



Forget “downsizing”, think “rightsizing” to meet older people’s housing needs and aspirations

Further to his keynote address at the Housing LIN regional conference in Bristol last year, Tony Watts writes that older people could make an important contribution to the housing crisis ... if only they were listened to when it comes to developing new housing.

Written for the Housing Learning and Improvement Network by **Tony Watts OBE**, Chair of the English Forums on Ageing and the South West Housing Champion

January 2016

Let's start with what we know: the housing market in this country is broken, with too few new starts, rents soaring and a large chunk of the younger generation priced out of home ownership. As if all that wasn't enough, the Government's latest wheeze to de-escalate rents threatens to undermine our housing associations.

Realistically, what part can the nation's older generation play in fixing it? After all, they are regularly portrayed as the golden generation, sitting on over a trillion pounds worth of assets, blocking the hopes and dreams of younger people.

It's becoming something of a hot potato, with certain sections of the press keen to whip up a storm. If you missed the screaming headlines in the Daily Mail last autumn, let me remind you: *"Anger as watchdog tells OAPs to downsize to tackle housing shortage"*. Not surprisingly, the headlines don't tell half the story. In fact they don't tell the correct story at all.

Read what was actually said at the 'Great Mortgage Debate' held by the Financial Conduct Authority and you find these words, spoken by Lynda Blackwell, their Mortgage Sector Manager: *"There are lots of questions about whether it's right that the government should focus on the first-time buyer when in fact we have a real issue about the last time buyer. There are borrowers who pay off the mortgage who are sitting in a very big house: does there need to be thought given to how we build more appropriate housing for retired people in the right places. There is a big debate to be had about whether the government's focus is actually in the right place."*

Yes, there is quite a gap *between* those words and the ones that the Daily Mail (and Daily Express) reported. But when have facts ever got in the way of a good headline?

What Lynda Blackwell was insightfully observing is that many older people live in homes that are probably too big for their needs and budgets. Those who are "asset rich and cash poor" represent a large swathe of older people: around one million live in homes considered "non-decent".

Older people's housing as a "solution to the housing crisis"

If – she argues – they were incentivised to downsize, and also given the choice of housing that would make downsizing appealing, they might well be persuaded to sell their home to a family who actually needs that sort of space. The double benefit (to themselves as well as society) is that this could cut their outgoings and release funds to help them enjoy a more comfortable retirement.

Not surprisingly, in a survey carried out among www.retireeasy.co.uk subscribers, one third listed downsizing as one of their planned future options in order to release an average of 33% of its value: a sizeable amount. And the average age at which they envisage doing that is at 65. So, the will is there, and so too the recognition of the benefits.

But (of course!) it's never as simple as that. Back to the caveat in Lynda Blackwell's speech: the problem of *"how we build more appropriate housing for retired people in the right places"*. Quite simply, at the moment, that isn't happening.

Not only are precious few new "retirement housing" units being built for the private sector (less than 2,000 in 2014, expected to top 4,000 in 2015) but – let's face it – not everyone wants to live in a retirement complex. Don't get me wrong: some of them are fantastic. But not all of us are ready to distil our lives down to two bedrooms, make our home in an apartment or give up our garden. Or move many miles from our friends and family.

As currently being investigated by the influential All Party Parliamentary Group on Housing and Care for Older People inquiry chaired by Lord Best (HAPPI3 - Making retirement housing a positive choice¹), more thought, more options, more supply and better design are needed if we are to make downsizing to dedicated housing more popular. That way the move becomes an aspirational one: as I began this article, think rightsizing, not downsizing.

How do we know this? Because this is what older people will tell you when you take the time and trouble to sit down and ask them for their opinions. In my role as chair of one of the English Forums on Ageing, I spend a lot of my voluntary time listening to what older people from right across the social spectrum would like to see happen on issues that really matter in their lives: health and social care, public transport, access within the built environment, housing, pensions and much more.

These are intelligent, caring individuals who simply want to be seen as part of the solution, not as (all too often) the problem. And because many have young relations, they want what's best for all generations.

But what concerns (and frustrates) me is that all too often the providers, planners and politicians think they know best. On housing in particular, and as I set out in an earlier viewpoint for the Housing LIN² more consultation upstream in the planning process could make a massive difference to what is being built – and then bought or rented.

Perhaps the biggest frustration of all is that – while everyone agrees that enabling older people to remain living independently in their own home will reduce health and care bills longer term, the dots between housing and health are still not being joined up at either a national or local level. Investing a little could save a lot down the line ... but demarcations between budgets prevents that from happening.

So what do older people want?

Last year, I had the pleasure of running a housing workshop with older people in Yorkshire; here are just a few of the top line observations from a very knowledgeable group of people.

- As individuals, we should be considering our future housing needs much earlier rather than wait for a crisis
- Many want to remain local to our existing communities and support network
- Inclusive design is good for everyone – not just older people
- All homes should be built to lifetime standards that allow them to be still used by everyone when their mobility reduces and so age in place
- Housing isn't just about bricks and mortar – but communities. We need to design communities, places, not just new houses
- Housing is a major determinant of health – and thus should be considered alongside health and social care, to avoid silo thinking
- We don't want to live in shoeboxes ... we need two bedrooms, we may want access to a garden and we often want to keep our pets

¹ www.housinglin.org.uk/Topics/browse/Design_building/HAPPI/?parent=8649&child=9833

² www.housinglin.org.uk/Topics/browse/Housing/hwb/?&msg=0&parent=3691&child=9279

- To save on falls and hospital admissions, grants and adaptations are vital
- We need more choice to rent privately as well as part own
- Older people's housing should be integrated into local communities so we can play a fuller part socially and economically
- Our homes are our key capital asset, but we need more choice on how we tap into that asset to enjoy a more comfortable retirement.

However, do all these thoughts run through the minds of planners and developers when they look at a piece of land and think "*let's create new housing here that will meet the needs of an ageing population?*" I rather doubt it. Perhaps the biggest argument why developers should involve older people locally as early as possible in the design process is to enhance their chances of developing properties that will actually sell.

Longer term, it's a no-brainer that all homes are built to a standard that allows them to be still used by everyone when their mobility reduces. So housing becomes all-age friendly.

Why more advice is needed

Critically, the priorities of a "*last time buyer*" (yes, I agree it's not the most positive of phrases!) will also need to include long-term affordability. One of the main points made by the Yorkshire discussion on housing which I led was that there needs to be a greater choice of financial options available to older people – not least to those wanting to remain in their own home and repair/refurbish it, or to move to part ownership property.

When you add up the sums, you might even come to the conclusion that your capital will gain more in value right where it is, locked up in your home ... and decide to let that out and rent somewhere less expensive.

More advice – including disinterested expert guidance on an individual's finances after any move is also essential: how much you can afford to spend – and still have a comfortable retirement. What will happen to their weekly and monthly outgoings? If they plan to release cash, how and where should it be invested?

Once you start drilling down to these sorts of mathematics, the free LifePlan calculator on www.retireeasy.co.uk can prove helpful – not least if you feel we need to put aside capital to pay for your care in years to come.

And that brings us nearly to the last point in the list of observations: for most of us, our home is our key capital asset, locking away vast sums of money that are not easy to access. Arguably, the British preoccupation with home ownership is not necessarily of benefit to the economy – tellingly, Germany and Switzerland have far lower rates of home ownership than us.

But how we best deal with that is the subject for another day...

Note

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

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Acknowledgement

This viewpoint is based on a blog that was written by the author and published by Age Action Alliance last year at:

<http://ageactionalliance.org/downsizing-vs-rightsizing-older-peoples-housing-needs/>

About the Housing LIN

The Housing LIN is the leading 'learning lab' for a growing network of housing, health and social care professionals in England and Wales involved in planning, commissioning, designing, funding, building and managing housing, care and support services for older people and vulnerable adults with long term conditions.

Previously responsible for managing the Department of Health's Extra Care Housing Fund, the Housing LIN is called upon by a wide range of statutory and other organisations to provide expert advice and support regarding the implementation of policy and good practice in the field of housing, care and support services.

Further information about the Housing LIN's comprehensive list of online resources on housing in later life and on how to participate in our shared learning and service improvement networking opportunities, including 'look and learn' site visits and network meetings in your region, visit: www.housinglin.org.uk

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