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September 2023

Older People's Housing Taskforce

Call for Evidence – Input from The Housing Forum

Submitted by:

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About The Housing Forum

The Housing Forum is the UK's cross-sector, industry-wide organisation that represents the entire housing supply chain. Our growing membership drawn from over 150 organisations across the public and private sectors and includes local authorities, housing associations, housebuilders, architects and manufacturers. All share our determination to drive quality in the design, construction and decarbonisation of UK homes. They have a commitment to partnership working and share in our vision of 'A Quality Home for All'.

In order to achieve this, we have advocate for policy change needed for everyone to live in a good quality, sustainable and affordable home. Our key [Housing Solutions](#) set out how we think this can be achieved.

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Introduction

The Housing Forum welcomes the Older People's Housing Taskforce's call for evidence. We are a cross-sector membership organisation for the housing and construction sector with a focus on 'A Quality Home For All'

Older people's housing has been a significant focus for us and our members, most notably via our recent publication:

- [Older and Wiser: A practical guide for developing, commissioning and operating age-friendly homes](#) (The Housing Forum, 2021)

We have also run several events on topics related to older people and their housing, with Insight Reports produced for each:

- [Later Living: Insight Report from seminar](#) (The Housing Forum, 2023)
- [Older and Wiser: Highlights of the launch webinar](#) (The Housing Forum, 2021)
- [Improving the Accessibility of new homes](#) (The Housing Forum and Longhurst Group, 2022)

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Response to questions

Workstream 1. People

This workstream is focused on understanding what people want, what they prefer, and what concerns they might have about their housing, now or in the future. This includes older people (particularly those of lower or middle income), those approaching older age, and their families and carers.

The Taskforce want to understand how this might differ - and what additional barriers might exist - on the basis of (for example):

- financial means
- gender
- race
- religion or belief
- sexual orientation
- those living with dementia
- those in rural communities

They want to generate recommendations for how people can be supported to understand the full range of choices available to them, and are empowered to make those choices.

Q1. What are the most important issues the taskforce should seek to address? (maximum 250 words)

Older people are a highly diverse group, and most older people have housing needs which are similar to other age groups and live in mainstream housing. It is highly likely to remain the case that the large majority of older people will continue to choose to remain in the mainstream homes they love.

In looking at older people's housing it is therefore helpful to focus on housing built specifically for older people or housing that meets needs associated with aging, but to recognise that this specialist housing will only ever house a minority of older people at any one time.

As well as looking at difference by income or demographics, it is also important to consider different preferences. Key factors to consider are:

- People look for properties in specific locations near to family and transport links.
- Most people prefer bungalows and there is a lack of these in more built up areas. Flats are less popular because of a perceived lack of space and noise.
- Mobility and illness were the biggest factor for choosing to move into more suitable accommodation, with many people considering a move until they were met with a crisis.

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- A lack of knowledge about the options is a barrier to moving. This is especially likely to be the case for older people who fear they may be in a minority and have different needs or preferences from other older people.
- Many people are nervous about organising a move. A ‘handholding’ and handyman service can help here.

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**Q2. Do you have specific recommendations for the taskforce to consider?
(maximum 250 words)**

- Examine the latest census data in order to establish the demographics and use wider market factors to understand demand for older people’s housing in terms of tenure, location and size of the market. Make use of the [SHOP tool by Housing Lin](#):
- Include a focus on attracting wealthier households who are under-occupying larger family homes into more suitable accommodation, also freeing up larger homes for families.
- Focus on specialist housing for older people, but within an understanding of the wider housing system.
- Include a diversity of products, locations, prices and tenure models are to meet diverse needs. Many older people want to remain in the area where they are already living, so a variety of locations is needed.
- Consider government subsidised shared ownership schemes to make quality retirement housing more accessible for all older people not just the wealthier.
- Include a focus on more integrated retirement communities which may help provide for people from ethnic minorities with a culture of intergenerational housing.
- Ensure that providers appeal to older people from ethnic minorities on issues such as food options and locations in areas close to family, existing communities and places of worship.
- Consider how we can reach a mass audience to provide more information and accelerate a shift in the perceptions of older people towards retirement housing.
- Consider greater regulation in the sector to enhance consumer confidence.

Workstream 2. Products

This workstream is examining what ‘good’ looks like in dedicated older people’s housing and how we can make this more widely available - particularly for people of lower or middle income.

This includes the:

- type of housing
- design quality
- fabric of the home

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It also includes the use of smart technology to aid independent living (whether in specialised or mainstream housing).

The workstream is also examining how we improve consumer confidence with the tenure models they need (at a range of affordability levels).

Q3. What are the most important issues the taskforce should seek to address? (maximum 250 words)

Tenure is critical – there has been a big growth in owner-occupation in older age groups in recent decades and most look to remain in owner-occupation if and when they move to specialist older people’s housing.

The one exception here is older people in small houses, such as ‘two up two down’ terraced housing who need to move to single-storey living or housing that meets other age-related needs but are unable to afford suitable open market housing. Shared ownership can be a useful tenure option here.

The lack of adaptability is a key reason why some of the older sheltered housing in the country has had to be demolished over the last 20-30 years, as it failed to meet modern expectations over things such as private bathrooms or accessibility. There remains an issue with low-demand sheltered housing in need of remodelling or demolition.

A key change over recent years has been for older people with higher levels of independence to remain in mainstream housing, and for sheltered or specialist housing to be catering for people with a wider range of mobility and health issues. This trend may well continue as the population ages, meaning that older people’s housing must meet both current needs, and be adaptable to meet higher levels of needs in the future.

Older people’s housing does not always need to be segregated for older people alone. Younger people with disabilities may have some similar needs, and there are examples of successful mixed age communities.

Q4. Do you have specific recommendations for the taskforce to consider? (maximum 250 words)

- Consider a range of financial models for older people’s housing – catering for a range of incomes and existing equity, Explore the potential of new leasehold models in order to facilitate a more flexible model of support and easier sales of leasehold properties for older people, as outlined in [Leasehold Plus The next step for home ownership in IRCs -Trowers & Hamlins](#) including an Event Fees code of practice.
- Examine the numbers, situation and options for people who are still in private rented housing as they reach old age. This is a fast-growing group from a low base, and housing options for them are not well developed.
- Examine the welfare regime for supporting older people who remain in the private rented sector post-retirement. Support for housing costs are paid via Housing Benefit for pensioners, and capped at Local Housing Allowance rates. These have been frozen for the last three years, meaning that they are

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no longer sufficient to cover 95% of rents. This is likely to affect many lower income older people, who will find their pensions insufficient to afford the top up to their rent that is required, creating a risk of poverty, evictions and homelessness.

- Look to 'design through the eyes of the customers', involving older people in the design of housing targeting people like them.
- Create 'Change champions' in the older persons housing sphere. Documentaries or influencers can help to champion the lifestyle of living in older person housing as a positive lifestyle choice.

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Workstream 3. Places

This workstream is examining how to bring together the levers and partners in local systems to make change happen at the local level. This includes:

- how to open up investment to increase the volume and diversity of housing options for older people of lower and middle income
- consideration of wider market conditions that impact investment in housing - for example planning rules and local factors.

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Q5. What are the most important issues the taskforce should seek to address? (maximum 250 words)

Key factors that make a good place are accessible green spaces and well-maintained walkways; accessible goods, services, amenities (WCs particularly) and leisure facilities; accessible healthcare provision; accessible public transport; the opportunity to play a social role in the local community; a pedestrian and cycle-friendly public realm, which encourages people to walk, cycle and stay fit and healthy on non-polluted streets; and the opportunity to be involved in local decision making.

Regeneration projects have potential to create suitable housing for older people within urban areas – for instance Peabody's St Johns Hill scheme has been popular with both existing Wandsworth residents and those looking to move to the area. High street developments can provide accessible locations help regenerate high streets. A trend in recent years has been to develop more rural campus-style developments, with their own facilities such as cafes, and gyms and links. To make these developments commercially viable requires scale.

The lie of the land is important – a gradient of 1 in 20 or less is better suited to older people.

Partnerships between housing associations, local authorities, housebuilders and health and social care services can be critical to creating housing for older people. Arrangements for who will provide and pay for care and support needs need to be considered in advance, with flexibility built in to meet changing needs.

Planning class determinations can determine projects' viability and there is a lack of clarity over which class older people's housing belongs in.

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**Q6. Do you have specific recommendations for the taskforce to consider?
(maximum 250 words)**

- Consider guidance and clarity around for local authorities around planning use class distinctions. A lot of modern schemes fall somewhere between Class C3 (Residential) and C2 (Residential Institutions) and the difference can be critical in gaining planning permission and ensuring financial viability – this is because Class C3 developments are obliged to provide Affordable Housing under S106 agreements and Class C2 are not.
- Ensure that the changes proposed in the Levelling Up and Regeneration Bill, including the proposed Infrastructure Levy take account of the needs for older people's housing and give clarity about the requirements for payments sought from different types of older people's housing.
- Ensure changes proposed in the Levelling Up and Regeneration Bill require every Local Plan to make an allocation specifically for retirement housing to guarantee delivery of retirement living schemes – a key issue for providers is the lack of land supply given the competition with housebuilders building for the wider market.
- Focus on social care interface and how the government can support this.
- Do come along to our second Spotlight event on Later Living on 1 December. Details here: [Spotlight No 6 | 2023: Later living 2 : The Housing Forum](#)

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Supporting research and evidence

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- [Leasehold Plus The next step for home ownership in IRCs](#) (Trowers and Hamlins, 2023)
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