



Housing LIN

Connecting people, ideas and resources

Building up the community chest – or leaving it all to chance?

The property market has often been compared to the board game Monopoly. However, is it time for ‘the players’ - such as developers, commissioners and financiers - to update their ‘offer’ to older people seeking a move to specialist housing?

The market seems increasingly geared towards meeting the needs of those regarded by financiers and developers as ‘high net worth individuals’. The result is innumerable attractive but architecturally similar specialist housing schemes – many effectively gated communities.

Most would not look out of place landing on the equivalent to Mayfair or Park Lane. The homes within them are usually offered only on a conventional 100% freehold sale basis and with the price tags and service charges to match.

Meanwhile, what of those living in ex-council flats purchased under right-to-buy legislation or renting modest accommodation in areas equivalent to Monopoly’s Whitechapel Rd or Old Kent Rd (ironically now two of the trendier parts of London where housing costs have soared in recent years)?

They cannot afford to buy outright the sort of high-end retirement discussed above or find a suitable property to which to downsize.

Indeed, we at the Housing Learning and Improvement Network hear of people in retirement with modest or very little equity encountering such difficulties.

When they want to sell their larger family home they can only find smaller one bedroomed accommodation, often in a block of sheltered housing.

Even many ‘well-off’ people’ who decide the time has come to make the move to specialist housing are frustrated by the lack of choice in housing style and tenure and the paucity of genuine life-long neighbourhoods. The baby-boomer generation, accustomed to choice over design and style, reasonably expect the same diversity of products and services in retirement.

However, there has always been a hierarchy in specialist housing. Moreover, the revived property market in many parts of the country, allied to demographic and cultural changes, appears to be exacerbating the least desirable aspects of that hierarchy.

Clearly, across the specialist housing sector we need to stop categorising people by the level of equity or other financial wealth they enjoy. Instead, we should be looking to meet the legitimate aspirations of all those who want to enter – or move within - the specialist housing market.

Yet market research is still in the embryonic stage in our sector.

We should also be testing our assumptions about the aspirations and priorities of potential consumers across the spectrum. Our own aspiration should be to meet those aspirations as best we can within the likely resources available.

Affordable does not have to mean cheap, in the pejorative sense of the word. After all, specialist housing in the social sector has a proud record in raising design and quality standards, not least through the Housing our Ageing Population: Panel for Innovation and its follow up Plan for Implementation.

Interestingly, on the first anniversary of Lord Filkin's influential report on public services and demographic change, *Ready for Ageing?* this week, my concern is that we are still speculating instead of being strategic.

To return to the Monopoly metaphor, we are happy to land on the chance square when we should be seeking to build up a community chest.

Traditionally, the community chest – in this case taking responsibility for provision for older people - has been the domain of the public sector, with voluntary providers often in a supporting role. However, local authorities and their housing partners, including private and voluntary sector developers and providers, should be adapting that role based on better engagement with older people.

We need to build the community chest concept into all our work and infrastructure, feeding the outcomes of engagement through to architects, planners and colleagues in housing, health and adult social care.

In this way, we can better understand how to unlock the gate to housing's role in shaping our homes and communities for an ageing society and begin to improve the options open to older people. We must raise our game, we can't leave it to chance or rely on everyone having a get out of jail card!

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15 April 2014