

Capital gains – London's ageing population

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From the 'bright young things' of the 1920s, through The Who generation of the 1960s and Generation X punk rockers of the late 1970s to today's playground for rich expats, the capital tends to be seen as the playground of the young.

The current focus on the travails of Generation Rent – inevitably at their sharpest in London – risks distracting from the housing challenges facing older people in the city.

It's true that the capital's population is not ageing to the same extent as the rest of the country but, with over 1.25 million people over 60 living in the capital, the baby boomer generation is not showing the same inclination to flee for the quiet charms of the seaside or country as their parents and grandparents, or as The Clash made famous, "should I stay or should I go".

As in the rest of the country, we simply need more housing that accommodates the changing needs of people as they age.

The people reaching retirement age now (and indeed many who reached it over the last decade) have very different expectations and aspirations for their retirement. Having lived their lives used to independence and choice, they will expect the same when it comes to choosing where they live as they grow older and are affected by frailty or declining mobility that affects many older people.

People reaching 50 or 60 in the future or over the last few years are unlikely to have positive views of traditional forms of specialist accommodation such as residential care or even specialist housing. Such options are always seen as a last resort in any case and what we need is a variety of high-quality options that allow people to make positive choices to move to housing they can call home and where they are control of the decision.

Many specialist housing schemes developed over recent years are built to high design standards, such as the HAPPI criteria¹. They offer privacy and independence. Yet they also have well-designed communal areas and an accessibility to the local community that ensure residents will not be isolated or lonely.

¹ <u>http://www.housinglin.org.uk/Topics/browse/Design_building/HAPPI2</u>

At the Housing LIN we emphasise the need for people over 50 or the families and friends of older people to have information about such schemes and the range of housing options available. The Elderly Accommodation Counsel website² and advice line are an excellent resource in this regard but the government should be funding more local information and advice services.

With the growing evidence of the impact that poor quality or inappropriate housing has on older people's demand for NHS and social care services, we also need an integrated approach to specialist housing for older people. Last winter's pressures on A&E, which some warn are now a year-round problem, illustrated perfectly the case for ensuring older people are living in warm, accident-proof homes where they receive appropriate support.

More recently, during the general election, the role housing plays in promoting wellbeing, independence and choice for older people in particular went largely unremarked. Every local authority should be required to have a strategy for maintaining and improving the housing stock to support independent ageing. This would include helping those in privately owned or rented housing.

Those wishing to provide specialist housing in London obviously have to work with the high demand for land and the resulting high costs. Yet the seemingly inexorable rise in London property prices is conducive to building specialist housing for sale or shared ownership. With two-thirds of Londoners owning their own property, they are able to downsize and purchase housing that meets their changing needs while they are still fit and healthy.

Both the London mayor and the 33 boroughs (including the Corporation of London) should be leading this vital work. Local authority planners should be supporting specialist housing schemes – recognising that they help older people remain in their local communities as they age and that such schemes can reduce demands on the health and social care budgets.

The London Assembly Housing Committee recently conducted a review of specialist housing for older people. In our submission, we suggested there is likely to be a significant shortfall of all types of such housing by 2030 as the city's population ages.

There is already a shortfall of residential care places: this plus the changing expectations and aspirations of older people – could encourage developers and providers of specialist housing to be more ambitious in their plans. There is an opportunity to provide homes for older people that they actually want to live in because they are well-designed and are non-institutional.

Extra care housing is one model that can meet such aspirations. People live in their own flats with their own front doors but can also share communal areas. They can

² <u>http://www.housingcare.org.uk</u>

purchases care packages provided on-site – packages that can be adjusted as their needs change.

There has been some government funding to stimulate the development of such schemes but in London particularly applications have always heavily exceeded the resources available.

I propose merging the current funding streams for specialist housing into one fund, possibly administered on a competitive basis in London by the Greater London Authority (and the Homes and Communities Agency outside London).

Local authorities need to do more, working with their partners in health and in the building and construction sectors, to predict the demand for specialist housing in each of the London and across London and the anticipated supply.

Councils in particular need to better understand the specialist housing market and produce evidence to make the case for public and private investment. The government can help by planning changes, notably around the community infrastructure levy.

Politicians pledged to oversee the construction of new homes during the election campaign. They must ensure that these new homes and communities reflect our ageing population. This means building 'age-inclusive' homes that can meet – or be easily adapted to meet – the changing needs of their occupants as they age.

Specialist housing will be more attractive to older people because of an emphasis on quality design and a sense of belonging to the community. Only by building and promoting housing and designing products and services that improve quality of life and provide lifestyle choices and safeguards can we avoid specialist housing turning into the residential care of the future. Innovative examples in London include The Trees in Highgate and Halton Court in Greenwich.

The case for user involvement or co-creation throughout the planning and construction of new specialist housing has been building for some time. Local authorities, developers and providers of specialist housing should work with older people and their representative organisations to design and build the homes they want and need.

The time is right to ensure that older Londoners and those nearing old age have the housing options and quality homes that will meet their changing needs and reduce their demands on the NHS and social care. To do nothing would be madness. We need to get our house in order.

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