FABIANSOCIETY

BRIEFING

TITLE	**FORWARD PLANNING: A VISION OF AGEING AT HOME**
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SUMMARY	England's population is ageing. Over the next quarter of a century, the number of people aged 55 and over in England will grow by five million. There is a growing need to ensure that older people can access decent, accessible and adaptable mainstream housing. Supporting older homeowners will improve health, keep older people living independently, improve living standards and free up homes for others. But there are few suitable new build options, improvements are expensive, and support is inadequate. The government should: 1. Require all new homes to meet the accessible and adaptable standard, implemented alongside reforms to cut development costs and boost supply. 2. Collaborate with the housing sector to establish an ambitious national target for wheelchair-accessible mainstream new-builds. 3. Ensure access to trusted practical housing repair and adaptation services, including independent information and advice.
CONTEXT	As England ages, there is a risk that many older people will be trapped in unsuitable existing properties. Over the next quarter of a century, the number of people aged 55 and over in England will increase substantially. And the 1.5m new homes target could result in hundreds of thousands of unsuitable new builds for an ageing society. Most older people will remain owner-occupiers and live in mainstream housing. But an ageing population will change demand for housing, and what people expect of it. There are two priorities when it comes to ensuring people can age well at home: – **Appropriate new build options**. Many homeowners will move after the age of 50, providing a chance to support people into suitable mainstream housing. – **Improved existing stock**. Around 80 per cent of the homes that we will have in 2050 have already been built. Improving the suitability of existing properties will improve health and wellbeing, ensuring people can live in their home for longer. This project from the Fabian Society and Centre for Ageing Better analysed the challenges and set out solutions.
KEY FINDINGS	Fabian Society and Centre for Ageing Better analysis of the English Housing Survey found: – 1.9m owner-occupiers aged 55 and over live in a non-decent home in England.

- 8 per cent of older owner-occupied homes have the four basic accessibility features, compared to 15 per of younger owner-occupied households.
- 21 per cent of older owner-occupiers in the poorest fifth by income live in non-decent housing, compared to 11 per cent of those in the richest fifth.

There is a clear case for supporting older owner-occupiers to improve their housing or access suitable new build options. This would:

- **Improve health outcomes**. Decent and accessible homes save lives, improve health and wellbeing, and reduce pressure on the NHS – saving £780m per year.
- **Keep people living independently for longer**. More appropriate housing delays onset of care needs and promotes independence – saving over £4bn in care costs.
- **Improve living standards.** Poor quality housing increases energy bills and the cost of living, especially in the winter. Improving the energy efficiency of badly insulated properties could cut energy bills by up to 14 per cent.
- **Free up existing housing**. Increasing the proportion of older-owner occupiers who move each year by offering more appropriate new-build options could potentially free up existing larger properties for younger families.

There are significant barriers to improving properties owned by older people:

- **Few suitable new-build options.** Older homeowners struggle to find a home that meets all their needs, since new builds are often inaccessible or hard to adapt. While the previous government set out plans to adopt a higher accessibility and adaptability standard in 2022, known as M4(2), it has yet to be implemented.
- **Improvements are expensive.** The median cost for an owner-occupied property to be made decent is nearly £6,000 – far higher than what many older people can afford. Releasing equity in the property can be an option, but taking on debt in older age is challenging – and the amount released may be insufficient.
- **Inadequate support.** Many homeowners want to improve their property but struggle to deliver changes. Improvements can be complicated and disruptive, particularly major adaptations such as stair lifts or energy efficiency upgrades. Many want trusted tradespeople, support and advice, but access is unequal.

KEY PROPOSALS

The forthcoming housing strategy offers the chance to tackle the crisis in mainstream housing for older people, and to ensure everyone can live good lives for longer in their own home. The government should:

1. **Require all new homes to meet the accessible and adaptable standard**, implemented alongside reforms to cut development costs and boost supply. Adopting this standard would ensure every home met the M(4) standard.

2. **Establish a national target for wheelchair accessible properties**, in partnership with the housing sector. Every local plan should be required to match or exceed the national target unless there is a good reason not to.
3. **Improve access to high-quality and trusted advice for housing repairs, improvements and adaptations.** Every older owner-occupier should be able to access independent information and advice.