



The age old challenge?

Written by Jennifer Lewington, Housing Strategy Officer, Vale of Glamorgan Council

Wales has an ageing population; by 2035 26% of the population will be aged 65+, an increase from 20% in 2015. Welsh policy aims to enable older people to live in a place which suits them and stay in their own homes for as long as they wish. Whilst many older people will want to remain at home, there are also factors which motivate an older person to move to an alternative property.

So what are their options? There is existing housing stock; properties to rent and buy, private retirement housing and those managed by registered social landlords; sheltered housing and extra care. But with the rapidly expanding older person's population, do we have enough suitable housing options and are we offering older people what they want and need?

In order to increase the options for older people we are faced with a myriad of challenges:

- Market house builders are not building enough and what they do build is not always suitable or desirable for older people
- Developments of large executive homes overlook the needs of older people wishing to down-size within their communities.
- Private retirement developments are few and far between and not always an affordable option
- New build bungalows seem to be a thing of the past, and
- Then there is the lack of new affordable housing.

Demand for social housing is increasing, but the Welsh Government's grant subsidy available for new build is insufficient and likely to decline further. At the same time, the needs of older people are competing with the need for small units to mitigate against the impact of welfare reform, family housing, accessible and adapted housing. How do we prioritise one over the other, when all are so desperately needed?

With these in mind, do we accept that matching housing supply to demand is to remain an unattainable goal? No, of course not; housing is a resilient sector. So how can Wales respond to the challenge of housing an ageing population?

In my view, there needs to be a multi-tenure approach to housing, where no single tenure can provide the solution. We need to think of imaginative new solutions and be innovative both in the private and public sector.

We must also better engage with market housebuilders, architects and the construction industry to ensure that new housing, designs and development keep up with the changing demographics. As cited on the Housing LIN Cymru website, less than 3% of new homes are built with older people in mind, so how can we encourage house builders to consider the housing needs of communities and not just build what will make the most money? There either needs to be an incentive or an obligation for builders to consider older people. The Welsh Government and local planning authorities need to support older persons' accommodation moving from a niche market to the mainstream.

Where the market can't or won't meet the housing needs of older people, do housing associations, who operate with a social conscience rather than being driven by profit, have the capacity to do more? Is the scope to expand the development of older persons' accommodation for market rent and sale, where this is a gap in the market? Could this be achieved with less or even no public subsidy, by perhaps cross-subsidising affordable and market housing on the same site, or accessing favourable borrowing?

The new Housing (Wales) Act provides an exciting opportunity for increasing the development of social housing, by offering councils the chance to build new homes. Extra borrowing capacity will be available as a result of being released from the housing revenue account system. This could lead to house building over and above what can currently be achieved through the social housing grant programme. Councils could choose to build the types of homes that are the most costly and difficult to deliver; older persons housing and accessible homes.

Housing is the 'bedrock' for social and economic wellbeing, particularly for the ageing population, and not planning for the future could have a significant effect to health and social care budgets. We can't hope for the market to change without intervention or that more grant funding will become available. It is time to bring together the housing sector to translate new ideas into bricks and mortar. We need new solutions.

With kind permission adapted by the Housing LIN from a blog by Jennifer Lewington as part of the CIH Cymru Rising Stars competition, the winner of which will be determined at the TAI conference 2015.

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