# Prioritising our ageing population will aid the UK housing crisis by freeing up under occupied properties

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The Government recently unveiled its housing white paper promising to address the UK crisis through helping people buy and rent, outlining numerous new measures including a 'lifetime ISA' and a ban on letting agency fees for tenants. However, the communities' secretary overlooked one fundamental hurdle in his speech to the Commons – the real needs of the ageing population.

By 2030, one in three people in the country are projected to be aged 55 or older. If the Government continues to focus exclusively on catering for young first time buyers, it will be ignoring the fact that new houses for older people can, without a doubt, take away some of the housing pressures we are currently facing.

There are approximately 14.7 million older people and 7.3 million 'older households' in the UK today. Most of these are couples or single people living alone. If every 'under occupier' (individual living in a property with spare bedrooms they no longer need) was supported to downsize into a better and more suitable home for them, it would free up a larger home for a younger person or family.

In recent times very few new homes have been built in this country specifically to cater for the needs of our ageing population[1]. Added to this, in the UK there is, for some reason, a stigma attached to the idea of moving into a 'retirement' home, so our work is truly cut out in order to incentivise the older generation to move into a property that is more suitable for them.

Unfortunately, in this country, many older people tend to move out of their family home because of a crisis -not because they want to - and many wait until as late as when they are in their early 80s to do so. This is for many reasons - most commonly due to an emotional attachment to their home and neighbourhood and the thought of moving being daunting and stressful. Many are unaware of their alternative options.

As a member of the 'Housing our Ageing Population: Positive Ideas' (HAPPI 3), an All Party Parliamentary Group on Housing and Care for Older People inquiry, that called for positive action in response to our ageing population, I provided evidence last year about what should be done to encourage retired people to move earlier. Often specialist accommodation is not cheap - so one conclusion we reached was that there should be an incentive in the form of a 'Help to Buy' scheme for older people and the removal of payment of stamp duty for people who are rightsizing, so moving out can be more affordable.

However, it's important to note that rightsizing doesn't always mean specialist or 'care property'. For many years there has been an assumption that moving into a more suitable

home as an older person means you are in need of extra care or will be living in a 'care home' for the rest of your days - this simply doesn't have to be the case.

We need to resign the idea of 'retirement living' and instead focus on building homes that are more accommodating of older people. We must remove the current stigma around what retirement living looks like in our country.

The only way do this is to make accommodation more appealing. As an elderly person moving out of the four-bedroom home you have occupied for most of your adult life, the last thing you want is to be moving into a tiny flat. We need to build accommodation that doesn't rely on care but is more built around good design and offers an attractive alternative to the family home.

The Government must recognise its share of responsibility in making better provision for older people and realise the wider social and economic benefits to providing them with greater choice and control in housing. In making retirement living a positive step, they can not only better serve the older generation, but the younger population, too.

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[1] HAPPI 3 - Housing our Ageing Population: Positive Ideas