

# **“Homes for Older Britons”**

Tony Watts OBE

**“Homes for Older Britons**

**... or for everyone?”**

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## **Tony Watts OBE**

Chair, South West Forum on Ageing

Member, Age Action Alliance Partnership Dev't Group

SW Housing Champion for Older People

Co-chair South West Age Action Alliance

Member, SW Digital Healthcare Cluster

Member, "Smart Hamlets" working group

Writer on later life issues, property & technology

# **Older People's Housing Champions Network**

Why housing matters  
to older people...

*...and why it should matter to everyone else as well!*

# **Our mission:**

To make decent, safe, warm housing for older people, together with REAL CHOICE in how and where they live their lives, a national priority.

# **The challenge:**

A rapidly ageing population

A buckling healthcare system

Salami slicing of public services

Hospital discharges being delayed

One third of OP in fear of fuel poverty

# **The opportunity:**

To make older people's housing part  
of the solution

# Fury as finance watchdog says elderly should downsize to solve housing crisis

BRITAIN'S pensioners seeing out their twilight years in beloved family homes have effectively been branded selfish and a social problem by the UK's financial regulator.

By **LANA CLEMENTS**

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## **It's time to sell up your home OAPs told: Anger as financial watchdog tells elderly to downsize to tackle housing shortage**

- **Financial watchdog tells the elderly to downsize to tackle housing shortage**
- **'Ministers should tackle problem of OAPs living in homes too big for them'**
- **Financial Conduct Authority said Britain had real issue with last-time buyer**
- **But senior official's comments were described as 'insulting' and 'unhelpful'**

By [LOUISE ECCLES](#) and [ROSIE TAYLOR](#) FOR THE DAILY MAIL

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# **The current situation:**

Independent living is THE priority as the population ages.

But is housing yet being considered the “third leg” to be integrated along with health and social care?

## **We believe that:**

- Housing is often ignored in discussions about health and care... yet it is **THE KEY** to independent living.
- It enables wellbeing. It saves lives. It saves money

# New housing

- Housing agenda being driven by housebuilders
- While planners prioritise social housing
  - Silo thinking at every level

## Some facts...

- Total number of ALL new homes completed in 2013: 109,370 145,000 in 2014
- 65+ population growth of 270,000 per year.
- Total population growing by 400,000 a year

## However...

- 90% of older people live in “ordinary housing”

This isn't going to change  
any time soon...

# So let's improve what we have

- Poor housing = poor health
- There are now more low-income homeowners than low-income tenants and a million vulnerable older homeowners live in “non-decent homes”.

# However, where is the money...

- Most people want to remain in their own homes...but biggest worries: cold, repair bills, cost of adaptations

Many people are property rich and cash poor – and current routes to releasing much-needed funds while staying in their own home (eg equity release) are potentially very expensive.



# What older people think... 1

Need to consider housing needs at different stages of our lives – not at the moment of crisis

We need to think earlier, plan ahead and stay (where possible) in our communities

# What older people think... 2

- Too much focus on housing as a capital resource – keeps people in their homes.
- Do we really want to buy late in life when our care needs may change?
- More flexible ways to release money need to be made available... and from trusted sources

# What older people think... 3

Inclusive design is good for everyone –  
not just older people.

Lifetime homes are one obvious way to  
plan for the future – why is this being  
made a “nice to have”?

## **What older people think... 4**

Housing aren't just about bricks and mortar – but communities. We need to design communities, places, not just new houses

# **What older people think... 5**

Housing is a major determinant of health – and thus should be considered alongside health and social care, to avoid silo thinking

## **What older people think... 6**

We don't want to live in shoeboxes...  
we need two bedrooms, we may  
want access to a garden and we often  
want to keep our pets

# What older people think... 7

To keep us independent in our own homes, save on falls and hospital admissions (and so save costs within the system) grants and adaptations are vital... are these becoming less available?

## **What older people think... 8**

“Overheating” is a common complaint – through highly insulated homes with limited ventilation



# **What older people think... 9**

Many local authority/ housing association schemes make empty places available to other vulnerable parts of the community

# **What older people think... 10**

Let's make downsizing more  
aspirational

# What I think...

- 1 Let's reframe downsizing as "rightsizing"
- 2 Let's think building communities, not just houses: the "Smart Hamlet" approach
- 3 Let's harness technology to provide part of care solution

# What needs to happen 1

- New homes built to meet needs and aspirations
- Choice to rent privately as well as buy/part own
  - Quality available to all
  - Homes integrated into local communities

## What needs to happen 2

- Local older people should have a say
- Built to be healthy, low running costs
- Recognition needed that every time an older person moves into dedicated property, it frees up a family home
  - So prioritise and incentivise

## **What needs to happen 3**

- And build every new home to lifetime standards

# What needs to happen 4

- Get housing on the health and care agenda
- Focus efforts on older people living in homes that are not adapted / unhealthy / unsafe / poorly insulated / badly heated.
- Invest to save – every year, NHS spends £600m treating people because of poor housing

# What could the future look like...?

...if we asked older people what THEY want locally?

- Co-designed accommodation to ensure demand
  - Not just retirement blocks / villages, but bungalows / homes integrated into communities – “smart hamlets” – to provide co-support
- A healthier, happier older population that puts less strain on the health and social care systems



# The vision?

Homes for older people that are integrated into communities, designed for an ageing society and aspirational: “right sizing” not downsizing

**Over to you...**

@tonywattswriter