



What about the other 95%?

At a recent seminar about housing for older people, it was mentioned that the amount of specialist housing for older people was about 5% or less. This means that 95% of the population of older people who are ageing at the same time, are being encouraged to remain in their family homes for the rest of their lives, the majority of whom are owner occupiers with no mortgage. Is this a sensible and sustainable policy?

This Viewpoint for the Housing Learning and Improvement Network suggests that a new type of housing should be provided for people to move into at an earlier stage, in their early fifties, when they are working and their families are becoming smaller. This implies a different kind of housing, for people who are working and independent. It has to be sufficiently attractive to draw them out of their family sized homes into smaller custom built dwellings, centrally located, and self-managed.

Written for the Housing Learning & Improvement Network by
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Introduction

In his recent report from the House of Lords Select Committee on Public Service and Demographic Change, *Ready for Ageing?*¹, Lord Filkin warned that the Government and our society are “woefully underprepared” for ageing and, in relation to housing, the housing market is delivering much less specialist housing for older people than is needed. He stated that central and local government, housing associations and house builders need urgently to plan how to ensure that the housing needs of the older population are better addressed and to give as much priority to promoting an adequate market and social housing for older people as is given to housing for younger people.

In a detailed report entitled, *A New Type of Housing for Active Older People*², Elderflowers Projects outlined the problems that result from people remaining in their family sized homes until they are very old. Elderflowers has suggested a sustainable housing solution which would also tackle the problems of isolation and opportunity cost caused by trapping people into old age in their large and expensive family homes.

Why we need ‘Elderflowers’

The aim of Elderflowers Projects Co Ltd is to describe, publicise and develop accommodation specifically for those people in late middle age who are living in large family houses, whose families are shrinking. The opportunity should be created for some of them to move out, while they are still working and active, into smaller accommodation located centrally, so as to avoid the problems encountered by old people remaining in their homes. Elderflowers suggests that housing policy should include this type of housing as an option for people as they age, and direct funding to its construction.

This is not care housing, or sheltered housing, or retirement housing: most of the people who would be eligible for Elderflowers development would not entertain moving into these kinds of institutions. This is a downsizing opportunity for middle-aged people, who were born after the Second World War, many of them who could be best described as “baby-boomers” or the Rolling Stones generation.

What happens in many families is that the children leave the family home and the parents remain in what has been a comfortable home for them for many years where they probably brought up their children from a very young age until they left home either to go to work elsewhere or to university or to live with a partner. The parents are happy in their home which they are used to and they remain there, growing older and becoming frailer. Eventually one or both of them may become ill and require care and support at home. Where they cannot care for themselves they may receive informal help from family, friends or neighbours or approach social services for more formal care arrangements such as home help or domiciliary care. This is coupled with a diminished income, and diminishing powers of sight and hearing, and sadly one of the couple may die, leaving the other partner alone and frail in a large house. The remaining partner may continue in a house now too large and too expensive for them and unable to cope with repairs and improvements, because they are used to living there, while often the neighbouring area changes out of all recognition. Many very old people become trapped and lonely in their old homes.

¹ House of Lords Select Committee on Public Services and Demographic Change (2013), *Ready for Ageing?*

² Elderflowers Projects Co Ltd (2007), *A New Type of Housing for Active Older People*, Upstart Press

What are the costs arising from the policy of keeping people in their homes for the rest of their lives?

There are money costs, such as the cost of heating, Council Tax, and maintenance, and other costs related to deteriorating health, psychological costs, land use costs, deterioration of the home – a crucial problem since older people cannot go clambering about their roofs or in their lofts and older houses need maintenance to keep weather-tight and to keep their value. Keeping up large gardens requires energy and money, both of which diminish as people get ever older.

Not least of these problems is the equity locked in their homes, which the government and care home developers are eyeing, and suggesting that old people who need care can be persuaded to release the value of their homes in equity release schemes, to pay for that care. The latest Government proposals on funding long term care announced in the 2013 budget propose that if people become so ill that they have to move to a care home, up to £72,000 of the price realised for the sale of their home can be used for the payment of care.³ However, not only are equity release schemes expensive, but so is the care provided in this way, whether it is provided in a person's home or, far pricier, in a care home. For example, the amount paid for care in the Buckinghamshire area presently is up to £1,000 a week, for 24-hour care in a nursing home, depending on the standard of the home and the care.

'Elderflowers' has suggested that instead of people remaining in their family-sized homes until they are very old and then may become ill, people should have another choice, aspirational housing specifically designed for people who are getting older, but who are not ill and not very old and who would not consider moving into a care home. This accords with the HAPPI ideals as outlined in the All Party Parliamentary Group on Housing and Care for Older inquiry report on housing and ageing population.⁴

This is a much larger market (up to 95% of the older population), and this policy would provide a lifestyle choice of much more suitable housing to older people without forcing them into moving, but attracting them to move. It also alleviates all the problems of people remaining in their family size homes into very old age, while opening up the market by providing these same homes, with gardens and many bedrooms, to growing families who need them. This is not to suggest that everyone will want to move, or that people should be pressured to move, but it is argued that, given the choice, many people will find this an attractive option.

The key 'Elderflowers' ingredients

The key to the 'Elderflowers' developments is to provide purpose-built, suitable, well-designed generous housing to people who are in their fifties, not yet retired, when they will regard moving as a positive step. The new development has to be made attractive to them in terms of the quality of the accommodation and its affordability and independence. The key ingredients are low service charges, generous space and extra storage space, some sports facilities, small private gardens for keen gardeners, the ambience of private homes, rather than one large institutional building which is surrounded by a fence, and most important, the right to own the communal facilities and manage them themselves.

³ HM Treasury (2013), *Budget 2013*

⁴ APPG on Housing and Care for Older People (2012), *Housing our Ageing Population: Plan for Implementation*

Therefore low service charges, some communal exercise and sports or arts facilities (such as a gym and a swimming pool, and private gardens), and a high degree of independence are the key to this kind of development. The housing provided would be, if possible, within walking distance to shops and services and entertainment facilities, cutting down the use of cars, and encouraging people to walk. This type of development is appropriate to any village, town or city, where the older residents could be provided with new and central accommodation, either flats or houses, depending on the amount of land available, and the amount of housing needed.

But the major characteristic of an 'Elderflowers' development is that all the residents would own and manage the communal part of the development, and run it themselves. The size of the development would vary according to its location, and the amount of communal provision will vary according to the number of housing units. It has been proposed that all developments should be leasehold, and provide a range of ownership, shared ownership, affordable rental and private rental (according to demand and the requirements of the local council). The non-negotiable conditions of moving into an 'Elderflowers' development are that one of the members of the family moving in must be 50 or over, and that they have to join the Central Community body, which may be either a Co-operative or a Company: in either case they would become a full member of this central body, and each household would be entitled to one vote. They would vote for the members of the Committee that would be responsible for the management of the whole scheme.

Elderflowers Projects will provide a blueprint for the management of the scheme, and train the members of the Committee and also play a hand-holding role. It would be up to the members of the Committee and the residents to decide what staff to employ and how management should be carried out. There are a range of solutions, from carrying out the management themselves, which is easy in a small scheme, to out-sourcing the management to an experienced company or the Housing Association who is responsible for the Affordable rental units.

This means that the development would need a minimum of staff, bringing the service charges down, and that the management would be at the discretion of the residents. People who are well and active will not willingly move into what they consider to be an "Old Age Home", where they are supervised, so any development designed for them will have to ensure that their independence is maintained.

The carbon footprint of older people living in a more suitable and centrally located position would be minimal compared with their previous extensive living conditions. The housing development envisaged ticks all the boxes for sustainability and community living while maintaining people's desire to remain independent in their own homes.

Thus, in one operation, the spreading land grab for new large homes would be alleviated, while people who are getting older and beginning to face the implications of creaking bodies and reduced incomes following retirement, will be catered for in new more appropriate and attractive developments, and it may well be that their lives will be healthier in the long run.

Market Research

In order to test the market and some of the assumptions made by Elderflowers in drawing up a brief, a short market research survey was carried out in Milton Keynes at the end of 2010, and the report, funded by MK Community Foundation and Grand Union Housing Group, was published in 2011.⁵ This is a pilot survey for a larger survey to be run nationally as soon as possible.

From the responses received, a significant amount of useful trend information was obtained. This included that there is a significant over-occupancy of houses within the sample population, even allowing for a more generous measurement of this by Elderflowers. 59% of the respondents believed that they had more bedrooms than they needed, and over 72% of them stated that they had already thought about moving to a more appropriate property. The majority of respondents wanted to move from an existing 3 or 4 bedroom property to a 2-bedroom one, and even those in one-bedroom properties said they would prefer to have 2 bedrooms.

Conclusion

The 'Elderflowers' sustainable development envisaged needs to be tested on the market as soon as possible, as it offers a way out of the looming expenses of providing care and repair for a growing older population.

The kind of housing envisaged would go some way to bringing older people into the heart of the community and encouraging them to remain active not only physically but also socially into their old age. People should be involved in making their own decisions and managing their own environments for as long as possible. In too many cases, the residents abandon their independence and become passive, because they are managed. This leads to inaction and the feeling that the possibility of participation in the community has ended. People should not have to move to strange places and new towns when they are very old and become ill or vulnerable, as often happens. The 'Elderflowers' solution gives people the opportunity to remain active, while providing an attractive friendly environment in which to grow old. It also offers people an easy way of keeping fit and maintaining their lively life-style, thus helping to avoid the ailments that beset people as they age.

Thus not only would the 'Elderflowers' type developments save on the costs of the present policies, but also it would go some way to protecting people's health, mobility and sanity as they get older.

⁵ Elderflowers Project Co Ltd (2011), *Evaluating demand for housing for older people in Milton Keynes*

Note

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

About the Housing LIN

Previously responsible for managing the Department of Health's Extra Care Housing Fund, the Housing Learning and Improvement Network (LIN) is the leading 'learning lab' for a growing network of housing, health and social care professionals in England involved in planning, commissioning, designing, funding, building and managing housing, care and support services for older people and vulnerable adults with long term conditions.

For further information about the Housing LIN's comprehensive list of online resources and shared learning and service improvement networking opportunities, including site visits and network meetings in your region, visit: www.housinglin.org.uk

The Housing LIN welcomes contributions on a range of issues pertinent to housing with care for older and vulnerable adults. If you have an example of how your organisation is closely aligned to a 'Living Lab' approach or a subject that you feel we should cover, please contact us.

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