



Innovative Housing Models for an Ageing Population

A Housing LIN briefing on the
Industrial Strategy Round Table
Discussion held on 1 August 2018

October 2018

Background

This Housing LIN round table session with invited industry leaders was hosted by the Department for Business, Energy and Industrial Strategy, in partnership with the Department of Health and Social Care, in London over the summer, 2018. The objectives of the session were to explore the opportunities for the development of innovative housing models to meet the needs of an ageing population, in the dual context of the forthcoming adult social care Green Paper, and the government's Ageing Grand Challenge (as part of the Industrial Strategy).

Presentations

The session began with a series of presentations from **Charlotte Bright** (Deputy Director in the Department of Health & Social Care, and lead for the Industrial Strategy Ageing Society Grand Challenge), **George Kenyon** (formerly Housing and Integration Policy Lead, Department of Health and Social Care), **Jeremy Porteus** (Managing Director, Housing Learning and Improvement Network), and **Julia Ashley** (Chief Executive, Central and Cecil).

Charlotte Bright provided an overview of the [Ageing Grand Challenge](#), an opportunity led across government to work with the market to address the social and economic impacts of ageing - harnessing innovation towards a shared purpose.

George Kenyon presented the Government's vision for the key role housing plays in enabling people to enjoy positive health and wellbeing outcomes, including the importance of adaptations, supported housing, and the design and supply of new homes – creating both mainstream and specialist housing which is fit for the future.

Jeremy Porteus spoke about the strong evidence base underpinning the contribution housing makes to good health and care outcomes, and highlighted the range of research, evidence, and examples of innovation and excellence – including evolving intergenerational and co-living models of housing in later life - which can be found on the [Housing Learning Improvement Network's](#) website.

Finally, Julia Ashley delivered an inspirational presentation, sharing some of Central and Cecil's insights from, and experiences of engaging with residents in new ways, involving people in a much wider range of active and healthy living activities, and thinking through the huge opportunities that new applications of digital technology will create for Central and Cecil residents – and indeed for all of us, as we get older.

Copies of all the presentations can be accessed at:

<https://www.housinglin.org.uk/Events/Innovative-Housing-Models-Round-Table>

Round table discussion: key themes

Several key themes emerged during the session, as captured below:

Connections across health, housing and care

The discussion began with a focus on the essential relationships between housing, health, and care, and the central role of this connectivity within the overall mission of the Ageing Grand Challenge. We all have a role in helping to raise expectations in this area, and we need to guard against the temptation to retreat into our respective silos. Improved connectivity would enable better outcomes in a number of areas, including in relation to [personalised care](#).

Several contributors highlighted the opportunities in this area provided by 'social prescribing' innovations, particularly in relation to the hub in Salford and related research initiatives. More at: <https://www.socialprescribingnetwork.com/resources>

Digital and Technology

Inspired by Julia Ashley's presentation, the discussion shifted to a focus on the huge potential of digital and technological innovations in responding to the demographic shifts which we are seeing across all our communities. For example, the 'virtual community / digital concierge model' could support a social prescribing approach, although investment in infrastructure is needed in order to maximise its potential. Indeed, 'we [in housing] should be focusing just as much on the tech revolution as on the building revolution.'

One delegate highlighted that a large amount of investment and resource is going into technology in an NHS context, but that this doesn't extend to social care and housing to any significant extent. However, all health, housing and care commissioners and providers should consider the role of technology and data in helping to prevent illness and declining health and wellbeing.

Another contributor highlighted an apparently contradictory state of affairs within the social housing sector – that despite much discussion about the potential of technology to deliver improved outcomes for people, the sector remains 'staggeringly behind' in terms of actual progress on the ground. The challenge was posed: 'What will be the tipping point for real change' in terms of digital housing and care?

In a broader context, several participants reflected that the digital revolution offers just as many positive benefits for older consumers – such as access to culture and media, communication with others, and greater convenience in daily life – as it does the rest of the population. Therefore, technology and digital solutions aimed at older people need not be viewed solely – or even mainly – through the narrow perspective of health and social care benefits, which may be perceived as being more negative or stigmatising in association.

One contributor suggested that the tipping point will come 'when there is no longer any distinction between an item or device which is defined as specialist equipment for older people, and something anyone would be attracted to buy from Amazon or Google... specialist care-focused products and devices need to feel more mainstream and be bolted onto core, mainstream technology.'

Moving on in later life – Looking to the Future

Moving onto a new topic, the discussion highlighted the challenges associated with persuading people to consider moving into a more suitably designed home in later life. Often, the family home is full of memories and important associations, and in the UK at least, there are limited financial incentives to move. By contrast, in Australia, people receive a tax break when they move into more suitable housing, freeing up their family home.

Looking to the future, it was felt to be important that we educate younger people that the choice to live well in a suitable home, over the age of 65, is not about ageing and decline. On a positive note, several participants agreed that younger people now are more used to moving more frequently, with more people living in private rented accommodation, alongside more mobile lifestyles; it is possible, therefore, that future generations of older people will not face such a large psychological barrier when faced with the prospect of moving into suitably designed housing for later life.

An equal challenge raised, however, is that such homes for older people are not being built in the numbers required, leaving few attractive housing options for older people to consider moving to. Over the past 30 years there has been huge progress around extra care and older

people's housing, supported by such organisations as the [Housing LIN](#) and ARCO, but there is now a need to go further, into mainstream housing design, and new concepts of living which are fit for the future. For example, as highlighted in the [RIBA publication on Age Friendly Housing](#) and the [Housing our Ageing Population Panel for Innovation \(HAPPI\) reports](#).

However, in terms of specialist retirement housing, and even with the progress that has been seen in this area, many challenges were still believed to remain. In order to make it a viable business model it is, of course, necessary to demonstrate that it is a product people want to buy, enabling investors to secure a return on their investment. 'Building retirement housing is difficult; it is hard to compete with mainstream housing... the bottom line is you can't build as many retirement homes as mainstream homes for the same level of investment'. Some investors do want to commit to this area, but many do not. One delegate suggested that 'there needs to be more money in retirement housing than in mainstream housing – not less or the same – or else why bother? It's perceived as a greater level of risk'.

At the same time, a focus on innovative housing design and the development of a range of suitable housing options for an ageing population will, if carried into practice, have a huge range of wider benefits for society and for individuals – not least, contributing towards the resolution of the ongoing 'social care crisis'. In the view of several members of the round table, 'housing has to come to the table to help fix the social care crisis, including through the utilisation of technology and digital' – in order to help people to live healthy and active lives in later life, preventing accidents, falls and ill health through high quality housing design, and through the provision of homes which promote independence and wellbeing.

Engaging the volume housebuilders?

Several delegates around the table made the point that to achieve a real step change in this area, in terms of building the quantity and quality of homes suitable for older people, there is a need for the 'volume housebuilders' to be brought into the conversation, rather than solely focusing on those with a specialist interest. One view, echoed by many others round the table, was that the mainstream housebuilders are indeed not building suitable homes for an ageing population, either in terms of specialised housing for older people, or indeed, age-friendly design features being built into mainstream new build housing. In some ways, we are actually 'going in the wrong direction in terms of accessibility and design'.

It was suggested that new incentives are needed to motivate the whole system to achieve a step change in this respect, involving 'both carrots and sticks'. Some hope was expressed that the planning system is beginning to move towards encouraging this agenda, but many shared the view that this is still 'not fast enough'; indeed, it remains the case that there is 'little incentive for housebuilders to build anything other than small boxes for first time buyers...'

One contributor warned that in many cases, the main reason some volume housebuilders are interested in building housing and facilities with a care focus is because 'this reduces their affordability write off'. This then reduces the funding available from Section 106 contributions, limiting the amount of money left to invest in other innovations, such as embedded technology or innovative design.

Delegates agreed that these significant challenges facing new build housing development, in terms of the lack of accessibility and suitability for an ageing population, reinforce why the [Disabled Facilities Grant](#) remains essential. Indeed, since most people live in housing which is already built before the current round of housebuilding, and will continue to do so, retro-fitting will continue to be an essential option for people who need adaptations to their homes.

Modular build techniques – a disruptive opportunity for innovation and improvement?

One view was that in the future, modular construction techniques may become more important in enabling innovation in housing design and build. There was some interest in pursuing this area, in terms of the extent to which modular build techniques are likely to be disruptive in this space.

In general, however, round table participants were of the view that the opportunities likely to come from modular build techniques in stimulating the development of more age-friendly housing were as yet untested. One view was that modular build will not impact significantly on the mainstream residential market – but that it may have benefits for the specialist retirement housing sector. A key barrier in mainstream housing is the concept of ‘mortgageability’ – with an ongoing debate about whether people will be able to get a mortgage on – or be able to insure – new homes developed using modular build techniques.

Echoing this view, another delegate suggested that in many cases the volume housebuilders will not be interested in modular build techniques, in part because modular construction enables speed of build, and ‘it’s not in the residential market’s interest to build quickly.’ However, the affordable element of housebuilding may offer some opportunities to make use of modular techniques.

The discussion also highlighted the challenge around improving space standards, which again is ‘not in the interest of the volume housebuilders’. The perception is that ‘government is mainly interested in building more housing, in terms of numbers, with funding targeted at small affordable housing units’.

On a positive note, one of the delegates stated that over reliance on the large housebuilders to build all our new homes has, in fact, been recognised by the government as unrealistic. Rather than relying solely on housebuilders for supply, there needs to be a wider role for councils, small and medium enterprises, Housing Associations, and other new entrants to the market. Referring back to the debate around modular construction techniques, the Government is doing work to address the issues around mortgageability and finance, and that some progress is being made. In short, ‘we will need factory production as well as traditional methods, and factories are emerging locally – we shouldn’t dismiss this opportunity’.

On a final positive note, it was pointed out that one large developer is now producing a new set of type plans, supporting a new standard of housing – based on the view that their product ‘needs to be defined by quality as well as by maximising profits.’

Intergenerational design and new forms of living

Several participants were hopeful about the potential of innovative new forms of shared living and intergenerational approaches becoming increasingly mainstream, and the potential benefits that this may bring for the design of housing in our ageing society. Co-housing and other forms of shared living are rising in public awareness, driven by concerns about isolation and loneliness, a desire in some people to live as part of more friendly communities, and also – on a more negative front – by the rising cost of housing versus stagnating wages, meaning that sharing living accommodation is often the most cost-effective option for people of all ages.

One example is the National Innovation Centre for Ageing (NICA)’s work on the ‘four-generational kitchen’. The key point is that the underpinning characteristic is simply ‘good design – what everyone would aspire to’. Again, innovation in the area of product design is being strongly driven by technology – but there is a need for more thinking about interoperability between products and devices.

However, considerable scepticism about the term ‘intergenerational living’ – and how it is being used - was also expressed by several delegates, alongside a desire to interrogate the concept. One perspective was that there is ‘currently no intergenerational business model that will allow investors to invest – because no one has done it before’. Indeed, it has taken 20 years for retirement housing to become a model that investors will invest in. From this perspective, intergenerational housing is a long way off because the major investors will not be convinced that it makes business sense.

Others questioned what we mean by ‘intergenerational living’ anyway – it is becoming an increasingly woolly catch-all term which encapsulates a range of ideas and concepts. In some ways there are already, in effect, intergenerational communities on almost every street; how much do they interact? Intergenerational is too broad a term. We need to be more specific, and we need to do more to understand what people actually want. Do we know what evidence there is that older and younger people actually want to live together?

One contributor shared her experience that many people are attracted towards living and spending time with people of their own age group, and that there should be as much focus on ‘intra-generational’ living – enabling communication and mutual support between people of similar ages, including via technology – as on inter-generational models of living.

Recent focus group research, conducted by the Housing LIN with groups of people over the age of 55 about their housing needs and aspirations, provides a useful perspective on this discussion. A key finding was that – as one would expect – the individuals were very diverse, in both their outlook and their aspirations, and attitudes varied significantly. Some people liked the idea of living alongside people of their own age, attracted towards ‘shared interests’ and ‘peace and quiet’. Others expressed the opposite view, aspiring to live alongside people of all ages, and to be part of an active and vibrant multi-generational community.

A broad point was made that older people are as diverse a group as any other, and that they will not all aspire to the same way of life, but that there does seem to be some interest in evolving models of co-living; and also that further research into the housing aspirations of people approaching later life is needed, in order to ascertain the likely level of future demand for ‘intergenerational’ and shared models of living.

One practical solution can be seen in models of placemaking within which different types of housing and amenity are collocated in the same place – for example, where affordable mainstream housing may be located next to a retirement housing scheme, with a primary school, a nursery, a pharmacy and / or a co-working space located on the same site. Successful examples already in place, including [‘The Chocolate Quarter’](#) in Keynsham and the [‘Limelight’](#) development in Trafford, Greater Manchester, offer the option of buying and renting, provide flexible communal space open to the public, and combine a vibrant co-living / co-working atmosphere, with peaceful private space to which to retreat when preferred. It seems likely that some people, though certainly not everybody, will be attracted to this type of living environment.

Who is ageing? – always somebody else

A concluding discussion reflected that despite all the challenges, we have collectively travelled a huge distance, with a much better understanding of what constitutes good design for active and healthy ageing, and the establishment of a large number of high quality exemplars of what good looks like in this field.

There has also been a step change in terms of understanding the process of ageing across the life course, and the possibility for many people of living an active, productive and happy life into old age. [The Age of No Retirement](#) have set out their '10 principles of intergenerational living', the first of which is 'Age shall not define me' – an essential underpinning principle challenging us all to confront our assumptions and preconceptions about what older people – now and in the future – are going to prefer in terms of lifestyle, living arrangements, and housing choices.

One delegate expressed the view that often 'our housing sector takes people's self-sufficiency away from people – we do too much for them – we make choices for them'. Perhaps the tipping point for change across all of the themes discussed at this event - including technology, improved product design, more accessible and suitable housing - should be the pull factor from the growing, and increasingly powerful, market of older consumers, as they (indeed, we) demand change and walk away from stigmatising and ageist offerings. In other words, 'People will overtake us.'

Concluding Points and Next Steps

In conclusion – these are some of the key issues which are of priority concern to the government:

First, on the subject of technology, there is much work under way and the new Secretary of State for Health and Social Care has stated this as one of his priorities. However, the group felt that the challenge is how to have a different conversation which combines technology, home design, and modular construction – rather than seeing these as different conversations happening in disparate places.

Second, the government would like to understand more about what evolving models of co-living actually look like. What are the good exemplars? If we want to codify, how do we do this to enable early adopters?

Third, recalling the earlier discussion about the role of housing in reducing the pressures on health and social care, there is an ongoing challenge around evidence – enabling the execution, and investment at scale, as well as the strategy, around investing in good design, adaptations, and high quality housing options, with more consideration of the potential link with social prescription.

Fourth, there was a plea for realism about what we are talking about, and for being clear about particular models and approaches and their cost-benefits.

Fifth, it was observed that new models of power are taking over in the world at large, with the growth of social media and the increasing ascendancy of the individual. People are living in that new world, but institutions are continuing to behave in the 'old power way'. Perhaps we need to engage people in new ideas, and learn to increasingly let go and enable people to create their own solutions.

Finally, a key challenge, looming over all of this agenda, is 'how do we shape places so that they are suitable for everyone?' Further work is needed to codify and segment the options, alongside proof of concept, and appraise the benefits and challenges associated with each of the options, in order to support the Government in their thinking as part of the Ageing Grand Challenge.

Useful resources:

- Age Friendly Housing by Julia Parks and Jeremy Porteus:
<https://www.housinglin.org.uk/News/Order-your-copy-of-Age-friendly-Housing-Future-design-for-older-people/>
- 10 Principles of Intergenerational Design – Age of No Retirement:
<https://www.ageofnoreirement.org/research/idp>
- Links to Housing LIN Limelight and Chocolate Quarter resources:
https://www.housinglin.org.uk/_assets/Events/2018-02/WhyLimelight_070218-.pdf
https://www.housinglin.org.uk/_assets/Events/2017-11/Williams_071117.pdf
- Ageing Grand Challenge:
<https://www.gov.uk/government/publications/industrial-strategy-the-grand-challenges/missions#ageing-society>
- New Power by Jeremy Heimans and Henry Timms:
<https://thisisnewpower.com/>
- HAPPI Reports:
<https://www.housinglin.org.uk/Topics/browse/Design-building/HAPPI/>

Acknowledgements

We are grateful to BEIS for hosting this roundtable session and for the presentations given by the guest speakers. We also thank the invited audience for their contributions. Our gratitude goes to:

Charlotte Bright – DHSC

George Kenyon – formerly of DHSC

Julia Ashley – C&C

Jeremy Porteus – Housing LIN

Paul Cooper – Royal College of Occupational Therapists (RCOT)

Tim Barclay – Appello

Stephen Corbett – Wilmott Dixon

Tim Hoyle - Central Bedfordshire Council

Tracey Faraday-Duke – Kent Surrey and Sussex Academic Health Science Network (KSS AHSN)

Helen Jones - Amicala

Paul Watson – Guinness Care and Support

Sue Rugg - Faithful + Gould

Patrick Bonnett - National Innovation Centre for Ageing

Michael Voges – Associated Retirement Community Operators (ARCO)

Damian Utton – Pozzoni Architecture

Andy Van Brodsky – Ministry of Housing, Communities and Local Government (MHCLG)

Susan Kay – Dunhill Medical Trust

Paul Smith – Foundations UK

Gary Day – McCarthy and Stone Retirement Lifestyles Limited

Chris Viner – E.O.N.

Clare Skidmore – Housing Learning and Improvement Network

Note

The views expressed in this paper are those of the authors and not necessarily those of the Housing Learning and Improvement Network.

About the Housing LIN

The Housing LIN is a sophisticated network bringing together over 40,000 housing, health and social care professionals in England and Wales to exemplify innovative housing solutions for an ageing population.

Recognised by government and industry as a leading ‘knowledge hub’ on specialist housing, our online and regional networked activities:

- connect people, ideas and resources to inform and improve the range of housing choices that enable older and disabled people to live independently
- provide intelligence on latest funding, research, policy and practice developments, and
- raise the profile of specialist housing with developers, commissioners and providers to plan, design and deliver aspirational housing for an ageing population.

To view other examples of housing for our grand challenge on ageing curated by the Housing LIN, visit: <https://www.housinglin.org.uk>

Published by

Housing Learning & Improvement Network
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