



The Housing and  
Ageing Alliance

# Time for Action

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

*This will result in more sustainable growth, wider fiscal gains, e.g. health dividend, and improved quality of life for individuals.*

# Our Proposals

- **Enable older people to live independently and well wherever they choose, remaining in control of their homes and lives**
- **Create age-friendly homes, neighbourhoods and services that enable people to live healthy, fulfilling lives, involved with families, friends & neighbours and contributing to their communities in later life**
  - Direct capital investment to facilitate infrastructure, regeneration and housing growth to address the undersupply of a wide range of housing types for a diverse, ageing population, that will deliver the right homes in the right places in all regions of England
  - Set a stronger National Planning Policy Framework and make it a legal requirement for all local plans to deliver inclusive homes & neighbourhoods where older people can flourish
  - As a minimum make Building Regulations standard M4 (2) the default for all new homes as well as working with stakeholders to create a new 'age friendly housing' standard
- **Create integrated housing, health & care policies all aiming to enable people to live safely & well at home as they age**
  - Ensure universal access to practical housing services, including healthy homes retrofit programmes & home adaptations provision
  - Ensure that all older people have access to independent, impartial, integrated information & advice about housing, care and related finance in later life

# Why better housing for ageing should be high on the health agenda

**Housing quality and suitability is a major determinant of health and well-being<sup>1</sup>, 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, preventing the need for NHS services and addressing health inequalities.

- There is a causal link between housing and the main long term conditions (e.g. heart disease, stroke, respiratory, arthritis etc)<sup>2</sup>
- The 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<sup>3</sup>

**Decent, suitable housing for older people can reduce the costs of health care**, helping to achieve the prevention objectives set out in the *NHS Long Term Plan*. Good homes for ageing can reduce visits to GP's by older people with chronic conditions, enable timely hospital discharge, extend independence (e.g. for patients with dementia), and enable end of life care at home.

*Inclusion of housing in integrated service planning is critical to better co-ordinated services for older people and their carers.*

Improving and adapting current homes, building more and better general and specialist housing plus provision of housing related support can all contribute to efficiency savings as well as achieving the policy aspirations of integration and prevention.

## The Health and Housing links

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>4</sup>.

Inadequate housing causes or contributes to many preventable diseases and injuries, including respiratory, nervous system and cardiovascular diseases and cancer:

- Poor housing is estimated to cost the NHS at least £1.4 billion per year<sup>5</sup>
- Vulnerable people over 75, particularly low-income older homeowners, are the most likely age group to live in poor housing<sup>6</sup>
- Mental health is affected by poor housing; key factors including lack of control of home environment, financial pressures, fuel poverty, housing insecurity and homelessness<sup>7</sup>

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1 World Health Organisation (2018) Housing and Health Guidelines

<https://www.who.int/sustainable-development/publications/housing-health-guidelines/en/>

2 World Health Organisation Regional Office for Europe (2012) [Environmental Health Inequalities in Europe](#)

3 Public Health England (2018b) A structured literature review to identify cost effective interventions to prevent falls in older people living in the community

4 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)

5 Nicol, S et al (2015) The cost of poor housing to the NHS Watford, Building Research Establishment

6 MHCLG (Annual) English Housing Survey Data

7 <https://www.kcl.ac.uk/scwru/pubs/2016/reports/Fendt-Newlin-et-al-2016-Living-well-in-old-age.pdf>.

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

**It is increasingly acknowledged that a response to population ageing has a significant role to play in boosting the UK economy. The Government's Industrial Strategy identifies population ageing as one of its four 'Grand Challenges', setting an aim to *'harness the power of innovation to help meet the needs of an ageing society'*.**

Older people are a major force in the housing market, living in 43% of all homes in England i.e. 9.5m older households<sup>8</sup> with 76% of these homes owner occupied<sup>9</sup>. Households headed by someone aged 65 years and over are projected to account for 88% of the total growth in households between 2016 and 2041<sup>10</sup>.

The significant equity in older people's housing is increasingly seen by policy makers as a potential solution to a range of social issues e.g. meeting the costs of later life care, topping up pensions and supporting younger generations. However, there is a great diversity of economic circumstances amongst older people, including homeowners, and housing equity is very unevenly spread geographically<sup>11</sup> with nearly half of housing equity concentrated in London and the South East region, hence use of home equity to meet a range of later life needs is not straightforward.

Older householders spend over £145 billion each year and are major consumers of goods and services, hence their importance to a healthy economy<sup>12</sup>. Households with heads aged 50 to 74 yrs spent nearly a quarter of their housing expenditure costs on home alterations and improvements<sup>13</sup>.

With regard to the wider building industry, older people are both a growing market for home adaptations, maintenance and improvements and also as potential purchasers of new homes.

- **There is a significant, untapped market for well designed, attractive new mainstream housing which would appeal to the 'younger old' interested in downsizing or relocating**
- **Demand for good quality specialist & supported housing is growing across tenures.**
- **Building a wider variety of homes which are better designed for positive ageing, both specialist and mainstream, would increase choice for everyone who wishes to move, whatever their age**
- **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 improvements would also stimulate economic activity in these areas**

8 Garrett H, Burris S, (2015) Homes and ageing in England BRE Bracknell, IHS BRE Press Data for Head of Household of 55yrs+

9 Op cit

10 ONS (2018) Household projections in England: 2016-based

11 Beverley A. Searle & David McCollum (2014) Property-based welfare and the search for generational equality, International Journal of Housing Policy, 14:4, 325-343, DOI:10.1080/14616718.2014.955334

12 Family Spending 2011 –2014, ONS, 2014

13 ONS (2019) Family spending in the UK: April 2017 to March 2018 ONS

# Why better homes for ageing should be high on the social care agenda

**Safe, warm, accessible housing in decent neighbourhoods enables older people to live fulfilling and independent lives 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, housing related support, neighbourhood facilities & community activities all play a significant role in enabling older people to age well, be resilient to change and live independently.

- Falls and accidents can be significantly reduced by better housing design or installation of simple adaptations such as handrails. Home adaptations such as showers and stairlifts enable older people to look after themselves without carers – the average DFG funded adaptation costs c. £7,000<sup>16</sup> compared with residential care costs of £35,000<sup>17</sup>/ £52,000p.a.<sup>15</sup>
- Adapted, specialist and supported housing can also delay entry into residential care; sheltered housing saves the NHS and social services at least £486m per year<sup>14</sup>

**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.
- 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

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14 Demos (2017) The Social Value of Sheltered Housing

15 <https://www.pssru.ac.uk/pub/uc/uc2018/services.pdf>

16 <https://publications.parliament.uk/pa/cm201719/cmselect/cmcomloc/370/370.pdf>

17 [https://www.laingbuisson.com/wp-content/uploads/2018/03/Care\\_Cost\\_Benchmarks\\_9\\_PR.pdf](https://www.laingbuisson.com/wp-content/uploads/2018/03/Care_Cost_Benchmarks_9_PR.pdf)



## About the Housing and Ageing Alliance

The aim of the Housing and Ageing Alliance is to bring about improvements to the housing and living conditions of older people.

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

**The Housing and Ageing Alliance members are drawn from a wide spectrum of sector leaders including:**

Age UK, The Almshouse Association, AnchorHanover, Care & Repair England, Chartered Institute of Housing, Durham Aged Mineworkers HA, Elderly Accommodation Counsel, Foundations, Independent Age, ILCUK, Habinteg, Housing Learning & Improvement Network, McCarthy & Stone Retirement Lifestyles Ltd, National Housing Federation, Older People's Housing Champions, Royal College of Occupational Therapists, Town & Country Planning Association.

[Website](#)

email: [housingandageing@gmail.com](mailto:housingandageing@gmail.com)