

# *National Strategy for Housing in an Ageing Society*

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*A pre-strategy document seeking your views*



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# 1 Introduction

We are seeking your views on where our National Strategy for Housing in an Ageing Society should focus, for you and your organisations. Although, this document is tailored to those working in housing, we welcome views from any interested organisation or individual.

We plan for our Strategy to cover the full range of housing where older people live: across tenures, in mainstream and specialist housing, in new and existing communities and it will also include housing services e.g. care and support. Publishing a Strategy was a Government commitment outlined in the Social Exclusion Unit report 'A Sure Start to Later Life: Ending Inequalities for Older People'.<sup>1</sup>

We believe that the Strategy should generate public debate, to move towards a consensus on long-term decisions about housing in an ageing population. As with other major debates such as climate change and pensions, this is an issue at the heart of the sustainability agenda, and we need to make decisions now about what we want for our future selves. This debate will also aim to make people realise that housing in an ageing society can be positive and offers significant opportunities as well as challenges.

We think that the scale of demographic change will mean that current housing and service levels are not sustainable for the future. Part of how we address this will be empowering older people to contribute more and be active in later life. We need to stimulate innovation in services and housing to provide ways to rise to new challenges and more housing approaches that prevent health and care crises. We hope that the Strategy will promote aspirational and positive approaches, but not lose sight of what is really possible. Older people's housing can contribute to a wide range of agendas, from increasing housing supply, to improving health and to reducing carbon emissions. We look forward to establishing how far we can go with this challenging agenda and then implement it with your expert help. The Strategy will only work if we all feel we can sign up to a common approach and work together.

## Seeking your views

This document invites you to contribute your views on the following questions:

- What should the vision be for the National Strategy?
- Have we got the priorities right?
- Is anything missing?
- How can government take action in the short and long term?
- Is there anything we haven't covered that you would like to tell us about?

<sup>1</sup> 'A Sure Start to Later Life' can be downloaded at [www.archive.cabinetoffice.gov.uk/seu/](http://www.archive.cabinetoffice.gov.uk/seu/)

## 2 The vision for the national strategy

All older people will have housing that supports them to live happy, healthy, active and independent lives in welcoming communities. We will set a new direction of travel with new housing, neighbourhoods and communities which are inclusive, attractive and sustainable for an ageing population. Older people's housing options will be planned, integrated and sustained as part of the mainstream. Existing housing stock will be improved to enhance housing quality and promote good health. Where services are needed they will be personal, progressive, high quality and joined-up. They will provide choice and will be empowering. Where inequalities persist, there will be the means to ensure that decent standards of housing and services are targeted on those in greatest need, rather than those who shout loudest.

**QUESTION: What should the vision be for the national strategy?**

## 3 What we know about housing and ageing

30 per cent of households are headed by an older person. Over 60 per cent of over-85s live alone, and older people living alone account for a quarter of total projected year on year household growth currently. In the future there will be many more older people requiring appropriate housing and services. For example, there will be 85 per cent more people over 85 by 2031. The ageing population is often more pronounced in rural areas. In the most rural local authority districts almost half of residents will be aged 50 and over by 2028.

The vast majority of older people will always live in mainstream housing. Just under three quarters of people aged 90 and over were living in private households in 2001. However, older people are much more likely to live in poor housing: a third of older people live in non-decent housing, with the worst conditions in the private rented sector. Thermal comfort is a major problem: in the winter of 2005/06 there were 20,200 more deaths among those aged 75 and over compared to levels in the non-winter period. Older people are also more at risk of dying in a fire; and one older person dies every 5 hours because of a fall.

Our ageing society offers both challenges and opportunities. Pensioner poverty has fallen over the past decade, from 26 per cent in 1995/96 to 20 per cent in 2003/04. 78 per cent of older householders own their own home. Over 65s hold £460 billion un-mortgaged equity in their homes, with nearly half expecting to access equity in their property. Collectively, people over 50 account for 40 per cent of consumer spending; they have 60 per cent of total savings and possess almost an 80 per cent share of UK wealth.

## 4 What aims and outcomes should we have for the strategy?

For the Strategy to be effective we believe it must have objectives which focus on the key issues. There must be aims that people can understand and relate to as professionals and as people growing older. Please tell us where you agree and disagree, so we can try to get it right. We hope that this will allow us to set clear, measurable aims and objectives to guide our work.

**To improve quality of life for all older people** now and in the future, through:

- **Housing that meets basic standards** – Reduce the percentage not satisfied with housing or increase the percentage who say housing meets their needs. Increase the number of inclusive, mainstream and specialist housing appropriate for older people in areas of under-supply. Reduce the percentage of older people living in non-decent homes to the national average.
- **Better health** – Reduce morbidity and mortality. Reduce the number of preventable deaths of older people, including ‘excess winter deaths’ and fire deaths. Increase healthy life expectancy.
- **Greater independence** – Increase percentage and numbers of people over 80 living safely in own homes. Increase number of older people supported to live in own homes.
- **Sustainability** – Increase percentage of houses meeting Lifetime Homes Standards. Reduce percentage of older people in housing failing decent homes thermal standards.
- **Preventing crisis** – Increase the number of people receiving preventative Home Improvement Agency services. Increase the percentage of people in adapted homes where they require adaptation.
- **Reducing inequalities and promoting culture of age equality** – Close the percentage gap between older and younger people in non-decent homes.
- **Stronger communities** – Increase the percentage level of trust. Reduce percentage not satisfied with their community. Increase community participation and involvement.
- **Better use of housing resources** – Increase the numbers of inclusive houses built. Increase the numbers taking up equity release products.

**QUESTIONS:**    **Have we got the priorities right?**  
                          **Is anything missing?**

## 5 Priority areas for action in the strategy

**Setting a new direction of travel** by giving leadership on planning, designing and building new housing and new communities, including growth areas, such as Thames Gateway; and by encouraging innovation and new models of inclusive mainstream and specialist housing.

**Making the most of existing housing** in both the public and private sector and across the full spectrum of mainstream and specialist provision, including sheltered housing and residential and nursing care homes. We want to ensure that existing housing meets decent standards and is suitable for the person who lives there. This will require private investment and development of new options such as equity release.

**Meeting individual needs** through enabling independence, choice and control at home, supported by coherent preventative services, including information, advice and advocacy, Home Improvement Agencies, Supporting People and housing options services. We want to promote a range of innovative service models such as LinkAge Plus and Individual Budgets. We also want to ensure housing services meet the needs of diverse communities including those in rural areas, and in black and minority ethnic communities, and those from the most excluded groups such as homeless people.

**QUESTIONS:    How can government take action in the short and long term?**  
**Is there anything we haven't covered that you would like to tell us about?**

## 6 The next steps

We are continuing to work with stakeholder groups in a range of settings, and in particular with the Strategy advisory group, the Housing and Older People Development Group (HOPDEV). We plan to publish the Strategy in the Summer.

Please either e-mail your responses **before 11th June 2007** to the team at:  
**[ageingstrategy@communities.gsi.gov.uk](mailto:ageingstrategy@communities.gsi.gov.uk)**

or post to:

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Many thanks for taking the time to help us with this.