

Housing for older people in Scotland: a call for discussion

Summary

This report presents key topics for discussion that highlight housing for older people as a key priority area for policy and practice for the Scottish housing sector.

Scotland is ageing faster than other parts of the UK, and lack of planning for housing in terms of availability and accessibility will lead to people living in non-decent and unsupportive housing that negatively affects health, quality of life and wellbeing. This discussion piece highlights the acute changes that will drive this including Scotland's demographics, the extra challenges for our rural areas and the crucial role of the planning system and cross-tenure intervention. It includes practical steps to the Scottish housing sector alongside key partners in health and social care may want to prioritise, these include (but are not limited to):

- A new housing strategy for older people with links to other strategies and Scottish Government Housing to 2040 ambitions.
- Renew focus on Housing Need and Demand Assessments (HNDAs) to integrate the housing requirements of an ageing population.
- Link age-appropriate housing to a preventative approach with health and social care partners, including a tenure-neutral, adequately funded adaptations system.
- Pro-active policies for older people's housing linked to the planning process.
- Place a proportion of housing investment reallocated to improve existing homes and support a preventative agenda.

The report below highlights the key evidence and need driving these recommendations put forward from a working group of experts across the Scottish housing and academia in Scotland:

Working group

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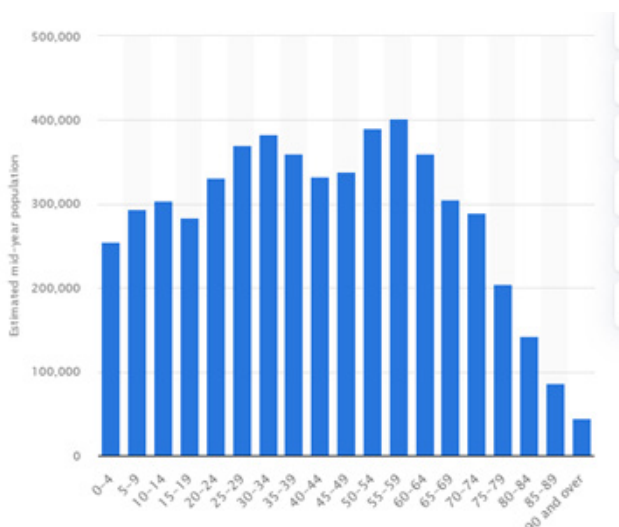
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Introduction

Our population is ageing... but the way we deliver housing hasn't been changing fast enough to keep up with changing needs.

Census data (2022) shows that there are now [over one million people aged 65 and over \(1,091,000\)](#), which is now around quarter of a million higher than the number of people aged under 15. [Population projections](#) estimate that the number of people aged 65 and over will continue to grow, increasing by 23 per cent by 2045 and those aged 75 and over increasing by 39 percent.

National Records of Scotland (NRS) [data](#) also suggests that this trend will lead to a further increase in small and single person households as older people are more likely to live alone. We also see [regional variations throughout Scotland](#), with more rural areas seeing the ageing demographic increase at higher rates. For example, Argyll and Bute has the largest proportion of older adults aged 65 and over (27 per cent), and Glasgow city has the lowest proportion (14 per cent).



[Population of Scotland 2021, by age group | Statista](#)

Yet... [the Scottish House Condition Survey \(SHCS\) 2019](#) showed that over half of homes in Scotland have some disrepair to critical elements and one in five homes were built before 1919 and older homes tend to be in poorer condition. While the Scottish Government has committed to supporting people to live well in the home of their choice at all stages of life, policy and housing delivery does not necessarily match this ambition or reflect the changing demographics.

The wrong housing can lead to unplanned admissions to hospital or moves to care homes

Providing housing to meet the needs of older people is important because it can support health and wellbeing and help to prolong independence. Homes that have been designed with accessibility in mind or adapted to meet changing needs can help to prevent unplanned admissions to

hospital or moves to care homes.

Older people are also consumers who have significant buying power which can help to shape the housing sector in a positive way - if the right products are made available. Supporting people to move to a home that better suits their needs or to "right size" can bring a range of benefits including:

- Increasing turnover in the housing market, potentially making larger homes available for families.
- Reduce maintenance costs and responsibilities and reduce fuel bills if moving to a smaller or more modern property.
- Improve accessibility.

There is clear evidence that older people's housing needs and aspirations are not being met and we think that addressing housing for older people will have benefits for all of us.

The policy context

The Scottish Government's 20-year strategy, [Housing to 2040](#), sets a vision:

"For everyone to have a safe, high-quality home that is affordable and meets their needs in the place they want to be."

It acknowledges that homes need to be more accessible and adaptable to support people at all stages of life and references a 2018 report by the [Equalities and Human Rights Commission \(EHRC\)](#) which found that:

- 61,000 people need adaptations to their homes.
- Only one per cent of housing is fully accessible for wheelchair users.
- 10,000 disabled Scots are on housing waiting lists.

The strategy and route map set out high level commitments and actions across housing tenures but to date there has been no formal reporting on progress, although some elements are tracked separately through existing programmes and channels e.g. affordable housing delivery, official homelessness statistics and reporting to the Scottish Housing Regulator. A [Housing to 2040 Strategic Board](#) co-chaired by the Housing Minister and COSLA spokesperson for Community Wellbeing has been established to drive progress and accountability. A review of Housing for Varying Needs which sets accessibility standards for homes delivered through the Affordable Housing Supply Programme (AHSP) is currently underway and the Scottish Government has committed to a review of adaptations.

The older people's housing strategy, [Age, Home and Community](#), ran from 2011 to 2021 (with a refreshed strategy published in 2018) and has not been updated or replaced. While a Scottish Government working group still meets to share updates, it lacks the drive of a strategy or shared action plan.

The national dementia strategy, [Everyone's Story](#), includes a commitment to ensure that people who are living with dementia are able to live in a home that has been designed or adapted to meet their needs. It is not clear how this will be delivered but we expect an initial two-year action plan to be published early 2024.

The [National Planning Framework](#) (NPF4) highlights some policies to deliver housing that could meet older people's needs with emphasis on town centre living and 20 minute neighbourhoods.

The UK Government has established an [Older People's Housing Taskforce](#) to explore options for the provision of greater housing choice, quality and security. Importantly the [Chief Medical Officers report](#) (2023) emphasised the importance of adapting to the ageing population and the role of housing, community and how we must change the environment to support people's independence.

In Wales an independent [Older People's Commissioner](#) promotes the rights of older people. There is currently no equivalent in Scotland, yet [Scotland is ageing faster](#) than the rest of the UK and trends suggest we will continue to get older as a country, with rural and island populations doing so to a greater extent.

The housing policy landscape is busy and Scottish Government's ambitions for delivering more accessible housing and to meet people's changing needs at different stages of life are welcome. What is missing is clear focus and direction.

Older people's housing needs and aspirations

Local authorities must carry out a Housing Need and Demand Assessment (HNDA) to inform their Local Housing Strategy (LHS), Strategic Housing Investment Plan (SHIP) and Local Development Plan (LDP). The LHS has to take the provision of specialist housing into account, including housing for older people, but there are no targets for delivery of different types of housing.

Age Scotland's [National Housing Survey 2023](#) showed that:

- 61 percent of respondents had lived in their current home for ten years or more, only four percent had moved within the last year.
- 55 percent owned their home outright (down from 60 percent in 2020), 12 percent rented from a housing association, 11 percent from the local authority, and ten percent rented privately.
- The majority felt that their home was suitable for their current needs (45 percent very suitable and 40 percent somewhat suitable).
- 38 percent felt that their home would still be suitable in the next ten years, 37 percent thought that it would not.
- 30 percent had made adaptations to their home since moving into it (53 percent were self-funders) and 24 percent

said they had a requirement for an adaptation. Over half of these had waited more than four months.

While the majority of respondents to the survey thought their home was suitable and 42 percent did not intend to move home, 12 percent were currently considering a move – that would equate to over a quarter of a million people aged 50 and over actively considering moving home.

The main reasons for wanting to move were that the home was expensive to heat, inaccessible, or required too much maintenance. Those considering a move would opt for a home that was cheaper to run (44 percent) and fully accessible (40 percent) and the preference would be for a new build home on one level e.g. a bungalow, flat, maisonette or apartment.

McKee's (2019) [research](#) shows also that the private rented sector has seen a rise in older renters, who experience a different set of challenges and aspirations.

The consequences of not planning for ageing and disability

Recent reports highlight that a [quarter of Scotland's households face a form of housing need](#) and in terms of accessible housing, [86,000 disabled households in Scotland need adaptations](#) but do not have any and "at current rates of build, it will take us 95 years to meet the current unmet housing needs of wheelchair users and 174 years to meet their projected needs." Research by Horizon Housing in 2018 projected an 80 per cent increase in the population of wheelchair users by 2024.

At the same time, 21,000 households include a disabled person who cannot leave their house because of stairs. Homes do not support the everyday activities that some take for granted: eating, bathing, and accessing the community and there are [multiple barriers to delivering changes that support this](#) (McCall 2022). In a [recent survey](#) focused on MND, 96% of people cited the cost of adaptations as a major barrier to adapting their homes to support essential health and care needs. The impact of this is highlighted in the [report by MND Scotland](#), showing waiting lists can be longer than the average life expectancy with MND.

[The Age Scotland \(2022\)](#) report shows that key processes that support these key activities within homes, such as adaptations processes, are always a 'fight' to both deliver and for service users. Therefore, it is important to look at both the number of homes that are built alongside their accessibility and flexibility to support people as health needs change that support [healthy ageing](#). Inclusive design is also an important part of developing homes that [tackles stigma linked to ageism and discrimination](#).

Failing to provide the right homes to meet older people's needs and aspirations will result in poor outcomes for

individuals but will also come at a cost. People living in unsuitable housing are more likely to have a trip or fall resulting in the need for medical treatment or hospital admission and loss of independence can result in a crisis move to a care home rather than a more planned housing journey. Unsuitable housing can also prevent discharge from hospital and result what is often called “bed blocking” (although we do not like this term) increasing pressure on NHS services. In a recent report by BRE, they note NHS spends over [£540mn a year treating people affected by poor quality housing](#) in England and Wales.

The planning system

[NPF4 is Scotland’s national planning policy](#) that seeks to address climate emergency challenges by promoting compact development solutions. In essence this is about recreating local living neighbourhoods where people are able to access amenities without the use of a car. The focus inevitably means rehabilitating our existing places rather than expanding the edge of places.

Certainly older people have an increasing reliance on accessing local goods and services, and planning policies that help to enable a greater community focus are welcomed. Unfortunately, NPF4 fails to address the critical issue of what types of housing should be provided within such compact sustainable communities. Housing types have largely been left to the market and housing organisations.

There are over a million older people, yet they get little/no mention in NPF4. While government has statutory obligations to address the needs of travelling people there are no specific obligations for older members of our population.

In effect planning does not differentiate between age groups thereby leaving matters to the vagaries of the market to supply suitable housing for older people. Without planning policy intervention, the economics of housing development locks out age-appropriate housing leaving older people disadvantaged.

Such an unbalanced policy consideration does not sit well with other NPF4 policy objectives such as providing choice, respecting human rights of individuals and removing discrimination.

NPF4 promotes choice but lacks the necessary direction posts for planning to properly shape and manage Scotland’s changing demographics where the number of older people are significantly increasing while the rest of the population declines.

The role of the private sector

As there are no targets for building homes specifically for older people, there is little incentive for developers to deliver homes that may not maximise profits, such as bungalows and smaller homes. Specialist retirement home developer [McCarthy and Stone](#) announced that it would be winding down operations in Scotland in 2019, a sign that private developers will focus on parts of the housing market that promise the greatest returns.

Scottish Government [housing statistics](#) show a decline in private house building starts and completions across all house types. Starts are down 19 per cent in the year to end September 2023 and completions down three per cent.

The latest statistical release from the [National House Building Council](#) (NHBC) for Q3 2023 shows a 70 per cent reduction in the delivery of bungalows across the UK with only 228 being registered, the lowest ever since NHBC records began.

What could improve older people’s housing choice.

Scotland cannot afford to be under-prepared for the ageing population. The Scottish Housing Sector is the most tangible chance to build supportive homes and wider environments that will support people as health needs change. Some of the priorities that must be considered are:

1. Political leadership with a new housing strategy for older people with links to other strategies and Scottish Government Housing to 2040 ambitions alongside a champion in the Scottish Government.
2. Systematically ensure that Housing Need and Demand Assessments (HNDAs) consider the housing requirements of an ageing population, looking at the types of homes that need to be developed, not just the overall number.
3. Invest in age-appropriate housing as a health preventative approach to enable older people to live well and stay home longer. This includes cooperation from partners such as health and social care and investment in a tenure-neutral, adequately funded adaptations system that supports changes to future-proof current housing stock.
4. Focus on the planning process with pro-active policies for older people’s housing alongside incentives and/or planning requirements to get the private sector building for older people.