

#PlanForHousing

Secure homes for older people

We are calling for a national strategy that ensures everyone has a secure and affordable home, one that meets their needs and wants as they get older. This must include specific targets and ringfenced, flexible, long-term revenue and capital funding.

Key messages

England is facing an acute shortage of housing for older people. This is set against a rising ageing population. By 2035, the number of people over 60 in England will be 29% of the entire population. The demand for good quality, adaptable housing for older people will be heightened by spiralling costs in the private rented sector, an increase of people with age-related disabilities and a desire to downsize.

Yet the supply of affordable older person's housing declined over the five years up to 2021 (261,000 down from 268,000 in 2017). We need 38,000 new rented homes for older people a year (of which 21,000 should be social rent and a third should be extra care or sheltered housing).

There is an urgent need to provide older people's housing for everyone who needs it. These homes must be flexible and adaptable to meet resident's future needs. Without an overarching strategy for meeting the housing needs of older people, backed up by adequate investment, there will be unsustainable strain on the housing market and health services.

The government should have a clear strategy that:

- Meets the housing needs of an ageing population.
- Introduces a monitored target for housing for older people.
- Ensures adequate grant rates to support land and building costs.
- Ring-fences funding for older people's housing.
- Provides comprehensive, flexible and sustained funding with long-term assurances for revenue, including capital funding.
- Publishes clear guidance to support planning for housing for older people, as part of a wider objective assessment of need.



Meeting the needs and wants of our ageing population

Housing associations provide affordable specialist and general needs housing with appropriate support. This helps to alleviate demand, providing homes that are age-appropriate, accessible, dementia-friendly, with onsite care where needed.

Having the right provision of older person's housing creates improved health and wellbeing outcomes and social and economic benefits. This includes reducing residents' need for hospital or residential care, decreasing re-admission rates and lessening stress on the NHS.

Across England, around £513m per year is spent by the NHS on first year treatment for those aged 55 and over who live in the poorest quality homes. If every one of these people were housed in appropriate specialist housing, this would save the NHS around £3,000 per person annually.

With the appropriate funding and planning systems in place, housing associations can address the shortage of housing for older people. This will positively impact both society and the public purse.

Planning and building for older people

Despite its benefits, older people's housing is hard to develop because of:

- Planning complexity.
- Lack of sufficient data and coordination between local authorities.
- Low grant rates and lack of long-term assurances from commissioners.
- Prohibitive land and build costs.

To address increasing needs for an ageing population, the development of housing for older people must be based principally on local need.

Investment must be sufficiently comprehensive, flexible and sustained. This allows all parties to have the confidence to plan for development.

- Housing associations provide 75% of supported housing, including sheltered and extra care housing, in England.
- They own 262,222 homes for older people (with support) and provide 14,348 care home places.
- The number of households headed by someone over 65 will treble by 2040.
- The number of private renters over 65 will double by 2046.
- By 2060, the benefit bill for older people will be £16bn.
- Half of England's non-decent homes are occupied by someone over 55 and only 9% of housing stock meets minimum accessibility standards.