



# The Housing and Ageing Alliance

## Making Policies 'Ready for Ageing'

**At a time of unprecedented demographic change, it is critical that housing, planning, health and social care policies & plans all address population ageing.**

***The Housing & Ageing Alliance believes that homes, communities and housing related services should be planned and designed to enable choice, control, inclusion & independence in later life.***

### Our Proposals

***Enable older people to live independently where they choose***

- ⊕ Create homes, neighbourhoods and services that enable older people to live healthy, independent lives, involved with families, friends & neighbours and contributing to their communities.***
- ⊕ Planning policies include planning for demographic change, building all new homes to lifetime homes standards and creating age inclusive neighbourhoods.***
- ⊕ Capital investment to facilitate infrastructure and housing growth, addresses the undersupply of a wide range of housing types for an ageing population, both mainstream and specialist, across all tenures.***
- ⊕ Housing, health & care policies all enable older people to live safely & well at home, including practical housing help & home adaptations.***
- ⊕ All related policies ensure that older people have ready access to impartial, independent information & advice about their later life housing & care options & related finance.***

### ***About the Housing & Ageing Alliance***

The Housing and Ageing Alliance members are drawn from a wide spectrum of sector leaders including: *Age UK, Care & Repair England, Chartered Institute of Housing, Elderly Accommodation Counsel, Foundations, Independent Age, ILCUK, Hanover, Housing LIN, Joseph Rowntree Foundation McCarthy & Stone Retirement Lifestyles Ltd, National Housing Federation & Older People's Action Groups & Forums.*

Details & further policy papers are available on [website](http://www.housinglin.org.uk/HAA)  
[www.housinglin.org.uk/HAA](http://www.housinglin.org.uk/HAA)

# Why ageing should be high on the housing, planning and economic growth agendas

**Older householders spend £121 billion each year and are major consumers of goods and services, hence their importance to a healthy economy.<sup>1</sup>**

It is increasingly acknowledged that housing has a significant role to play in boosting the UK economy. Older people are a major force in the general housing market as well as a potential growth market for specialist housing.

- Older people live in 30% of all homes
- 76% of older people (over 65) are owner occupiers, most owning outright
- Between 2008 and 2033 around 60% of projected household growth will be made up of households with someone aged 65 or older.<sup>2</sup>

With regard to the wider building industry, they are a potentially growing market for spend on home adaptations, maintenance and improvements.

- ◆ There is a potentially significant, untapped market for well designed, attractive new mainstream housing which would appeal to the 'younger old' interested in downsizing or relocating.
- ◆ Demand for specialist & supported housing is growing across tenures.
- ◆ Building a wider variety of houses and flats which are better designed for older people, both specialist and mainstream, would increase choice for those who wish to move.
- ◆ More home moves would boost local housing markets with a range of resulting economic benefits eg. creation of jobs in the construction industry, release of housing wealth to spend on goods and services
- ◆ Enabling increased spending on home repairs, adaptations and home improvements would also stimulate economic activity in these areas.

There is an estimated £250 billion of equity<sup>3</sup> in older people's housing. This is increasingly seen by policy makers as a potential solution to a range of social issues, from meeting the cost of later life care, topping up pensions and supporting younger generations. However, home equity is very unevenly spread geographically and there is great diversity of economic circumstances amongst older people, including homeowners, hence the issue of home equity use is not a straightforward one, as reflected in the current limited take up.

[\*\*Click for full policy paper on \*Older people, housing & economic growth\*\*\*](#)

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<sup>1</sup> Family Spending 2012 Report, Table A11, ONS, 2012

<sup>2</sup> DCLG (2013). Available online at: <https://www.gov.uk/government/policies/providing-housing-support-for-older-and-vulnerable-people>

<sup>3</sup> The Smith Institute (2012) *Making the most of equity release: perspectives from key players*

# Why housing and ageing should be high on the health agenda

Housing quality and suitability is a major determinant of health and well-being, and hence impacts on demand for NHS services.

Older people are the main users of both hospital and primary care and their homes are a particularly important factor in maintaining physical and mental health and addressing health inequalities.

There is a causal link between housing and the main long term conditions (eg. heart disease, stroke, respiratory, arthritis) whilst risk of falls, a major cause of injury and hospital admission amongst older people, is significantly affected by housing characteristics and the wider built environment.

Decent, suitable housing for older people can reduce the costs of health care. It can decrease GP visits by older people with chronic conditions, enable timely hospital discharge, extend independence for patients with dementia and provide end of life care at home. Therefore inclusion of housing is critical to better co-ordinated services for older people and their carers.

Improving and adapting mainstream homes, development of specialist housing and provision of housing related support can all contribute to efficiency savings<sup>4</sup> as well as achieving the policy aspirations of integration and prevention.

- ◆ Inadequate housing causes or contributes to many preventable diseases and injuries, including respiratory, nervous system and cardiovascular diseases and cancer<sup>5</sup>
- ◆ Poor housing is estimated to cost the NHS over £1.4b per year<sup>6</sup>

## The Link between Health and Housing

The design, quality and standards of homes and neighbourhoods have measurable impacts on physical and mental health.

Housing was identified as an important social determinant of health in the Marmot Strategic Review of Health Inequalities<sup>7</sup> and a number of housing related factors are now included in the *Public Health Outcomes Framework for England 2013-16*<sup>8</sup>.

- ◆ Vulnerable people over 75, particularly low income older homeowners, are the most likely age group to live in poor housing, with a million in non-decent homes<sup>9</sup>
- ◆ Mental health is affected by poor housing<sup>10</sup>; key factors including lack of control of home environment, financial pressures, fuel poverty and housing insecurity

[Click here for the full policy paper on Health, Housing & Ageing](#)

<sup>4</sup> The NHS has to make £20 billion of QUIPP efficiency savings by 2014-15

<sup>5</sup> World Health Organisation Regional Office for Europe (2012) [Environmental Health Inequalities in Europe](#)

<sup>6</sup> Nicol S et al (2015) *The Cost of poor housing to the NHS* Building Research Establishment

<sup>7</sup> Dept of Health (2010) *Fair Society, Healthy Lives*

[http://webarchive.nationalarchives.gov.uk/+/www.dh.gov.uk/en/Publichealth/Healthinequalities/DH\\_094770](http://webarchive.nationalarchives.gov.uk/+/www.dh.gov.uk/en/Publichealth/Healthinequalities/DH_094770)

<sup>8</sup> Dept of Health (2013) *Improving Outcomes and Supporting Transparency*

<sup>9</sup> Dept for Communities and Local Government (2010) *Linking Housing Conditions and Health* University of Warwick

<sup>10</sup> Page A (2002) *Poor Housing and Mental Health in the United Kingdom: Changing the Focus for Intervention* Journal of Environmental Health Research, CIEH

# Why housing & ageing should be high social care agenda

**Warm, safe, accessible housing in decent neighbourhoods enables older people to live safely and independently for longer, and contributes to their health and wellbeing.**

Remaining connected to local networks and involvement in local activities helps to prevent the loneliness and isolation that can increase with age. Housing, and related housing support, and neighbourhood facilities & activities, all have significant roles to play in enabling older people to remain well, connected and living independently.

Integrating services across social care, housing and health can:

- Provide more cost effective solutions for individuals
- Reduce the cost of social care through preventing or delaying the need for more costly care & support services
- Offer more attractive and flexible options to older people

Housing and practical housing support services can prevent the need for higher levels of care; early housing interventions prior to points of crisis was explicitly recognised in the care and support white paper, *Caring for our Future*.

A shift to preventing and reducing /delaying the need for social care is critical to sustaining public services at a time of fiscal constraints

- ◆ Accessible, warm, decent housing is a fundamental contributor to enabling people to remain living well and independently at home
- ◆ Home adaptations and assistive technology can play an important role in helping older people to live independently at home
- ◆ Specialist housing and its community facilities can support activities that help to engage older people and address social isolation and loneliness.

- Falls and accidents can be significantly reduced by better housing design or installation of simple adaptations such as handrails<sup>11</sup>. Home adaptations such as showers and stairlifts enable older people to look after themselves without carers - average adaptation c £6,000
- Adapted, specialist and supported housing can delay entry into residential care saving c. £26,000 each year.<sup>12</sup>

<sup>11</sup> <http://www.housinglin.org.uk> – Viewpoint 21 Prevention & Early Intervention

<sup>12</sup> Heywood and Turner (2007) *Better Outcomes, Lower Costs*, ODI