A percentage will inevitably suffer a fall as a direct result of living in a house not fitted with basic mobility equipment such as grab rails and ramps.

Falls and fractures in people aged 65 and over account for over four million hospital bed days each year in England alone. Moreover, they can remain stuck in those beds if their discharge assessment finds their home is unsafe to return to.

Surely, it's time to make all of this a national discussion, a top priority benefiting all generations in the process? Ideally, engage the political parties to make this a manifesto pledge for the next election...

## Next, choice.

Lovely as they can be, not everyone wants to live in a retirement village or apartment block with only older people living in it.

Most would like, if possible, to remain close to their existing support and friendship networks. Not possible if the only housing available is some distance away.

Many older people also want to access facilities – leisure, shopping, medical – without depending upon a car. Not possible if the only retirement housing available is remote from a town centre, built on a hill or has no reliable public transport.

Not everyone wants to live in a shoebox, which is often all that's on offer – they might want their family to stay or have one room dedicated to hobbies. Many couples want separate bedrooms.

So more choice is needed. One brilliant option for the future is intergenerational housing. As I set out in another [Viewpoint \(no105\)](#) for the Housing LIN, in Bristol, volunteers from The Anchor Society charity and the University of the West of England have spent the last eighteen months developing the idea of the UK's first inter-generational Housing Community based on pioneering projects in Holland and Spain.

Bristol is an incredibly expensive place to live for students... so the scheme will see a development with one student unit for every four older person's units – and the students would provide companionship and general support for so many hours a week in return for subsidised accommodation.

Another way to mix the generations is by integrating smaller numbers of dedicated houses or apartments into new developments and on a range of tenures, including shared ownership. In effect, 'peppercotting'.

Several years ago, I and several others worked up what we believe would work on a more general level: we called them "Smart Hamlets". These are small scale developments – 10, 20, 30 units – which would incorporate a number of older people's apartments or houses available on a mix of tenures. Residents would agree to offer mutual support, just as villages and neighbourhoods did before we started sectioning off who lives where. Such developments could see a new generation of cohousing or other collaborative forms of housing, such as Community Land Trusts. For example, something the University of Bristol is researching in 'Collaborative housing and innovative practice in social care', also known as the [CHIC project](#).

So more choice. Oranges are not the only fruit. We need more age-friendly communities. And to enable more intergenerational support.

# Last, but definitely not least, consultation.

If developers want to create housing that will not only get through planning but also sell or let, many need to do more homework.

For example: here is a much more positive piece of news from a recent planning committee meeting: "Later living specialist Rangeford Villages has received resolution to grant planning from South Cambridgeshire District Council.

"This has been made possible by genuine collaborative working with the local community and key stakeholders. Following over a year of design development and extensive discussions with the planning authority, we are pleased to see our proposals unanimously approved."

A big new retirement village going through on the nod is ample demonstration of what needs to happen early on – ideally at pre-app.

Consult older people BEFORE you draw up plans... find out what might entice them in terms of the size and design of homes, tenures, facilities and so on.

I promise you, we just LOVE to give our opinions. Run panels and focus groups. Ply us with coffee and custard creams, and perhaps some shopping vouchers at the end, and we'll be there. The body I represent, the English Ageing Network have run lots of what we call "Mature Conversations" with older people's focus groups and we'd be happy to help.

## So, to conclude:

Win over the public with the benefits, provide more choice, listen to what local older people want and you might encourage more to make what (for many) will be their last move.

And, while you are about it, please, please make sure that EVERY home you build from now on will allow people to age in place: one day, your children and grandchildren will thank you for it...

*This blog is based on the presentation Tony gave on the opening day of our Summit – A Festival of Ideas, Monday, 27 February 2023. You can watch again at:*

<https://www.housinglin.org.uk/HLINSummit2023/programme/last-time-movers-and-shakers-market-shaping-older-peoples-housing-/>

## Note

The views expressed in this paper are those of the author and not necessarily those of the Housing Learning and Improvement Network.

# About the Housing LIN

The Housing LIN is a sophisticated network bringing together over 20,000 housing, health and social care professionals in England, Wales and Scotland to exemplify innovative housing solutions for an ageing population. Recognised by government and industry as a leading 'ideas lab' on specialist/supported housing, our online and regional networked activities, and consultancy services:

- connect people, ideas and resources to inform and improve the range of housing that enables older and disabled people live independently in a home of their choice
- provide insight and intelligence on latest funding, research, policy and practice to support sector learning and improvement
- showcase what's best in specialist/supported housing and feature innovative projects and services that demonstrate how lives of people have been transformed, and
- support commissioners and providers to review their existing provision and develop, test out and deliver solutions so that they are best placed to respond to their customers' changing needs and aspirations.

To access a selection of related resources on almshouses, visit our dedicated pages at:

<https://www.housinglin.org.uk/Almshouses/>

And for more information we curate about intergenerational housing, visit:

<https://www.housinglin.org.uk/Intergenerational-Housing>

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