

The Future of Older People's Housing: How do we develop the housing needed?

18 March 2025 Webinar



Agenda

- Introductions from Campbell Tickell, Abbeyfield Living Society and Charity Bank
- Part 1 Supply: How can we increase the supply and number of providers engaged in the delivery of new affordable older persons housing and protect existing stock?
- Part 2 Partners for delivery: How can we engage the Government and other stakeholders most effectively to deliver what is needed?
- Part 3 The next steps: What levers can jump start the delivery process?
- Close



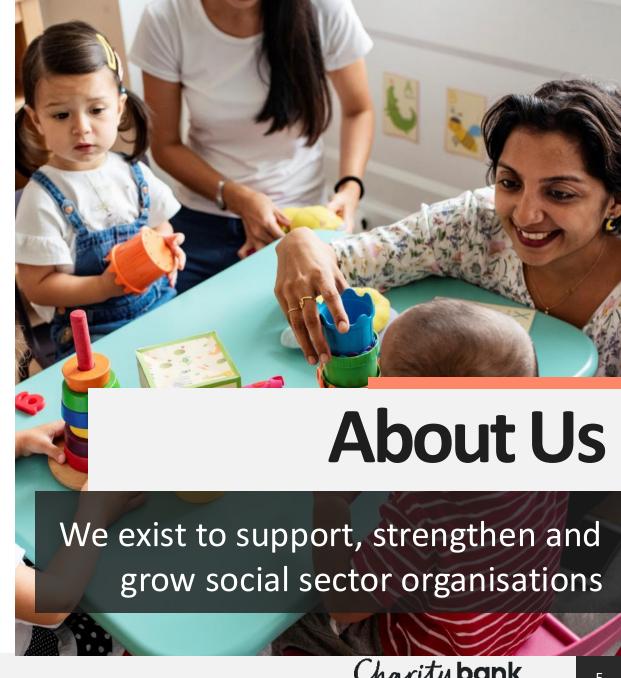
Guidelines

- We will be **recording the webinar and it will be made available soon** after the event along with a PDF of the slide pack.
- You can enable 'captions' for yourself if you would like to follow with subtitles The chat function is turned off.
- Please use the Q&A function and we will monitor as we go along: You are able to 'like' /upvote someone else's question, which will indicate to us if it's a popular question. You are also able to comment on someone's questions.
- Participants should be on mute and there is no video function for attendees, however you should be able to see all of us.
- We will do our best to answer all your questions, but this may not be possible within the time limit.
- At the end, please take a few minutes to complete the feedback survey





- The loans and savings bank for charities, social enterprises and people who want to make the world a better place
- Our vision is for a society that fosters vibrant communities and a healthy planet, giving every individual the opportunity to thrive
- Over 1,100 loans made for over £400 million since our inception
- 100% owned by charities and social purpose investors



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Lawrence Sheriff Almshouses

"We needed a loan to completely remodel our almshouse properties, including fitting them with solar panels, new kitchens, wet rooms, central heating, double glazing and better insulation."

"Charity Bank understand their customer base and what almshouses are about, which helps. You wouldn't usually get someone of Carolyn's level coming out to meet you. With Charity Bank, you can actually have that relationship and talk to people properly."

Jerry Roodhouse, Trustee



Abbeyfield South Downs

"Charity Bank proved itself to be head and shoulders above the rest from the very first meeting. The expertise of our regional manager, Adam Ruffinato, was immediately clear and he offered us invaluable guidance on the spot. Ever since, he has continued to be incredibly helpful and supportive, always talking sense and doing what he can to make things easier for us."

"Not only did Charity Bank put up the initial loan, and not only were they fantastic to deal with, they also went off and found the rest of the money we needed. Charity Bank absolutely saved the day."

Nolan Taylor, Chief Executive



Sutton Housing Society

"Charity Bank is different to other banks. It doesn't feel like they're the lender and we're the borrower; it feels like we're in this together. It's a collaborative relationship, and they're very supportive."

"Genuinely, if we could borrow all the money we needed from Charity Bank, we wouldn't talk to other lenders."

"It's not about numbers on a spreadsheet; it's about genuinely changing people's lives. And that's why it's so great to work with Charity Bank, because they believe that too."

Robin Roberts, Chief Executive









Abbeyfield Buckland Monachorum

"We needed to have the loan approved before we could get the Homes England grant approved. We wanted to move quickly, as the fear was the quote we had for our preferred contractor would soon go up, due to wage rises, inflation and so on. Charity Bank was very responsive, which meant that we could tell Homes England, 'Yes, we've got the loan funding agreed.' By the end of January, we knew we had all our funding in place and by March, we had circa £480k of the grant funding in place which also helped with development cash flow."

Nicholas Maxwell, Treasurer

Norwich Housing Society

"We've acquired 14 one-bedroom retirement flats. We got a very good deal on the properties – £100,000 per flat so £1.4 million altogether. They're brand-new, fully accessible, and have solar panels, waterefficient sanitaryware and so on."

"Charity Bank's process was the smoothest and most straightforward.

"The communication is very good; they're very responsive, very proactive. And that's everyone from the Director of Lending, Carolyn Sims, through to the staff I worked with to get the loan authorised."

John Newstead, CEO

Abbeyfield The Dales

"Buying Fern House has given us greater autonomy. We're able to make decisions much quicker and have a direct relationship with our residents without being answerable to The Abbeyfield Society. I see the loan as a springboard for longer term improvements and growth for Abbeyfield The Dales."

"Charity Bank aligns with our values, clearly understands the charity sector and took time to get to know us."

Philip Birkinshaw, Chief Executive



What makes Charity Bank different?



A committed partner

A social sector specialist

Patient and supportive

Loans tailored to you



Carolyn Sims

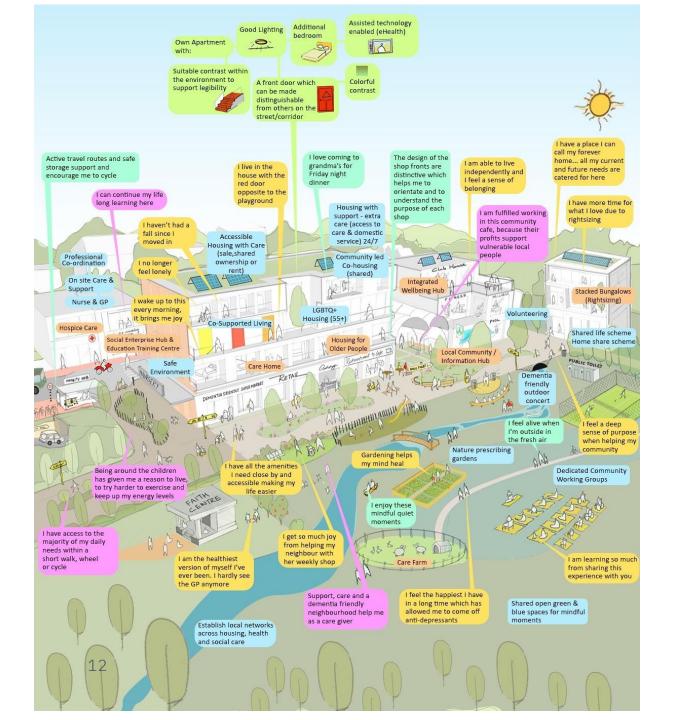
Director of Lending

T: 07795 485541

E: csims@charitybank.org

Part 1: Supply

- Professor Julienne Meyer CBE, Chair, Older Peoples Taskforce (2023-2024)
- Miranda Foster, Head of Affordable Housing Programmes and Products, Homes England
- Suzanna Young, Policy Leader, National Housing Federation
- Juliet Duke, Service Manager Older People, Extra Care and Mandy Sawyer, Head of Housing and Neighhourhood Services, Leeds City Council



Older People's Taskforce

Prof Julienne Meyer CBE, Chair of OPHTF (2023-2024)

18 March 2025

How we approached our task

Site visits (n=36), Call for evidence (n=178), Surveys (n=5), conversations (n=>100 key industry leaders), Roundtables (n=15)

Research

- Basis Social seven face-to-face focus groups adults aged 55+ living across different parts of England, and according to a range of demographic characteristics.
- Kantar Public desktop research consumer demand, affordability, stimulating supply, and uptake of various OPH models.
- Strategic Planning Research Unit analysed over 2,210 OPH planning applications (understanding of the patterns and trends in success or otherwise)

The state of older people's housing in England today



Our older population is growing and becoming more diverse.

Over 65's are 18.6% of our pop'n (up 2% points in ten years) with 8% born outside the UK.



We need an estimated 30-50,000 new later living homes *per annum* to meet this growth – but only build around 7,000 a year



Nearly 9 in 10 people aged 65-79 live in under-occupied housing, with over 50% living in homes with two or more excess bedrooms



New research by the Taskforce shows current private leasehold OPH options are unaffordable for the majority of English households aged 75 years and over.



Around 0.6% live in Housing with Care in the UK – a tenth of the proportion in more mature markets such as the USA, Australia and New Zealand.





The vast majority of over 65s - more than nine out of ten - currently live in mainstream housing – risk individual health benefits of OPH & potential to save costs due to avoidable hospital admissions.



Only 12% of older people had level access at the entrance of their building; less than half a bathroom on the entry level of their home.



Older people are unaware of the options available to them and admit to 'burying their heads' as to their future housing needs.

Recommendations

Our full report dedicates a chapter to each of the following recommendations. We set out detailed actions under each –actions for Government, the Industry and Local Systems – with the evidence and stakeholder insight underpinning them.

Standardise definitions of OPH/LLH

(Chapter 1) – Because to enable partnership working across the private and public sectors and to build public understanding of what's available, we need to be speaking the same language.

Incentivise a wide range of OPH/LLH options

(Chapter 2) – Because older people in the UK are not a homogenous group. They are highly diverse in their needs, wishes, backgrounds and identities. Meaningful choice must be available and accessible to all.

Ensure more housing is designed for later life

(Chapter 3) – Because we need to optimise the design of all forms of OPH, to improve the accessibility of new build mainstream housing, and make existing mainstream housing more suitable for older people.

Create age-friendly, dementia-inclusive, faith and culture-sensitive communities

(Chapter 4) – Because the community beyond the front door - the built environment, local infrastructure, communities and mutual support - enables people to live independently and well.

Expand OPH/LLH at scale and ensure it is affordable to live in, and viable to finance, build and operate

(Chapter 5) – Because to increase supply, we need to create greater incentives for private investment, including capital support; thereby enabling a more affordable 'low to middle affluence market'.

Strengthen planning policies

(Chapter 6) – Because **n**ational and local planning policy and practice can incentivise and accelerate the development of new specialised housing; and help shape mainstream housing and the built environment to be more age-friendly.

Establish a national information platform and local hubs

(Chapter 7) – Because for people to take up options they must first understand what they offer, what would best meet their needs, the health benefits and how to take them up. Accurate and trusted sources are vital.

Build consumer confidence

(Chapter 8) – Because to increase demand we need to build consumer trust and confidence in a range of OPH tenures; and to increase supply we need to provide regulatory clarity for investors, developers and operators. A new regulated Tenure would enable protection and incentive, if designed well.

Enhance innovation, research and professional development

(Chapter 9) – Because there are gaps in our knowledge of older people's needs and what works to meet them. A strategic approach is needed to generate and embed the greatest value from private and publicly funded research, with an increase in funding for the latter.

Create collective leadership to drive change

(Chapter 10) – Because to achieve a step change, we need to inspire and empower ambitious action, from the top of Government and outwards to communities and families. We need to fully integrate housing, health & social care at all levels of the system

Call for a **Long-term Housing Strategy for an Ageing Population**, that promotes all types of **age-friendly, dementia-inclusive**, **faith and culture-sensitive** homes/communities and calls the integration of housing, health and social care to enable its delivery. To achieve this, everyone needs to:

Think housing

Address ageing

Promote wellbeing

Create inclusive communities

The OPHT report recommended that professionals within the Health & Social Care sectors need to think housing.
Incorporate housing in broader DHSC policies

Housing and Place-making should be designed to meet the needs of a genuinely ageing population. Delivery of homes for younger families is helpful but freeing up under occupied homes would be be significantly more beneficial if more ageappropriate homes are delivered.

Housing and public realm must support both physical and mental health. Principles of activity should specifically aim to connect the community and minimise social isolation.

Foster communities that are accessible, inclusive and supportive. New settlements, urban extensions and urban mixed-use developments should foster principles of inclusivity outlined in Chapter 4 of the OPHT report.

How OPHT report fits with Government's Five Missions

- 1. Kickstart economic growth to drive growth, rebuild Britain for ageing population, support good jobs, unlock investment, and improve living standards across the country.
- 2. Make Britain a clean energy superpower through delivering clean power by 2030 and accelerating to net zero modernising old homes & building new.
- 3. Take back our streets by **halving serious violent crime** and **raising confidence in the police** and criminal justice system to its highest levels **safe, age-friendly & inclusive communities**.
- 4. Break down barriers to opportunity by **reforming our childcare and education systems**, to make sure there is no class ceiling on the ambitions of our young people new jobs in Housing, Health & Social Care.
- 5. Build an **NHS fit for the future** that is there when people need it, where everyone lives well for longer connected communities would reduce cost for NHS and need for Social Care.

Miranda Foster Head of Affordable Housing Programmes and Products Homes England



Future of Older People's Housing

How do we develop the housing needed?

18 March 2025

Suzannah Young, Policy Leader, National Housing Federation



Overview

- Political context.
- Challenges.
- Policies needed to unlock supply.





Political Context

- Plan for Change
 - 1.5 million homes
 - Planning reforms
 - Uplifted AHP
- Comprehensive Spending Review
- New AHP
- New Towns
- Devolution

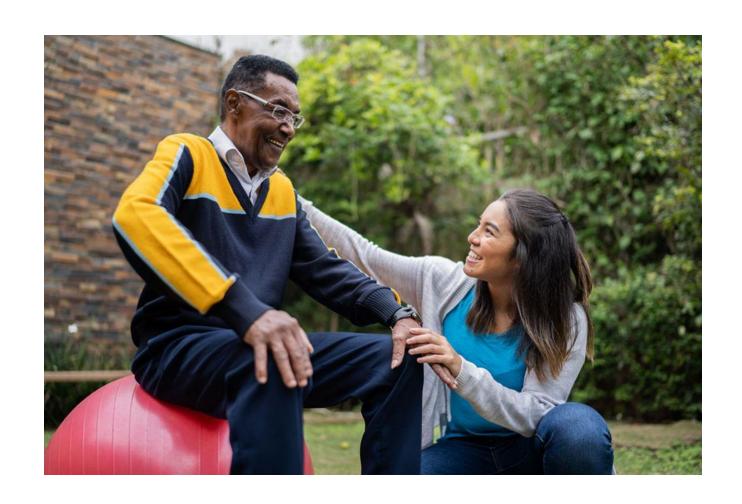






Challenges

- Financial context
- Development barriers
- Refurbishment barriers







Policies needed to unlock supply

- Older people's housing in the government's long-term housing strategy
- Planning targets
- Grant funding
- Rents





suzannah.young@housing.org.uk



Mandy Sawyer, Head of Housing and Neighhourhood Services Juliet Duke, Service Manager Older People, Extra Care **Leeds City Council**







What have we done to meet need?

- □ Housing Strategy / Age Friendly Leeds Strategy priorities
- Vision to deliver 1k extra care homes by 2028:
 - O Delivered 3 schemes via a partnership with specialist Housing Association
 - O Delivered 2 schemes in house, further scheme in development

















What have we done to meet need?

- ☐ Strategic Option Appraisal of owned 'sheltered' stock 2013
- □ Investment in remodelling schemes HRA funded 2016-2019
- □ Review of our service offer and rebranding













Leeds Strategic Housing Market Assessment 2024

- □ Age projections 2022-2040 over 65s increase by 21.7%, over 80s by 40.4%
- Need for age related specialist housing outstrips supply:
 - Currently 1585 extra care units, 2022 need for 2749 units and 2040 need for 3646 units
 - Currently 10058 retirement housing units, 2022 need for 12219, 2040 need for 16204 units
- □ 43% of 65-74 year-olds have a preference to live in sheltered housing and 18% in Extra Care housing (all tenures)
- 45% of older people planning to move would like a home with fewer bedrooms
- □ 15.3% of households need facilities on one floor
- □ 24% of those aged 85+ live in adapted homes





What are we planning next?

- We want to do more! But the conditions need to be right
- □ Awaiting details of future Affordable Housing Programme beyond 2026/27 – seeking:
 - Longer term investment plan / simplified programme
 - Focus on social rent
 - Long term rent settlement with return to rent convergence
 - Support for regeneration of existing homes
 - Resources to meet housing targets
 - Planning reform
- Defining priorities for affordable housing development
- □ Consultation on updated Leeds Local Plan in response to SHMA





Q&A

Your questions and comments





Part 2: Partners for delivery

- Bruce Moore, CEO, Housing 21
- Paul Tennant, CEO, Abbeyfield Living Society
- Christine Candlish, Acting Director of Living Plus, Places for People

How do we make the case for more specialist provision?

Bruce Moore Chief Executive - Housing 21



Ageing population

61%

increase in the number of over 65s in the UK by 2032

Britain's over 65s already outnumber its under 16s





Health

Compared to the wealthiest, the poorest women aged 50 and over are:

- 2x more likely to have Type 2 diabetes.
- 2x more likely to have respiratory illness.
- 4x more likely to have depression.

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Health

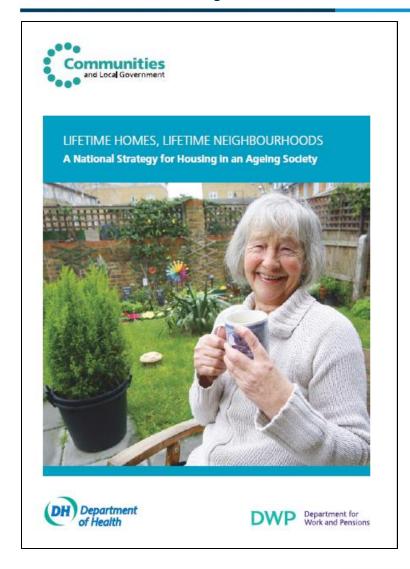
Compared to the wealthiest, the poorest men aged 50 and over are:

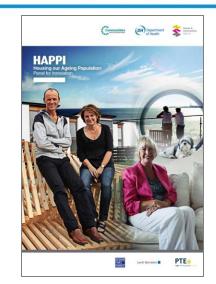
- 2x more likely to have Type 2 diabetes.
- 2x more likely to have respiratory illness.
- 5x more likely to have depression.

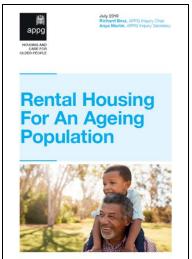
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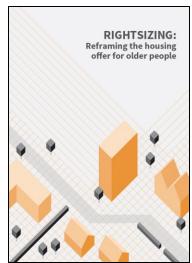
Research, plans, strategies and propositions













Creating homes we want to grow old in:

A 15-point plan from the Housing and Ageing Alliance





Spectrum of provision

MAINSTREAM HOUSING

Individual homes to buy or rent – not designated for any specific user group (though Lifetime Homes includes age-friendly features and wheelchair housing is specially designed). Personal care, support, other services and amenities available within the community.

SPECIALISED HOUSING

Groups of homes (usually flats) to buy or rent – designated for older people (typically 55+). Flexible personal care and support usually arranged or provided within the development together with shared facilities and activities. Common facilities may also be shared with the wider community.

CARE HOMES

Care homes are a residential settings where a number of older residents live, usually in single rooms. Full-time personal care and support is typically available within the development together with shared facilities, activities and catering.





Two services





Too thin and too small



Homes England position

Affordable Housing actual completions since April 2021 - Summary

Programme	Grand	Older	Supported	Total	% Older
	Total	People			People/Suported
SOAHP 16-21	35,398	4,401	764	5,165	15%
AHP 21-26	9,018	870	705	1,575	17%
Total CME	44,416	5,271	1,469	6,740	15%
% Older or Supported		78 %	22%		
Strategic Partnerships 16-21	19,023			542	3%
Strategic Partnerships 21-26	5,638			124	2%
Total Strategic Partnerships	24,661	0	0	666	3%
Grand total	69,077	5,271	1,469	7,406	11%

^{*}Based on 31 March 2024 official housing stats (published July 2024)



Housing 21 position

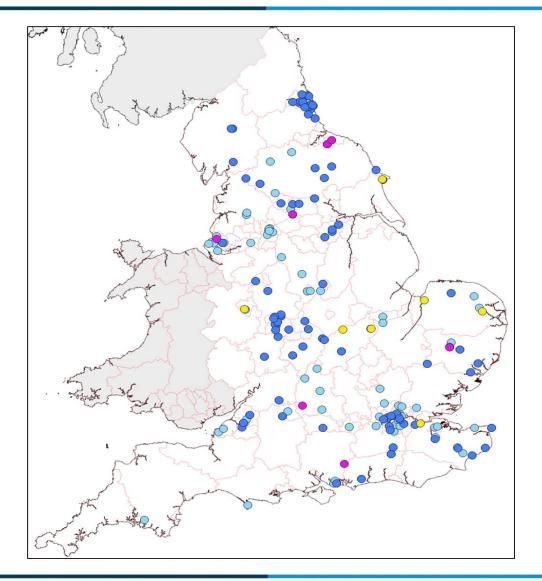
- SOAHP 986 of the 4,401 Older People CME Units 22.4%
- AHP 202 of the 870 Older People CME Units 23.2%
- 22.5% of all Older People's Provision
- Currently on site with 19 new developments (940 properties) and still maintaining a pipeline of new proposals

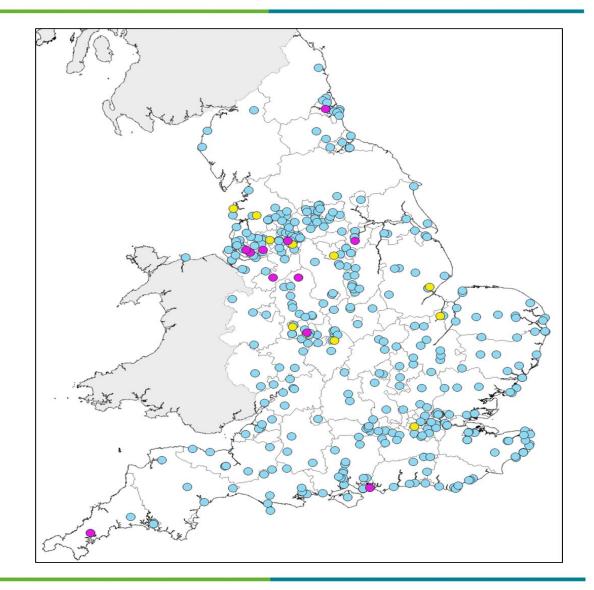
<u>Key:</u>

- SOAHP (Shared Ownership and Affordable Homes Programme) (2016-2021)
- AHP (Affordable Housing Programme 2021-2026)
- CME (Continuous Market Engagement)



Building more of both







Plenty of challenges













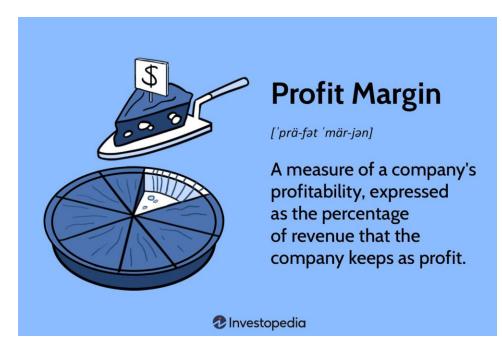
Land

Financial Viability

Affordability (for residents)

Net Zero Agenda

Recruitment





What We Need





Capital grant funding (specialist housing costs more!)





Older Persons Shared Ownership lease (not viable or suitable for mixed tenure mgt)



Care service funding (critically underfunded and at risk of being unsustainable)



Planning for future workforce (maintenance, construction and care)



A Better Option than OPSO



Making retirement living affordable:

the role of shared ownership housing for older people

January 2023







July 2019 Richard Best, APPG Inquiry Chair Anya Martin, APPG Inquiry Secretary

Rental Housing For An Ageing Population







Paul Tennant
Chief Executive Officer



Two Questions

- (i) How did ALS get to sponsor the APPG Inquiry looking into the Regeneration of Outdated Sheltered Housing?
- (ii) What impact would a 10% target for older people's housing from the 2026-31 AHP programme have on ALS and the sector if a third should be for replacing, updating and refurbishing existing forms of sheltered housing?

Context: 65+ Age Group Rising by 621k over next 5 years.



Question 1 ALS & the APPG – A Critical Issue for ALS

- Completed long-term review of all assets sustainability strategy produced
- Result was a group of non-viable sites
- Initiated extensive consultation/going concern/disposal process
- Closure a very difficult situation for all do not underestimate impact
- Inquiry to raise profile, explore solution and review process, and seek funding
- Areas of the Inquiry:
 - Regeneration of existing homes
 - Development of new homes
 - Creation of a contemporary service model



Where we are...ageing stock, sector changing

- 527,000 sheltered homes
- 124,000 age restricted
- 71% of stock affordable
- 73% pre-1990
- Built c7K pa/30 years (210,000)
- Too few and outdated
- Private > social build last 20 years
- Lost c2,000 pa/20 years (40,000)

- Sell by date of stock coming
- Challenge of Standards
- Regeneration focus by HE
- Fewer providers of homes (financial pressures...transferring, closing, demolishing, selling)
- Needs of residents changing
- Retention case is strong
- Remember the people



What we found...effective examples and insights

- Regenerate, refurbish, repurpose, dispose of homes
- Build new or redevelop next generation of homes
- Involve residents in the discussions
- Contemporary service model for Standards, expectations, branding (15), & funding
- Meet diverse needs
- Remember the people

- Opportunity to tailor culturally appropriate solutions through...
 - Diverse staff groups
 - Cultural experience of staff
 - Connections to amenities
 - Diets
 - Language & terminology
 - Support services competence
 - Celebrate cultural events
 - Social activities



Question 2 – Impact of The Pot

- £11.5bn AHP for 2021/26 for 180,000 homes (Av. £63,888 per unit)
- Average cost of development £8.6m (£129k per unit) (HLIN Design & Cost Extra Housing Report June 2020)
- 10% c£1.15bn in 26/31 Programme;
- 1/3 = £383m dedicated to refurb
- 2/3 = £766m dedicated to new supply

The pot would contribute towards delivering 12,766 homes over 5 years Assume grant rate of £60k per unit = 12,766 homes for sector over the 5 years Providers would need to raise the balance of £69k per unit or £881m Potentially over 5 years net gain of 2,766 homes – if don't stem the losses New units;

- 2% of demand from increased age group growth met
- 2.4% of existing Sheltered Housing stock developed



'Existing Properties - Impact'

Refurb allocation

- Average refurb costs vary between £30k £60k per unit, but assume an average of £50k to reflect material and labour cost increases.
- 1/3 of the pot totals £383m
 - Equates to 7,660 refurbs

Remember: Average losses to the sector estimate 2k units pa / 10k over the programme

With 527k Sheltered housing units – pot allows for 1.5% of existing stock to be refurbished

The refurb pot would not be large enough to prevent certain future stock leakage to private / residential sector.



In Practice - Impact for ALS & the Sector

For ALS

- Refurbish retain c500 rooms requires c£25m of funding (£50k per unit)
- Replace or build additional 500 new homes
 - Require grant of £30m (£60k per unit)
 - Require additional finance of £34.5m (£69k per unit)
- New funds and RCGF make resources go further
- Planning and decision making within Agencies is slow
- Land

For Sector

- New provides c12,766 homes over 5 years (lose 2k pa)
- Regenerate retain assets may be expensive & complicated
- Refurbish invest in existing assets and land
- Replace retain assets and land
- Slows the Problem too few homes



Conclusion...use what we have & push for more

- Remember the value of later living housing
- Regen, refurb & new to create contemporary homes / market
- Design to meet current design, regulatory and service standards
- Homes tailored to meet the broad range of residents needs
- Address the contemporary model and brand for homes

- Resources will not meet the needs of the current & future residents
- Recommendations 3 partners
- MHCLG, DHSC, HE and GLA for capital and revenue funding, and support standards and reviews
- Local Govt for reviews, capital and revenue support and work on integrated budgets
- Social and Private providers to review stock, plan actions, engage widely, meet challenge



Regenerating Older People's: Housing Challenges, Choices & Solutions

Christine Candlish, Acting Director of Living Plus, Places for People Group



Contents

- Introductions about me, Places for People and Living Plus
- Why it Matters scene setting
- The Challenge why change is needed?
- Understanding the PfP decision making Process
- Case Studies
- What needs to Change
- Questions

Places for People

UK's leading Social Enterprise

- A network of companies all focused on creating thriving Communities
- Key Statistics:
- Manage more than 245,000 homes
- Delivered 1,750 new homes last year
- Invested £219m in repairs and capital improvements
- Generated £334m in social value



Living Plus



Living Plus

- Supported Housing
- Specialist Landlord Properties
- Ofsted registered services for young people
- Retirement Living



Why it Matters?

The UK's Ageing Population

- 11 million people (19%) are aged 65+
- The number of over-85s is set to double by 2041
- Older renters are growing fastest more people will need affordable, secure housing later in life.

The Challenge with Existing Sheltered Housing

- 527,000 sheltered homes exist today but 73% were built before 1990 when standards were lower.
- Thousands of units remain empty because they don't meet modem expectations.
- Energy efficiency is a major issue

The Investment Reality

- Refurbishment can cost £20k-£60k per unit
- New supply is expensive
- Funding models still prioritise new build over saving and upgrading what we already have.



The Challenge

Outdated stock

- Built in the 1960s-80s, featuring small bedsits, poor accessibility, and high void rates.
- Poor energy efficiency.
- Changing expectations.

Financial barriers

- Refurbishment is costly
- Funding constraints Grant funding is typically focused on new builds
- Viability issues

Internal competition for resources

- At PfP, we balance investment across different types of housing.
- Older people's housing competes with general needs, affordable rent, and other supported housing.
- If we invest £100m in older people's schemes, that's £100m we can't invest elsewhere.

The PfP Decision Making Process

How do we decide where to invest?

Balancing investment in general needs, affordable rent, supported housing.

What encourages us to do more?

- More grant funding for refurbishment.
- Stronger planning policies.
- Ensuring long-term operational sustainability.

Why do we continue investing in older people's housing?

- It's a conscious choice.
- Social value: improved health outcomes, reduced NHS costs.
- Well-designed schemes attract demand.





Case Study: Langdale Court, Wellingborough

Overview

- Outdated Retirement Living scheme struggling with demand.
- Repurposed into NHS step-down units.
- PfP's dynamic capital budget.
- This allowed it to meet urgent sector needs while keeping the building in use.

Why This Matters

- Flexible, responsive approach to housing needs.
- Existing assets can be reimagined instead of being sold or demolished.
- Strong partnerships with the NHS and local authorities.

Lessons Learned

- Creative thinking is key.
- Local demand matters.
- Repurposing is a viable alternative to disposal.





Case Study: Forder Lane House, Dartington

Overview

- 25-bed residential care home in Dartington, operated by South Devon Rural.
- Decommissioned in 2023
- Repurposed into 15 one- and two-bedroom homes, plus a three-bed wheelchair-adaptable apartment.
- Shift towards flexible housing solutions that better meet current and future needs.

Why This Matters

- Collaborative working ensured new homes align with local housing priorities.
- The site sits within a tight-knit community—careful planning was needed to ensure it integrates well with existing housing.
- Mixed, inclusive neighbourhood.



Case Study: Forder Lane House, Dartington

Key Outcomes

- Ensures vital housing remains in the community.
- Retains affordability in an area with high local housing demand.
- Creates a balanced, multi-generational community.

Lessons Learned

- Housing should be shaped by the community, for the community
- Collaboration with local authorities are key
- Flexibility is crucial—repurposing can offer a new way forward.



What needs to change?

Dedicated funding for older people's housing

- Grant to support refurbishment, as well as new builds.
- Higher grant rates to reflect specialist costs.

Better planning policies

- Local Plans should prioritise older people's housing.
- More flexible use of brownfield & small infill sites.

Collaboration with health & social care

- Housing should be part of NHS & social care strategy.
- Encouraging intergenerational and integrated communities.

Q&A

Your questions and comments





Part 3: The Next Steps

- Bruce Moore, CEO, Housing 21
- Paul Tennant, CEO, Abbeyfield Living Society
- Professor Julienne Meyer CBE, Chair, Older People's Taskforce (2023-2024)
- Mandy Sawyer, Head of Housing and Neighhourhood Services, Leeds City Council

Final Q&A/poll and wrap up

Final questions/comments and wrap up.



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