

Living not existing: The economic and social value of wheelchair user homes



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Foreword

For over fifty years Habinteg has been providing and promoting accessible homes. We believe that everyone deserves a home that meets their needs, a place in which they can thrive. With inclusion at the heart of everything we do, a quarter of the homes that Habinteg builds are designed to meet the needs of wheelchair users.



Despite some progress in equality for disabled people in many areas of life over the last five decades, we still hear all too frequently from new tenants how long and tortuous their search for a suitable home has been. We know that the housing market is challenging for many at the current time, but for wheelchair users in unsuitable homes, the search for the right place can mean years of making do in homes which damage their mental and physical health, undermine their wellbeing, and limit their independence and participation in family and community life.

To tackle this social inequality, we desperately need to see more wheelchair accessible properties built in every part of the country. To help make this happen, we need to see a much deeper and holistic understanding of the value that such homes bring, to the individual wheelchair user, their household, and to wider society.

This report reflects the findings of a study commissioned by Habinteg from the London School of Economics. With testimony drawn from the experience of wheelchair users, it draws together for the first time an up-to-date estimate of the social and economic value of wheelchair accessible homes, setting these values against average build costs to show a clear economic case.

The findings in this report allow us to bring a new challenge to local planning authorities and national government alike. Rather than asking why we should aspire to building wheelchair accessible properties, we may now ask whether as a society we are willing to incur the costs of not doing so, and in the process damage the lives and life chances of countless wheelchair users and their families?

The LSE research summarised in this report is a vital read for government, local planners, developers, social housing providers and all those involved in housing strategy at both a national and local level.

My thanks go to the LSE team for this important piece of work and to all the people who gave their time to speak about their experiences. This is a social justice issue, with a clear economic case for change, that must not be ignored.

Nick Apetroaie
Chief Executive

Introduction

It is estimated that 400,000 wheelchair users in England are living in unsuitable accommodation¹, with 20,000 estimated to be on local authority waiting lists for a wheelchair user home. Data gathered by Habinteg - via freedom of information requests and published in January 2023 - has shown that a wheelchair user joining a local authority waiting list could have to wait up to 47 years to be offered a suitable new-build property².

The shortage of accessible homes has serious impacts on wheelchair users, who risk injury, loss of independence, restricted family life and employment opportunities and can face huge costs for adapting their existing homes or moving into specialist accommodation. Many of the costs associated with 'making do' in unsuitable homes fall to the public purse, particularly in relation to health and social care provision.

Conversely, an accessible home can have hugely positive impacts on a wheelchair user's health, wellbeing, independence, and general lifestyle, with economic and social benefits to the individual, their household, and to wider society. Currently, there is little understanding of these benefits, and therefore of the business case for building new wheelchair user homes.

Since development viability is perceived as a key barrier to planning greater numbers of wheelchair user dwellings, the goal of this research project has been to calculate the key socio-economic benefits of providing such homes to the households that need them.

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1 [New government data reveals accessible homes crisis for disabled people | Latest news | Habinteg Housing Association](#)

2 <https://www.habinteg.org.uk/latest-news/wheelchair-users-subjected-to-decadeslong-wait-for-new-accessible-housing-2004/>

The research approach

In March 2023, Habinteg commissioned the London School of Economics (LSE) and Political Science Housing and Communities research group to undertake research into the social and economic value of wheelchair user homes. The research was designed to review and apply existing and extensive research evidence around the costs and benefits of accessible housing to the specific question of providing more new build wheelchair accessible homes.

The research has two main elements:

1. **A cost-benefit analysis**, assessing the economic and social value of wheelchair user homes. This is set out in three cost-benefit models based on three groups of wheelchair user households:
 - Households with children who use wheelchairs
 - Working age, adult, wheelchair user households
 - People in later life who use wheelchairs (aged 65 and over).
2. **A qualitative analysis** of 17 interviews with wheelchair users, to understand how living in a suitable wheelchair user home impacts them or how they are affected by the lack of a suitable home. These interviews provided insight into the impacts of a wheelchair user homes on varied aspects of life, including family cohesion, independence, parenting, community engagement, and physical and mental wellbeing. We have used quotes from the interviewees in this report with pseudonyms to protect participants' privacy.



Policy context

Since October 2015 Building Regulations (Approved document M Volume 1) has provided three technical accessibility standards that can be used in new homes.

- **M4(1) Category 1:** Visitable dwellings. This is the mandatory baseline. Whilst it offers some basic accessibility features (such as door widths and corridors of a size suitable for a range of people including wheelchair users), it fails to guarantee true ‘visitability’ to all, and the adaptability that many households will need over their lifetimes.
- **M4(2) Category 2:** Accessible and adaptable dwellings. This standard is an inclusive and adaptable standard offering enhanced access features and benefits to all households over the lifetime of the home.
- **M4(3) Category 3:** Wheelchair user dwellings. This standard specifies accommodation to meet the needs of a household that includes a wheelchair user. Within the M4(3) standard two sub-categories are available:
 - M4(3)a: wheelchair adaptable (meaning that they meet spacial and layout requirements but may not have been fully fitted and finished to accommodate immediate use by a wheelchair user)
 - M4(3)b: wheelchair accessible (meaning that the dwelling is fully ready for occupation by a wheelchair user household).

At present the ‘visitable’ standard, M4(1) is the default standard for all new homes. Provision for new homes to be built to the two higher standards is ‘optional’ and is prompted by Local Planning Authorities through policies established in each of England’s 324 local plans.

However, following a consultation in 2020, the government announced in July 2022 its intention to raise the mandatory baseline accessibility standard to M4(2). Once introduced this will mean that all new homes will need step-free access to all entrance level rooms, as well as other features that make the homes more accessible and easily adaptable over time³ (at the time of writing government has not publicised a time frame for introduction of this new regulatory baseline).

It is important to note that, despite their adaptability, M4(2) standard homes are not going to be appropriate for all households that include wheelchair users and adapting an M4(2) home does not create an M4(3) home, rather it remains an adapted M4(2) home. Also, such adaptations are achieved at a cost, either to the individual or through publicly funded Disabled Facilities Grants. Therefore, even when M4(2) is rolled out as the new baseline accessibility standard, there will be an ongoing need to build M4(3) homes.

Despite the lack of suitable wheelchair accessible homes across the country, government has not introduced, and currently does not plan to introduce, any national policies or targets around the development of new M4(3) wheelchair user dwellings. The argument is that to do so could reduce the overall number of homes being built as the costs may be seen as prohibitive to developers. Policy for delivery of these homes remains the responsibility of local planning authorities to determine, with targets based on demonstrable local need.

³ <https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes/outcome/raising-accessibility-standards-for-new-homes-summary-of-consultation-responses-and-government-response>

Liverpool Local Plan

10%

of all new houses and flats need to meet M4(3) standards of wheelchair accessibility

London Plan

10%

of all new homes to be built to M4(3) standards

10 major cities

had no plans for providing wheelchair accessible homes in December 2022

Some local authorities have already set targets for wheelchair user homes. The *Liverpool Local Plan* sets out that 10% of all new houses and flats need to meet M4(3) standards of wheelchair accessibility⁴. The *London Plan* of 2004 set a policy requiring all London boroughs to plan 10% of all new homes to be built to M4(3) standards⁵. However, a BBC Investigation in December 2022 found that three of England's 10 major cities had no plans for providing wheelchair accessible homes; and 60% of councils responding to the BBC's survey had either no access standards in place or were using outdated policies⁶.

The benefits of wheelchair accessible housing

The shortage of accessible homes has serious impacts on wheelchair users, who risk injury, loss of independence, or face huge costs for adapting their existing homes or moving into specialist accommodation.

According to earlier research by the [Centre for Analysis of Social Exclusion](#), people with an unmet need for accessible housing are estimated to be four times more likely to be unemployed or not seeking work due to sickness/disability than disabled people without needs or whose needs are met⁷.

According to the social model of disability, it is the barriers that society puts in place that makes a person disabled, rather than an individual's physical or mental impairment. Where a home is not accessible, or does not meet the needs of an individual, there can be significant social and physical impacts that entrenches 'disability'. This includes the inability to complete self-care (washing, changing clothes, reaching the bathroom) or home-care (house cleaning) activities; worsened mental health and wellbeing; or having to move to another residence or into a care environment⁸.

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4 Liverpool City Council. (January 2022). *Liverpool Local Plan 2013-2033*. liverpool.gov.uk/media/1tkbedcv/01-liverpool-local-plan-main-document.pdf

5 Mayor of London. *M37 Accessible Housing*. https://www.london.gov.uk/sites/default/files/mayor_of_london_-_m37_accessible_housing.pdf

6 <https://www.bbc.co.uk/news/uk-62638644>

7 Provan, Burchardt & Suh (July 2016) No Place Like an Accessible Home: Quality of life and opportunity for disabled people with accessible housing needs. London School of Economics: London <https://www.lse.ac.uk/business/consulting/reports/no-place-like-an-accessible>

8 Weisel, Iland. (2020). *Living with disability in inaccessible housing: social, health and economic impacts*. The University of Melbourne: Melbourne: https://disability.unimelb.edu.au/_data/assets/pdf_file/0010/3969109/Accessible-Housing-Research-Report-22-October-2020.pdf

Findings

The LSE team calculated how wheelchair users at different stages of their lives might be positively impacted through having an appropriate home. For example, people of working age may have benefits from being more able to take up opportunities to work, which is not the case for retired people.

Similarly, people in later life may be more at risk of falls and more in need of homecare services, and having an accessible home may enable them to delay or avoid a move to residential care. Children, in contrast, may have very different development, social, and educational needs which can be met by wheelchair user housing.

These benefits were then assigned a financial value using contemporary published sources of costs, for example of NHS treatment of falls, or the current published hourly costs of home care visits. LSE make clear in their analysis that the estimates rely on a set of detailed assumptions in the cost benefit model they have produced. These assumptions have been documented in detail, but it is clear that the needs of individual wheelchair users are very varied, and that there are uncertainties, and risks which need to be acknowledged in any model of this kind. Their full report makes this clear, and we have therefore used rounded figures in this summary.

The main finding, however, is that the overall positive benefits of new wheelchair accessible housing appear to clearly be greater than the costs.



Positive financial value

- For a **working age wheelchair user**, the benefit of living in a wheelchair user home can be valued at £94,000 over a 10 year period
- For a **later years wheelchair user household** (aged 65 and over), the benefit could be £101,000 over a 10 year period
- For a **household with a child who is a wheelchair user**, the benefit of living in a suitable wheelchair user home could be £67,000 over a 10 year period

The value calculations combine reduced public expenditure – for example to the NHS, Local Authorities and welfare benefits – with revenue generation through elements such as tax and national insurance payments when disabled people or their families are able to take up or increase paid work. Again, these estimations of benefits should be regarded as indicative of the nature and extent of the gains.

Benefits to different stakeholder groups, per household type per year			
	Working age	In later years	Household with child wheelchair user
Benefits to NHS	£104	£96	£386
Benefits to Local Authorities	£4,778	£9,218	£1,960
Benefits to Government through tax, NI, and reduced benefit expenditure	£2,423	£0	£731

Calculating build costs

Since government has announced that the M4(2) standard is to become the regulatory baseline, the team calculated the ‘extra’ costs of M4(3) homes using the difference between the cost of M4(2) homes with the cost of the equivalent size of dwelling built to the M4(3) standard. The calculation includes the cost of the construction itself and the additional space required to create a wheelchair user home. [Figures were derived from government documents, which are referenced in the full LSE report and accompanying excel workbook.]

The average additional cost of a wheelchair user home for each of the three household types above considers the fact that a family with a child who uses a wheelchair would need a different size home from a pensioner couple, and that some homes would be flats while others were terraced or individual houses. In addition, some homes would be likely to be rented through social housing landlords whereas others would be sold for owner occupation (and hence more likely to be Category M4(3)(a) homes).

The main report and accompanying workbook show how the team used the available information to estimate what proportion of new homes would be needed in all these cases, then produced an average cost for each of the three groups.

The benefit to cost ratio indicates the overall value for money from building a new wheelchair user home. It shows that **across all groups, there is greater financial and social benefit, both to individuals and to the public purse, than the costs incurred.** Each new wheelchair user home built would therefore contribute significant financial and social benefits for individuals and wider society.

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Benefits vs costs: the value for money of wheelchair accessible homes

- The average 'additional' cost of building an M4(3) home, which is then occupied by a working age adult wheelchair user is £22,000 – compared to the 10-year benefit value of £94,000, which suggests around four times the benefit compared to the cost
- The average additional cost of building an M4(3) home occupied by a later year's wheelchair user household is £18,000 – compared to the 10-year value of benefits of over £101,000, which suggests around five times the benefit compared to the cost
- The average additional cost of building an M4(3) home occupied by a household with a wheelchair user child is around £26,000 – compared to the 10-year benefit value of £66,000, which suggests about two & a half times the benefit compared to the cost.

Building an M4(3) home occupied by a **working age adult wheelchair user**

4x the benefit compared to the cost

Building an M4(3) home occupied by a **later year's wheelchair user household**

5x the benefit compared to the cost

Building an M4(3) home occupied by a household with a wheelchair user child

2.5x the benefit compared to the cost

The benefits of wheelchair user housing

Through literature review and first person interviews this research identified eight key areas of benefit that building new wheelchair user homes can bring to society, including government, the NHS, and individual households.

Each of the eight benefits set out below were costed, some through health data, others through social value calculations, to show the monetary value of each benefit (as previously noted, the details of all the costings and assumptions are set out in the accompanying full report and workbook). These areas of benefit are set out below, ordered by the most important areas of impact first, looking at a 10-year period.

Some elements of benefit gave a one-off monetary value, whilst others provide savings which would otherwise continue to need to be met over the 10-year period of the analysis (for example the need for specific types of home care).

In line with recommended good practice, the team calculated the discounted monetary value (net present value) over a 10-year period, to cover both one-off benefits and ongoing benefits that occur in that period.

1. Remove or reduce the cost of care assistance in the home

Adult care services represent a major cost for local authorities, therefore even a small reduction in that spend is important in helping to reduce growing demand for these services.

Living in a wheelchair user home means that individuals are less likely to need assistance to overcome the inherent design of the home (e.g. will require less support with cooking and hygiene activities for example) and are likely able to move around the home more independently. This will reduce the level of care assistance required in the home, creating benefits for the local authority and the state, and for the individual.

“Even though I’ve got live-in care, I can go to and from as much as I want to, I can go outside. I don’t need to ask people every time to open the door for me or to move this out the way, so that is a real peace of mind. It just gives you more freedom and more ease, yeah, to live your life... it’s not an existence. Then it becomes a bit more of a life, really.” [Michael]

2. Higher disposable income

From previous LSE research which Habinteg commissioned⁹, we know that disabled people living in suitable accommodation are more likely to be in paid employment than those living in an inaccessible home. Work can increase the household’s disposable income, enhance career development, and increase self-esteem. This can also reduce the reliance on, and costs of, welfare benefits, as well as providing tax income for the state as a direct consequence. For families with disabled children, a suitable home can provide more opportunities to access part-time work, allowing a parent that previously did not work to do so, and thereby providing additional disposable income for families.

⁹ https://sticerd.lse.ac.uk/CASE/_NEW/PUBLICATIONS/abstract/?index=5155 No Place like an Accessible Home, CasePaper 109 (2016)

A wheelchair user home may also require less ongoing adaptations, leaving the individual with more income to spend on other aspects of their life.

“So basically, I think we got a little bit of help, but I mean, again, fortunately I worked. I went straight back to work after five months in hospital and straight back to work as soon as I could. Because you’ve got a family, you’ve got to look after them and everything else. So, fortunately, we had... I’m conscious that we had, money and we could... that’s where we spent our money. My wife always said we’re going to make it so that it works for you and then it works for everyone.” [Peter, working age wheelchair user]

“I started to use a wheelchair in 1997, and at the time I was living on the 13th floor of a block of flats. So, I just moved to a ground floor property, which is great, but it just wasn’t enough space for everything. I wasn’t working at the time and certainly I wouldn’t be able to work in the job I am now at if I still lived in that property. I just wouldn’t have the space for all the equipment that I need. So, it’s not just the quality of accommodation and its suitability for living, but it’s affecting everything else to do with my life.” [Edward]

3. Reduced welfare benefits and greater contribution to tax and National Insurance

Being able to work also reduces dependence on welfare benefits, as well as contributing to the public purse through higher tax and national insurance contributions.

“So, it’s been really good, and I have to say one of the reasons I’ve always been very grateful that I’m in a job is because I know that I probably wouldn’t be able to afford the mortgage if I weren’t in a job. I don’t think benefits would be enough to cover it.” [Joe]

4. Improved confidence, independence, and self esteem

Living in a non-accessible home can affect wheelchair users’ confidence and independence, particularly for those in later life. A home that enables a wheelchair user to be more independent, and that they can live in, and get around safely and easily, can be a boost to an individual’s confidence, in and out of the home. For young adult wheelchair users, a wheelchair user home can also support their transition out of the family home and into an independent life.

“It’s hugely frustrating and, as somebody pointed out to me, in those sort of situations you have to leave your dignity at the door because you just ...you have to be helped places if you have to go somewhere ..., it’s almost what people take for the simple things in life, like going to the toilet, like going into your garden, like having a shower. Yeah, you can’t do those as you’d like to.” [Peter]

“It’s fantastic and it’s been fantastic since I’ve moved in it. It enables me to have independence from my parents... It enables me to live independently, and it means that I can do everything I need to do care-wise, and then I’ve got height adjustable desks and everything so I can work. It enables me to work and live my life...”

I’m sure that if I was still living at home in my 30s, much as I love my parents dearly, I wouldn’t see a future and beyond living with them...”
[Joe]

“I could move around in my kitchen, I could open the drawer, I could put things in the bin. You know, I could sit in my front room if I wanted to. I could sit in my front room in my chair. I could move around, I could go in the front door, out the back door...I was living a life that I chose to live, not one that was chosen for me.” [Tracy]

5. Having a secure and appropriate home enables greater social inclusion and community participation

Moving to a permanent home which fully meets the needs of wheelchair user provides long term stability and can enable improved social and family relations. Individuals can settle into the home and neighbourhood, are able to easily leave and return home, have friends and family over, and engage in other social and community activities more regularly.

A wheelchair user home also provides opportunities for other wheelchair users to visit and socialise within the home. For families with children, a wheelchair user home can create more space for play activities and to have friends around. Building more wheelchair user homes in the places where wheelchair users already live and have social networks will mean that wheelchair users can stay close to their existing support and social networks and community assets that they value. Greater social inclusion and community participation can improve individuals’ wellbeing and reduce isolation.

“So you noticed that basically my place and my parents place are the only dwellings that I can actually get in, ever. And I never meet anyone else in their house... So basically, it limits where you can go, and there’s only two, two properties I’ve ever been in.” [Joe]

“Sometimes I think it’s hard, the impact isn’t just on me, it’s also on my husband...My brother and my sister-in-law, they’ve bought a beautiful new home and it is literally probably two years old. I can’t get in it, not even in the front door. So, there’s that impact on family that I want to be able to spend time with them, but I know that it can’t happen at their house. They constantly have to come to me and that’s not fair. You know, I want to be able to see my niece in her surroundings and play with her toys.” [Tracy]

“The only other thing I was thinking about, if you have – not my situation – a child that is disabled, they will quite often make a downstairs room into a bedroom and maybe add a wet room, but I think, even then, building a bungalow for them would be a better option. Like when I was a child, I liked being able to go into my brother’s room and you are kind of excluding half of the house to someone, and I just think that’s not really an answer...It is very excluding I think – it would be nice for everyone to live together as a family.” [Carla]

6. Delaying the need for permanent residential care

Some people with unmet access needs may move into residential care as their home is unsuitable to their needs or does not provide adequate services or space to receive at-home care. Home accessibility features can enable disabled people to live at home rather than in residential care or delay the move to residential care. The cost of residential care is high compared to providing care in an individual’s own home.

A significant benefit therefore of building new wheelchair user homes is to avoid or delay the need for permanent residential care, and enable wheelchair users to continue to live in their own homes for longer, with their families, and in the communities they are anchored to.

“So you know, I definitely saw people in spinal rehab whose discharge from hospital was delayed – in some cases by years, because of a lack of being able to find somewhere accessible for them – and people who are far too young going into care homes, on discharge from the likes of spinal rehab. Well, then they said perhaps you really need to think about moving into our care home instead. And I turn around and said, I’m 42. I don’t need to be in a care home. I can look after myself.” [Meg]

7. Reduction in delay of hospital discharges

The lack of an accessible home is a significant barrier to people being discharged in a timely way from hospital. This leads to longer stays in hospital, often when people are medically well enough to go home, and corresponding costs to the NHS. Building new wheelchair user homes will enable faster discharge from hospital, so that wheelchair users can return home safely and continue their recovery in a suitable, safe setting.

“From hospital you couldn’t be discharged until the house was suitable. Obviously, I couldn’t get in the downstairs toilet and the bedrooms were upstairs. So, on discharge, I had the hospital bed put in the dining room effectively, which became a bedroom...And...fortunately, we live near a local hospice, and they let me use the showers and toilets. So, it was like that for the first four or five months...” [Peter]

8. Reduction in trips and falls in the home

Approximately 6.2% of people with unmet accessibility needs are affected by falls and require ambulance and hospital assistance each year. For the later years age group, more vulnerable to fractures from falls, this can lead to more intensive NHS treatment. Building new wheelchair user homes can limit this risk factor, as people's accessibility needs are met in the home and, therefore, they are less likely to have a trip or a fall, saving the NHS money, and the individual the risk of personal injury.

“I don't have the anxiety of am I gonna slip and really hurt myself? You know, the whole process of having a shower as opposed to what I was doing before makes it quite a nice experience. And I've never had that - where I've had no concerns or anxieties or worries about falls or equipment not working...It sounds so small [but] it changes your complete mindset. You know, everyone should have access to safe facilities in their own home.” [Robert]

NOTE: To estimate the main benefits of building new wheelchair user homes, the research team reviewed existing research and government documents to establish a set of agreed benefits of new wheelchair user homes.

There is an accompanying excel workbook published alongside this report. That workbook and the main report provide details of each source for all the estimates of incidence of cost and benefits, and the level of costs and benefits for each of the figures used in the report (including in the “Inputs” worksheet). This is set out in more detail in the main report published by the report team, which also includes a full bibliography of those sources. and any specific questions about how the figures in this summary have been arrived at.

The spreadsheet also sets out how benefits are allocated to the different groups of people and how the costs and benefits are used to estimate the final values and ratios, as well as the ranges of risk and uncertainty in the estimates.

Interview findings

As well as providing valuable insight on the benefits of living in a wheelchair accessible home reflected in the benefits listed above, the interview participants spoke about their experiences in searching for and securing suitable places to live, shedding light on associated challenges and opportunities.

Housing allocation and management

- Several people talked about the importance of identifying and maintaining accessible homes for future use by wheelchair users. We found examples of accessible homes not being recorded as such and being used as general needs housing instead.
- Statutory ‘gatekeepers’, such as local authority housing departments and occupational therapists, play a crucial role in supporting wheelchair users to find a home that suits their needs. They sometimes lack appropriate training and awareness of what can be done to properties and about access to funding.
- For some interviewees, it was felt there is an emphasis on wheelchair users themselves to advocate for what they need and to be aware of what technologies are available or what interventions are needed.
- Many of the participants had found their homes by accident rather than by design, for example by knowing the local area, having a contact, being in the right place at the right time.
- There are systemic issues related to the allocation of housing that is available, and housing being offered because it is classed as ‘accessible’, even when it does not meet the individual needs of the potential household. There was a sense that “any adaptation will do”, for example, homes with a stairlift being offered even if that was unsuitable for the needs of the individual wheelchair user.
- There is a challenge of matching supply with demand, due to the lack of accessibility data held by estate agents and developers, and a lack of understanding by them of both the needs of wheelchair users, and how to quickly match new supply to demand for this housing.

Housing choice

- Respondents had low expectations that a home that will meet the needs of wheelchair users would be available quickly and easily- both for social rent and for purchase. Interviewees offered a wide understanding of the potential in existing homes that can be adapted, which is crucial when too little accessible stock is currently available.
- The vast majority of those we spoke to had moved into properties with potential to meet their needs - both social housing and owner-occupier properties. Building more new wheelchair user housing could vastly increase the housing choices of wheelchair users and mean that they do not have to undertake costly and difficult adaptations.
- -The size of homes and rooms is very important to wheelchair users, as well as having suitable storage options and access to outside space.
- Interviewees talked of a lack of family sized (3 bedroom +) wheelchair user homes, and limitations on bungalows as only available for the over 65s and others.
- Interviewees felt that there is no one-size-fits-all solution for disabled people and wheelchair users. People will want different things from their home and will have different access requirements and priorities. Homes need to have basic accessibility features and the capacity to be adapted easily, which new build wheelchair user homes could provide.
- Interviewees noted the need to design and build new homes that incorporate smart home features, and forward-looking design, to create modern wheelchair user homes.

Funding

- There is a significant funding challenge for those who own their own homes but are unable to move on to a property that will meet their needs in the same area. Often, there is an 'equity gap' between the sales price of existing homes that wheelchair users own and are looking to sell, and the properties they are looking to buy to provide a suitable replacement that meets all their needs.
- Due to the current lack of newbuild wheelchair user homes, the Disabled Facilities Grant plays a vital role in enabling adaptations to existing properties, but again there are gaps for those who do not meet the requirements of the grant, but who may struggle to self-finance the necessary works.

Wellbeing

- Living in a home that is fit for purpose and meets people's needs has a clear impact on wellbeing and health.
- Interview participants talked about *living rather than existing* when in a home that was accessible and met their needs. The cost-benefit analysis has also shown there are measurable and quantifiable improvements in a wheelchair user's sense of independence and dignity when in a suitable home.
- Interview participants shared how important it was for their home to be a haven and a place that meets their needs, in contrast to challenges in other places and spaces. Many interviewees talked about the lack of accessibility in public places and buildings including offices, shops, public transport, friend's and family's homes not being visitable, and how that impacted on their wellbeing and feeling of inclusion.
- For participants who were not living in a wheelchair user home that met their needs, their wellbeing was impacted negatively with many day-to-day and long-term challenges encountered. Even small things inside the home, termed *micro-annoyances* by one interviewee, could compound other difficulties encountered when adapting to changing circumstances and challenges outside the home.



Habinteg's conclusion and recommendations

Whilst the plan to raise the accessibility standard of new homes to the inclusive M4(2) 'accessible and adaptable' standard is a welcome step that will benefit many, this policy alone will not resolve the serious shortage of homes suitable to meet the day-to-day housing needs of wheelchair users in communities up and down the country.

The research undertaken by the LSE team provides a clear reminder of the serious limitations and negative effects of wheelchair users living in unsuitable homes. It is vital to keep their experiences in mind, knowing that even as we calculate financial impacts, we are seeking to place a value on the quality and reality of individuals' lives.

This report demonstrates a strong business case for building new wheelchair user homes. Government, local authorities, the NHS, and individuals and their families would all benefit from increased supply of new build wheelchair user homes. It is not fair, just or good economic sense to leave wheelchair users to make do in homes that present disabling barriers on a daily basis.

Recommendations

Building more wheelchair accessible homes:

Given the current shortage of suitable homes, Habinteg wants to see local planning authorities and national government recognise the vital role that new M4(3) wheelchair user dwellings have in meeting the housing needs of the whole population, and to set targets for their delivery. To ensure that more new accessible homes are built we recommend that:

- a) Every local planning authority should use the analysis provided by the LSE team in its report to help set a target for delivery of new M4(3) wheelchair accessible homes. Government should set a default target of 10% if no other target is established.
- b) The National Planning Policy Framework should be revised to be more explicit about the requirement for all local plans to include a specific policy and target for new M4(3) homes.
- c) The Planning Inspectorate should reject any local plan that omits a policy statement and target for M4(3) homes.
- d) Homes England (the government's housing agency) should recognise that all types of households can include wheelchair users by prioritising funding for schemes that provide new wheelchair accessible homes in inclusive developments, across a range of house types and tenures.
- e) Government should implement its plan to establish the M4(2) accessible and adaptable standard as the regulatory baseline for new homes, and Local Authorities need to enforce the requirements to build these homes. This will provide greater accessible and adaptable housing choice for an ageing society.

Improving marketing and allocations

- f) Developers and estate agents need to have better standards for marketing accessible properties to ensure that they are promoted accurately, providing information about their accessible features and, or wheelchair user home status. Estate agents should hold better data on customers' accessibility needs, and sales staff need better training on how to manage the marketing and sale of wheelchair user homes.
- g) Local authorities and housing associations should ensure that they know which of their homes are wheelchair accessible, and when vacant, these should be let to another wheelchair user.
- h) Allocations policy and practice for social housing should be improved to ensure better access for wheelchair users to suitable accommodation, this starts with having an understanding of the accessibility of each home and providing clear information on this at the point of listing (landlords and local authorities should follow the recommendations set out in the Equality and Human Rights 2018 commission toolkit for improved allocations practice¹⁰.)

Digital homes and market innovation

- i) Developers, local authorities, and housing providers should work with wheelchair users to identify the range of home technology and smart design features that will support their independent, safe, and healthy living in a wheelchair user home.
- j) Government should establish better housing funding mechanisms for wheelchair users, for example through low-cost loans, shared ownership arrangements, or improved access to funding for those who currently own their homes to be able to adapt them, or to move to a more suitable property, to address the gap in equity required.



¹⁰ [Housing and disabled people: toolkit for local authorities in England - allocations \(equalityhumanrights.com\)](https://www.equalityhumanrights.com/en/housing-and-disabled-people/toolkit-for-local-authorities-in-england-allocations)

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