

## Briefing: The future of older people's housing – how do we develop the housing needed? April 2025

On the 18<sup>th</sup> of March 2025, Campbell Tickell and Abbeyfield Living Society ran an important online seminar exploring how to develop the housing needed for older people. The was a unique collaboration between Abdul A Ravat of the Abbeyfield Living Society (ALS) and Chair of the National Housing Federations (NHF) Older Person Housing Group, and Liz Zacharias, Director at Campbell Tickell. The Charity Bank kindly supported this event.

Attracting great interest, this brought together one hundred and ninety plus housing leaders, policymakers, government agencies, local authorities, and social housing providers to discuss the critical need for more housing options for older people. Of particular focus was the 'middle-income households', who are not going to be able to access social housing, or the luxury end of Later Living Market, where purchase prices can often reach the £600k mark.

### Overview

The webinar covered the following:

1. **Supply:** How can we increase the supply and number of providers engaged in delivering new affordable older persons housing and protect the existing stock?
2. **Partners for delivery:** How can we engage the government and other stakeholders most effectively to deliver what is needed?
3. **The next steps:** What levers can jump start the delivery process?

The seven speakers ranged from representatives of the NHF and Homes England (HE) (who attended to provide information on the HE's current Affordable Housing Programme (AHP), and their own research on older people's housing), to specialist older persons housing providers, and registered providers and local authorities that have made great strides in establishing older persons housing that is attractive, safe and affordable.

The webinar was opened by the Chair of the Older People's Housing Taskforce, Professor Julienne Meyer who explained the 10 key recommendations of the [Taskforce's report](#). The event covered much ground but eventually settled on a 'call to arms' to tackle the main issues impacting on the prospect of growing the number of homes developed for older people and protecting the scarce existing stock.

The most important but subtlest point made by Professor Julienne Meyer was that we need to stop talking about housing for older people and start thinking about ‘**housing for an ageing population**’. We are getting older as a society and need to think more widely about what that means in terms of how we organise our communities, or social and public spaces as well as our existing and new homes.

## **Fifteen key asks**

The main asks of the online seminar are as follows:

- 1) **For a National Housing Strategy specifically aimed at older people:** consider a cross-government cabinet level approach and work across government, bringing together MHCLG, DHSC and the Treasury and DWP, to ensure the strategy is appropriately funded and operationalised. This should be accompanied by a mandate to local authorities and their Integrated Care Boards (ICB) partners to develop joint older persons, housing, health and care strategies. All ICBs should be required to have a housing representative from their local authority partners on their boards and ensure measures are taken to bring together health, social care, and housing into local partnerships around older persons housing.
- 2) **For the government’s target of developing 1.5m new homes to ensure that at least 10% and better still 20% of those are designated for older people** - this being the bare minimum required to meet the gap. The [Mayhew Review](#) suggested we need 50,000 new older people’s homes to be built each year. Even against the conservative target of 30,000 per annum from Lord Best and the APPG for Housing and Care of Older Persons, current delivery of around 7,000 is disappointing, and this must change.
- 3) **An emphasis on establishing and/or promoting multi-generational communities.** Key areas of exploration include:
  - the creation of intergenerational communities in new developments and the lessons that can inform future housing strategies, particularly, the NHS’s work on Healthy New Towns;
  - lessons learned from previous in New Towns development and from building on Grey Belt land;
  - ensuring existing, and seldom heard, communities are assisted to maintain intergenerational living.
- 4) **A strong recognition that society is becoming more diverse and for many entering later years is a period of continued poor health, reduced income and shortened life expectancy.** Providers and government must do more to improve culturally sensitive solutions and recognise that the old assumptions that the extended family will solely support their older generation is unlikely to be true, given they are themselves grappling with the demands of modern society.
- 5) **A recognition that the grant available to build new older persons housing is not enough, and the funding that HE has via the 2021-26 AHP has not provided sufficient flexibility to ensure that the homes required are built.** A new capital funding regime is needed for older persons housing, which is separate from the supported housing

bandwidth, and that exclusively recognises the additional costs of building schemes with communal areas, grounds etc. This would therefore act as a stronger incentive for developers and providers to prioritise sites for older persons housing.

- 6) **A guarantee on increasing older peoples housing provision:** in view of three additional announcements, since the general election, that have seen an increase in the AHP to the value of £2.8bn ahead of more long-term investment in social and affordable housing planned later this year, what guarantees can the government give that this opportunity is also used to tangibly increase older person provision? This funding could be targeted to help achieve the long-term objectives for 'housing for an ageing population'.
- 7) **Reforming the Older Person's Shared Ownership (OPSO) model to ensure it is a viable option for the middle-income group of older people.** The OPSO scheme provides that someone purchasing a 75% share of a home pays no rent. It also assumes that someone only able to acquire a 70% share would be expected to also pay rent on the remaining 30% value of their property. Government needs to address this inequity to improve affordability, fairness and accessibility. There are as much as 500,000 older people households in this 'squeezed middle', many of whom have some housing equity but cannot afford to buy outright or to the 75% equity level.
- 8) **There is an ongoing risk that older specialist stock is and will continue to be lost to the sector because it does not meet modern standards.** Remodelling requires significant investment and there are insufficient financial resources within capital investment budgets to fund anything beyond essential work. The provision of grant funding to support remodelling of such schemes is therefore essential to support existing supply. We urge the government to particularly help smaller providers to access grant from HE and the GLA and that the Agencies proactively enhances the ability of all providers to upgrade, repurpose or redevelop existing older persons housing that is no longer fit for purpose and ensure that any sale of stock is replaced.
- 9) **Enable stock transfers of sheltered housing from general needs landlords to specialist older persons housing landlords to ensure that stock is not lost from the sector.** We recommend government support for a 'Charter for Disposing Older Person Stock' to drive improvements in social housing for older people and address some of the broader housing market issues.
- 10) **Ensure accessible age-friendly homes are the default standard for all new housing and adopt Part M4 (3) building standards to ensure all new housing is wheelchair accessible.** Debating whether M4 (2) accessibility standards should be a minimum requirement in all new homes is also causing huge delays. There are 13,000 homes built every month that do not meet essential standards, homes that will inevitably need costly adaptations down the line.
- 11) **Take action to support older people in private rented accommodation.** Ensure the delivery of more social and affordable housing and/or the development of new rental products focussed on older people/multi-generational living.

- 12) **Provide longer term rental income certainty to housing providers:** agree to a 10-year rent settlement to ensure providers can confidently offer housing for older people.
- 13) **Ensure adequate funding for staffing and technology to meet the baseline housing support needs of older people in sheltered and extra care provision.** The provision of support and the funding to do this is currently fragmented and inconsistent, and not making schemes 'stack up' financially, while providing the flexible levels of support needed, is difficult. There is also an opportunity to integrate technological solutions into the support offer that is not being fully exploited or adequately funded.
- 14) **Create a national advice and information digital hub for older people and their families to explore their options.** This should be complimented with accessible customer advice and guidance options. This could be achieved by enhancing and building on the current service offer from the Elderly Accommodation Counsel (EAC) website.
- 15) **Upgrade existing private rented or owned homes through the enhancement of Disabled Facilities Grants (DFGs)** and develop a national register of adapted housing to ensure provision is not lost from one tenancy, or house sale, to the next.

## **Next steps**

Campbell Tickell, the Abbeyfield Living Society, and webinar speakers and participants are advocating for a 'National Older Peoples Housing Strategy' and 'housing for an ageing population', to address the housing and community facilities needed for the 21st century.

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## **Further resources:**

Please find a [recording of the webinar](#) and [a slide deck](#) for further information.

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