**Housing and Ageing Alliance (HAA): Response to OPHT call for evidence**

We are grateful for the opportunity to respond and engagement with the Taskforce thus far. As a long-standing alliance dedicated to improvements to the housing and living conditions of older people, and the only group of its kind, we look forward to continuing to work with you as your thinking develops.

See endnotes for evidence sources cited in our submission.

**People stream: *Issues***

In government and many local authorities, there is no single long-term strategy to deal with our ageing population’s housing needs. Nor a policy to tackle the condition of current housing (which will account for 80% of homes we will occupy in 2050).

Most older people spend most of later life in mainstream homes and wish to remain there for as long as possible[[1]](#endnote-1). While 35% of over 55s would consider specialist retirement housing, **80% of people do not fully understand the options available and younger people’s assumptions about what older relatives want are often wrong**[[2]](#endnote-2). This lack of understanding also impacts planning (see “places” stream).

Moving can be expensive and overwhelming and finding a suitable, accessible home in a person’s existing community is often not possible.

Many low-income older householders (particularly in the North) own non-decent homes. Close to half of the 4.1 million homes in England that are non-decent are occupied by people over 55[[3]](#endnote-3). Where these are homeowners, up to 50% cannot afford the work required[[4]](#endnote-4).

This has huge health implications.[[5]](#endnote-5) Falls risk and excess cold are among the most common reasons for homes failing the Decent Homes standard, both of which have a disproportionate impact on older occupants’ health – and increase NHS costs[[6]](#endnote-6).

Accessible homes support people to age in place, retain their support network and minimise deterioration in their mental and physical health[[7]](#endnote-7) and reduce the burden on the care system. Access to home adaptations is inequitable. Waiting times for DFG-funded adaptations are long[[8]](#endnote-8).

Isolation and loneliness is a significant issue, which can impact on physical and mental health and lead to costs in support services.

**People stream: *Recommendations***

* **Central Government should develop a national older people’s housing strategy, demonstrating what a continuum of good housing options for older people should include.** This should cover new and existing, specialist and care-ready housing, supporting the social care White Paper aim to ‘make every decision about care, a decision about housing’ and establishing a framework for local strategies.
* **All older people should have the right to access practical, affordable housing repair and adaptation services** (e.g. Good Home Hub model[[9]](#endnote-9))**.** Research should be conducted on current levels of access and a plan put in place to increase this. This should include more home improvement agencies and handyperson services for older people in all tenures. This requirement could be included in the Decent Homes Standard and also supported by the Homes England Fund for Adaptability. The Decent Homes Standard should include a requirement to support applications for adaptations and strongly encourage accessibility to be included in retrofit. Government should review the means test and upper limit for DFGs and examine DFG funding allocation.
* **Government should strengthen the provision of information and advice around housing and care options in later life**, building on the FirstStop model.
* **Local authorities should use their Housing Assistance Policies to offer a suite of financial support for adaptations, improvements and repairs** in addition to DFGs, and apply ROCT’s recommendations[[10]](#endnote-10) to increase the efficiency of home adaptation services.

**Product stream: *Issues***

We need to encourage the supply of specialist housing for older people. Just c.7,000 new properties are delivered each year against a potential requirement for more than 50,000.[[11]](#endnote-11)

We address the significant planning issues in relation to this in the “Places” stream.

While demand for specialist housing is strong, the lack of understanding among consumers of the options, relative immaturity of a comprehensive specialist market and lack of choice[[12]](#endnote-12) provide challenges.

Shared ownership has significant potential to make a move into more appropriate housing an affordable option for many older people. Greater reassurance needs to be provided for consumers around this, alongside a clear regulatory framework for extra-care and integrated retirement communities.

As stated in the People stream, there is inadequate support available to older people to inform them about their housing options, meaning people remain in homes that are unsuitable for their needs.

90% of older people live in mainstream housing but existing housing stock is not fit for our ageing population. The Government has committed to raising accessibility standards in England to M4(2) but has not yet followed through. There is also no firm commitment to increase the supply of fully accessible M4(3) properties, despite the benefits this would bring for the public purse[[13]](#endnote-13).

Information is lacking about the role of technology in supporting independent living. Technologies have huge potential to keep people safe at home[[14]](#endnote-14) and are just one example of how our ageing population has implications beyond housing and require a more joined-up approach across government.

**Product stream: *Recommendations***

* **Government should act on its commitment to increase accessibility standards of new homes** to ensure all new housing is built to Part M4(2). Set expectation that LPAs identify and meet local need for fully wheelchair-accessible homes. A potential taskforce quick win.
* **Taskforce should research - across all sectors - issues around compiling a national register of accessible and adaptable homes** that would help older people locate suitable homes quickly when their needs change.
* **Government should stimulate greater range of financial products for homeowners and landlords to invest in improving, maintaining and adapting homes**. Eg creating a government-backed loan scheme to allow high street lenders to further explore the can-pay market.
* **Conduct research on barriers to shared ownership to refine the OPSO model,** building on the SO-HAPPI report.
* **Encourage development of common spaces in new-build developments**, tackling isolation, and the principles of accessibility, inclusion and adaptability as enshrined in the Healthy Homes amendment to the Levelling Up and Regeneration Bill.
* **Consolidate and extend consumer protection through a clear regulatory framework**
* **Government should establish a Cabinet-level Minister** responsible for co-ordinating departments around older people’s housing and care, health and wellbeing.
* **Government should establish an Older People and Ageing Commissioner** to give marginalised older people a voice on housing and related matters, investigate relevant issues, challenge age-based discrimination, influence policy and legislation and tackle inequalities.
* **Government and local authorities should engage with the recommendations of the TAPPI Inquiry[[15]](#endnote-15) and Smarter Homes for Independent Living[[16]](#endnote-16)**.

**Places stream: *Issues***

Planning policy is largely silent on the need for specialist housing for older people. Over a third (36%) of local authorities do not have clear policies in place to support older people’s housing[[17]](#endnote-17).

In the next five years, the population in all English regions will increase[[18]](#endnote-18) and age. 3.1 million in the UK will be 85 and older by 2045[[19]](#endnote-19) – 4.3%of population. As the population ages, so does the likelihood of living alone; in 2021, 30.1% of over 65s lived alone[[20]](#endnote-20). In addition, only 31.5% of new homes to be built in England (2020-30) will meet any accessibility standards[[21]](#endnote-21).

However, Local Planning Authorities regularly refuse proposals for older people’s housing because of local objections. As we highlighted in the People stream there is little understanding of the need for suitable accommodation. There is rarely consultation with older people at the pre-app stage, resulting in applications being refused.[[22]](#endnote-22)

Viability for housing with care schemes, particularly for homeownership, is challenging, particularly in the Midlands and Northern regions, due to low equity in existing homes[[23]](#endnote-23). This limits people’s options to move.

The combined lack of focus in local plans and uncertainty in the planning process contributes to the limited engagement of volume builders in the specialist housing field.

It is often assumed new housing provision for older people needs to be on large scale. However, there can be benefits for residents’ wellbeing in “pepper-potting” smaller-small scale provision within larger developments as part of a continuum of options.

**Places stream: *Recommendations***

* **The Government should strengthen local and national planning guidance to increase supply of specialist housing for older people**, including a requirement to assess then plan for specialist housing for older people in Local Plans and encourage delivery. Ensure the National Planning Policy Framework has stronger direction on older people’s housing, with expectation that LPAs will:
* develop housing needs assessments taking account of the local ageing population
* link with health and care strategies
* identify potential areas for appropriate specialist development
* provide certainty at the earliest stages of planning obligations for specialist housing.
* **10% of Homes England’s grant programme should be for older people’s housing,** particularly to support areas where there are viability challenges (e.g. for low cost home ownership models in midlands and north).
* **Local authorities should develop older people’s housing strategies** including existing housing availability and condition, to tackle disrepair and prevent the decline of existing housing. Strategies should identify ways to support improvements, linked to local regeneration/ retrofitting to meet carbon reduction targets. A diverse range of older people (including all protected characteristics) should be consulted on the development of strategies.
* **Local plans should set out clear and aspirational standards for specialist housing with HAPPI standards as the guide**. As part of the development of and public consultation on local plans and older peoples housing strategies, LPAs should ensure they are involving older people.
* **Stimulate consumer awareness of specialist housing for older people and its construction through Stamp Duty relief for purchasers over pension age.**

1. Garrett H, Burris S, (2015) Homes and ageing in England, BRE Bracknell [↑](#endnote-ref-1)
2. [Anchor Fragmented UK report.pdf (anchorv3dev.s3.eu-west-2.amazonaws.com)](https://anchorv3dev.s3.eu-west-2.amazonaws.com/documents-pdfs/Anchor%20Fragmented%20UK%20report.pdf) [↑](#endnote-ref-2)
3. [Getting our homes in order: How England's homes are failing us | Centre for Ageing Better (ageing-better.org.uk)](https://ageing-better.org.uk/resources/getting-our-homes-order-how-englands-homes-are-failing-us) [↑](#endnote-ref-3)
4. [Half of over 50s who want home renovations are ‘unable to afford’ them](https://ageing-better.org.uk/news/half-over-50s-who-want-home-renovations-are-unable-afford-them), Centre for Ageing Better [↑](#endnote-ref-4)
5. Northern Housing Consortium, (2019) The Hidden Costs of poor-quality housing in the North [↑](#endnote-ref-5)
6. Garrett H, Burris S, (ibid.) [↑](#endnote-ref-6)
7. Age UK (2015) Agenda for Later Life

   Nicol S, Roys M, Garrett H (2014) The cost of poor housing to the NHS.

   Centre for Ageing Better (2017) The role of home adaptations in improving later life. Centre for Ageing Better (2021) Good Home Inquiry <https://ageing-better.org.uk/sites/default/files/2021-09/good-homes-for-all-a-proposal.pdf>. See page 9 for summary of evidence sources [↑](#endnote-ref-7)
8. <https://www.independentliving.co.uk/industry-news/how-long-for-dfg/?omhide=true> [↑](#endnote-ref-8)
9. https://ageing-better.org.uk/improving-homes-good-home-hubs#:~:text=To%20aid%20learning%2C%20spread%20good%20practice%20and%20build,to%20gather%20evidence%20of%20%E2%80%98what%20works%E2%80%99.%20More%20items [↑](#endnote-ref-9)
10. [Adaptations without delay](https://www.rcot.co.uk/adaptations-without-delay) [↑](#endnote-ref-10)
11. [The Mayhew Review – Future-proofing retirement living: Easing the care and housing crises - ILCUK](https://ilcuk.org.uk/mayhew-review/) [↑](#endnote-ref-11)
12. [Locked out: A new perspective on older people's housing choices | Centre for Ageing Better (ageing-better.org.uk)](https://ageing-better.org.uk/resources/locked-out-new-perspective-older-peoples-housing-choices) [↑](#endnote-ref-12)
13. <https://www.lse.ac.uk/News/Latest-news-from-LSE/2023/i-September-2023/More-wheelchair-user-homes-could-save-millions> [↑](#endnote-ref-13)
14. <https://www.policyconnect.org.uk/research/smarter-homes-independent-living/fulltext> [↑](#endnote-ref-14)
15. [TAPPI Inquiry](https://www.housinglin.org.uk/Topics/browse/Design-building/tappi/) [↑](#endnote-ref-15)
16. [Smarter Homes for Independent Living](https://www.policyconnect.org.uk/events/report-launch-smarter-homes-independent-living-putting-people-control-their-lives-0) [↑](#endnote-ref-16)
17. [Planning Remains One Of The Largest Barriers To Growth For The Seniors Housing Market (irwinmitchell.com)](https://www.irwinmitchell.com/news-and-insights/newsandmedia/2022/july/planning-remains-one-of-the-largest-barriers-to-growth-for-the-seniors-housing-market) [↑](#endnote-ref-17)
18. [Sub-national population projections for England, ONS](https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections/bulletins/subnationalpopulationprojectionsforengland/2018based) [↑](#endnote-ref-18)
19. [National population projections, ONS](https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections/bulletins/nationalpopulationprojections/2020basedinterim) [↑](#endnote-ref-19)
20. [Profile of the older population, ONS](https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/ageing/articles/profileoftheolderpopulationlivinginenglandandwalesin2021andchangessince2011/2023-04-03#living-arrangements) [↑](#endnote-ref-20)
21. [Forecast for accessible homes, Habinteg](https://www.habinteg.org.uk/localplans) [↑](#endnote-ref-21)
22. Age Action Alliance (2023) [↑](#endnote-ref-22)
23. [CIL and sheltered housing/extra-care developments](https://retirementhousinggroup.com/rhg/wp-content/uploads/2017/01/CIL-viabiilty-appraisal-issues-RHG-February-2016.pdf) [↑](#endnote-ref-23)