

Introduction

CIH welcomes this opportunity to provide comments about the key issues facing older people in their housing options, and the challenges for providers who aim to develop homes to support them to live independently and well in communities. We look forward to further engagement with the task force and would be pleased to provide more detail and information – our comments and recommendations below should this be helpful.

People

What are the most important issues the taskforce should seek to address?

In the next five years, the [population](#) in all English regions will increase, with a higher proportion being people aged 65+. It is [projected](#) that 3.1 million people in the UK will be 85+ by 2045 – 4.3 percent of population. This increases the risk of ill health; by 2050, an [estimated](#) 1.6 million over 65 will be living with dementia.

It also increases the likelihood of living alone; in 2021, 30.1 per cent of over 65s [lived alone](#). A growing number are ageing without children - estimated to be two million over 65 by 2030 - and are [25 per cent](#) more likely to go into residential care, with lower care needs. There is growing [awareness](#) of the implications and costs of loneliness. Specialist housing can help to support/ create connected communities, with clear benefits for older people as well as health and care services. Yet [research](#) has shown there is still confusion about the specialist housing offer.

Most live and want to remain in mainstream housing, but it must be fit for purpose, with access to funding and services to adapt existing homes, and higher accessibility standards across new homes (see Place: issues)

We lack national and local strategies to address these needs, to provide housing choices and support to help people live and age safely and as independently as possible, from more accessible mainstream housing, help to repair and adapt homes, to specialist housing with care on site, within/ close to communities where they live and have networks of support.

This all contributes to people's lack of awareness of the housing options available as they age.

Do you have specific recommendations for the taskforce to consider?

Government should develop a national older people's housing strategy, demonstrating what a continuum of good housing options should include, covering new and existing housing, specialist and care ready housing, supporting the social care white paper aim to 'make every decision about care, a decision about housing', and establishing a framework for local strategies.

Government should enable all older people to access practical, affordable housing repair and adaptation services (such as the [Good Homes Hub](#) model). This should include more home improvement agencies and handyperson services for older people across all tenures. Research should be conducted to map out current levels of access, and measures taken to extend access across all local areas.

We welcome the focus on cooperation to deliver adaptations in social housing, introduced through the Regulator of Social Housing's new consumer standards. Government should look at the levers available to it to ensure a similar proactive approach to adaptations across the private rented sector (through stronger measures in the Health and Housing Safety Rating System and/or its Decent Homes Standard review), and support for those in home ownership to be aware of and able to access support for adaptations in a timely way.

Government should review the means test and upper limit for Disabled Facilities Grants and examine DFG funding allocation.

Adapted housing registers are often only in localities and / or limited to social housing. Research into how registers could be sustained and widened across areas and tenures would help older and disabled people to access the greatest possible choice of housing for independent living.

Products

What are the most important issues the taskforce should seek to address?

We need a range of accessible and adaptable housing choices (size, type, tenure) to enable people to age safely within their communities.

Over 90 per cent of older people live and want to remain in mainstream housing, so it must be fit for purpose. We need action from government to implement its commitment to raising accessibility standards in all new homes to M4(2). There should also be a firm commitment to increase the supply of fully accessible M4(3) properties, as this has [demonstrable](#) benefits for people and the public purse.

Specialist housing is a valuable option, but it requires a significant step up in delivery. Currently only approximately 7,000 new properties are delivered each year against a potential requirement for more than 50,000. The lack of supply across local areas; the relative immaturity of a comprehensive specialist market; and [lack of choice](#), all contribute to a continued lack of consumer understanding of the options.

Shared ownership has significant potential to make specialist housing an affordable option for many. A robust regulatory framework; consistency in marketing terms; transparency over the offer, costs and fees, would all help to increase understanding and confidence amongst older people and the wider public.

Older people need access to information and advice on housing choices - on access to repairs and adaptations or on the availability of housing with support - both of which can support people to remain in their own home.

Technologies have huge potential to keep people safe at homeⁱ and provide a means to connect support, care and health services to wrap around the housing offer to maintain people's wellbeing but information on this is lacking.

Do you have specific recommendations for the taskforce to consider?

Develop a robust regulatory framework for specialist housing that sets clear standards and strengthens consumer protection to increase awareness of and confidence in the product.

Work with the sector to address barriers and issues with shared ownership as a model for affordable specialist housing, building on the recommendations made by the APPG on housing and care for older people in its [SO HAPPI report](#).

We note the work of ARCO to establish a consumer code to which all of its members subscribe to ensure clear and transparent information for applicants which could provide a useful basis for further development around a shared ownership model, for example.

Government should stimulate a greater range of financial products for homeowners and landlords to invest in improving, maintaining and adapting homes. Examples exist such as the [London Rebuilding Society](#); government should work with investment bodies and high street lenders to do more to expand this across wider income ranges of older households.

Government should encourage the development of information and advice services, to support people to make informed choices about their housing, support and care options; these should be available across the country, building on previous collaborative approaches developed with [First Stop](#).

Build on the recommendations of the recommendations of the [TAPPI](#) inquiry report to increase access to technological solutions across local authorities, connecting with local health and care support.

Place

What are the most important issues the taskforce should seek to address?

As identified in *People: issues* above, we have an ageing population, with an increase in people living with long term health conditions, and many more living alone, often without immediate family support. Decent, accessible housing, with access to appropriate support,

is fundamental to help people live and age safely and as independently as possible, connected within local communities.

However, only [23.3 per cent](#) of local planning authorities (LPAs) have adequate plans in place to address this. In addition, only 31.5 per cent of new homes to be [built](#) in England (2020-30) will meet any accessibility standards.

[Viability](#) for housing with care schemes, particularly for homeownership, is challenging in many parts of the country, particularly parts of the Midlands and Northern regions, due to low equity in people's existing homes. This limits people's options to move to more suitable housing that would support wellbeing and independence.

The combined lack of focus in local plans and uncertainty in the planning process contributes to the limited engagement of volume builders in the specialist housing field.

At the same time, older people are more likely to live in existing housing in poor condition and accessibility. It is [estimated](#) that close to half of the 4.1 million homes in England that are non-decent are occupied by people over 55. Where these are home owners, many cannot afford to do the work required (up to 50 per cent in a recent [survey](#)) and lack independent advice and support to tackle the improvements needed.

Do you have specific recommendations for the taskforce to consider?

Echoing the need for a national older people's housing strategy, LPAs should be required to develop local older people's housing strategies that map out existing services, and identify housing needs, aligned with health and social care strategies, to steer what housing is required in its area, and what services are necessary to support people within their existing homes. Develop partnership working with health and care, social and private partners to deliver these.

Strengthen the direction in the NPPF on older people's housing, with the expectation that LPAs will:

- take account of the local ageing population in housing needs assessments
- link with health and care strategies
- identify potential areas for appropriate specialist development
- provide certainty at the earliest stages of planning obligations for specialist housing.

Bring in necessary measures to ensure all new housing is built to Part M 4 (2) without delay and require LPAs to identify and meet local need for fully wheelchair accessible homes.

Consider increasing Homes England's funding into specialist housing for older people in addition to current aim for 10 per cent of funding for supported housing, to be targeted where there are viability challenges (e.g. for low cost home ownership models in midlands and north).

Local plans should set out clear and aspirational standards for specialist housing with HAPPI standards as the guide.

As part of the development of and public consultation on local plans and older peoples housing strategies, LPAs should ensure they are involving older people as key target audience.

About CIH

The Chartered Institute of Housing (CIH) is the independent voice for housing and the home of professional standards. Our goal is simple – to provide housing professionals and their organisations with the advice, support, and knowledge they need. CIH is a registered charity and not-for-profit organisation. This means that the money we make is put back into the organisation and funds the activities we carry out to support the housing sector. We have a diverse membership of people who work in both the public and private sectors, in twenty countries on five continents across the world.

Further information is available at: www.cih.org

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