

Main Feature

## **Housing the baby boom generation**

**Top of the agenda for Gordon Brown's first legislative programme as Prime Minister has been housing, committing his Government to further action to make housing more available and affordable.**

This commitment has been accompanied by a strong programme of action on pressing issues such as climate change, encouraging developers to build new homes with less negative impact on the environment by offering tax incentives, proposing new regulations and Gordon Brown himself announcing plans to build new Eco-Towns.

In contrast, when it comes to responding to the housing challenge posed by our ageing society, there has been no such decisive action. Yet all the evidence points to this problem as being as imminent and inevitable as the effects of climate change.

At a lunch time seminar "Housing the Baby Boom Generation" organised by Policy Exchange and the Disability Rights Commission (DRC) on 28 June and hosted by Michael Gove MP, Steven Trusler of Wates put forward his view that the issue of housing our ageing population should be accorded equal importance with climate change and a more coherent strategy addressing both is needed.

With spiralling budgets for home adaptations, social care and the wider costs associated with inaccessible housing, and an increasingly demanding, active and independent older generation, the need to recognise and account for the link between ageing and disability when building new homes has never been clearer.

### **The challenge**

Currently 30% of households are headed by someone over 60 years old and over the next twenty years the number of people over 85 is set to increase at six times the rate of the rest of the population.

The vast majority of older people wish to remain in their own homes and are likely to always live in mainstream housing; just less than three quarters of people aged 90 and over were living in private households in 2001.

With increased age comes a greater likelihood of disability and long term health conditions and with this comes the need for home adaptations. In England 37 per cent of people aged between 65 and 74 report a limiting long term health condition. This rises to 44 percent of those aged 75 and over.

The Survey of English Housing suggests that at least 1.4 million people living in private and social housing require specially adapted housing to meet their needs. Yet due to cost and time, many still do not get the adaptations they need. As a result around a quarter of these people report living in unsuitable conditions.

### **The cost of non-decent homes**

Government expenditure on the Disabled Facilities Grant for home adaptations currently stands at £121 million, and this figure does not include local authority housing stock which is funded from the council tax budget. With an ageing population, this figure is likely to grow substantially over the next few years.

However, it is not sustainable or even realistic to simply expect the public sector to keep pace with snowballing levels of need by supplying more social housing or continuing to pay an ever increasing adaptations bill.

As Sir Derek Wanless indicated in his report for the King's Fund 'Securing Good Care for Older People: Taking a long term view', £3.7 billion was paid out to older people with disabilities, at least some of which went towards the costs of care. Private spending on residential and home care by older people is likely to be more than £3.5 billion annually; with the total annual cost of social care for older people projected to increase from £10 billion in 2002 to £24 billion in 2026. The report "Better Outcomes Lower Costs" produced for the Office for Disability Issues, found that home adaptation can significantly reduce the level of expenditure on residential care or home care. One case study used in the report describes how a London borough was able to

achieve annual savings of £30,000 per person by assisting people to leave residential care and move into suitably adapted homes. It goes on to state that if there were as few as 1 or 2 similar successful examples of this approach per housing authority every year, it would produce savings in England of £10 million per annum, growing incrementally each year.

As well as the social care bill, inaccessible housing generates additional costs for the health care budget. Research by the spinal injuries charity Aspire shows that it can cost around £1,000 a day to support a patient in a hospital spinal injury unit. In a single 18-month period, one spinal unit spent over £1.3 million because patients were facing delayed discharge. In 47% of cases, this was due to the unavailability of accessible housing into which they could move.

In many cases the responsibility for providing assistance in overcoming barriers in the home falls on partners, family and friends. There are currently around six million such informal carers in the UK. This includes 175,000 children and shockingly, 800 of these are between 5 and 7 years old.

As well as being physically taxing, time spent assisting a disabled person getting into an inaccessible bath or upstairs is time which could be spent doing homework or in some form of paid employment. This will inevitably have a direct impact on the employment or education opportunities for these informal carers and in many instances lead to genuine household poverty. According to Lincoln Financial Group research in 2007, 2.2 million people have quit full time work to become informal carers.

So the potential benefits to the social and health care budgets, the economy, and equally importantly, the achievement of greater independence for individuals, offered by more accessible homes seem clear. Unless more homes are built in a way that can be easily and cheaply adapted, this increase will be accompanied by escalating private and public expenditure on care provision to assist disabled people in undertaking tasks made more difficult by the design and layout of their homes, as well as wider social and economic costs.

## **Higher expectations**

It must also be remembered that the up and coming generation of older people will be very different to previous generations. They are the Baby Boomers. Notoriously discerning consumers, all seeking to discover new and imaginative ways of spending the kids' inheritance! So in addition to the issue of cost there is also the matter of choice. In a recent Ipsos/Mori poll commissioned by the DRC, 90 per cent of the public said that they anticipated, in the event of needing support, that they would receive social care services to enable them to stay in their own home rather than be placed in residential care.<sup>1</sup>

This new generation of older people are demanding the provision of support in the home through schemes such as Supporting People, Telecare and the ongoing development of individualised budgets. The Baby Boomers generally wish to remain living independently for as long as possible and are less likely to settle for poor quality services and badly designed homes. More will be active in their older age and will want to maintain their independence.

Significantly, 78 per cent of older householders own their own home. Older people over the age of 65 hold £460 billion of un-mortgaged equity in their homes, with nearly half expecting to access equity in their property.

## **Lifetime Homes**

In order to offset some of the projected social and economic costs and to start delivering genuine housing choice to older people, new housing developments in all sectors will need to be more accessible and designed to be easily and cheaply adapted to respond to the changes that will inevitably occur in the life courses of their occupants. In short, what is needed are Lifetime Homes.

Originally established by the Joseph Rowntree Foundation in 1991 the Lifetime Homes standards set out sixteen integral design features to enable later installation and adaptation with minimal structural alteration. These standards have already been adopted by a number of authorities in the United Kingdom.

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<sup>1</sup> Ipsos/Mori on behalf of the DRC (2006) 'Public Attitudes towards Social Care'.

In Wales and Northern Ireland all newly built social housing must meet the Lifetime Homes standards. In Scotland, new Building Standards have been introduced that relate to accessibility to dwellings. Although not replicating all sixteen criteria, these standards reflect the intention of the Lifetime Homes principles of greater accessibility and adaptability.

The London Plan too requires that all new homes in the capital must meet Lifetime Homes standards, and furthermore, 10% must be built to be fully wheelchair accessible.

Work on incorporating Lifetime Homes into English Building Regulations commenced in 2004 but came to a sudden halt less than a year later when the decision was taken by the then Office of the Deputy Prime Minister (ODPM), to pursue a voluntary approach, through the Code for Sustainable Homes.

The main justification given for this sudden shift in direction was a concern about placing further regulatory burdens on the house building industry. Paradoxically, developers with whom the DRC has recently spoken have expressed the view that they would like to build more homes to Lifetime standards but feel a much stronger policy lead is needed. Stanhope, for example, comment that: “Stanhope aspire to Lifetime Homes standards through the selection of accessible development sites and adopting the Lifetime Homes’ principles. Demographic changes that our society is currently undergoing will increase the demand for housing that will be able to respond to the changing needs of current and future generations. In order for the building of Lifetime Homes to become common practice we believe Government must provide a strong policy lead through clear planning policies and building regulations.”

### **Responding to the challenge**

At the joint Policy Exchange and DRC lunchtime seminar with Michael Gove MP, a number of solutions were explored. Matt Bell, representing the Commission for Architecture and the Built Environment (CABE), suggested that “stronger leadership from local and regional government is needed, and developers need to focus on generating value through design, not just managing down costs. Too much emphasis is often placed on quantity without the requirement to

deliver well designed homes and lifetime neighbourhoods consistently”.

Whilst a number of local authorities are attempting to give a stronger lead, through introducing requirements for Lifetime Homes into their local development plans, they appear to be experiencing resistance from Whitehall. James Gurling, chair of Planning for the London Borough of Southwark, speaking at the same event, described how his authority had sought to require all new homes in the borough to be built to Lifetime standards, but were opposed by the Planning Inspectorate, who’s function it is to approve local plans on behalf of the Secretary of State. Whilst Southwark Council was allowed to ‘encourage’ Lifetime Homes to be built, it was refused permission by the Inspectorate to stipulate a minimum number.

Michael Gove, the parliamentary host for the seminar, and the then Shadow Minister for Housing expressed the clear view that two aspects of housing design, energy efficiency and disability, need clearer regulation. He went on to add, whilst recognising the concerns from house builders about the difficulties in building homes that precisely meet every diverse need, volume house builders require clarity nationally and not be confronted by an array of varying policies from one authority to the next.

The DRC eagerly awaits the Government’s National Housing Strategy for an Ageing Society. It is clear that if we are to offer genuine housing choice for our ageing society and go any way towards mitigating some of the projected costs, whatever the strategy has to say, it must have at its heart a strong commitment to the provision of accessible and adaptable housing in all tenure. It must set national planning objectives, underpinned by clear technical requirements, either through new Building Regulations or a mandatory code, delivered by regional and local authorities in partnership with the house building industry.

Andrew Shipley is Policy Manager at the Disability Rights Commission

The designer's view

## **Designing for life**

I have always been into "pensioner chic", I love my brown slacks, sensible shoes and my woolly cardi. If I wasn't so modern as to buy all my food shopping online (a pre silversurfer?), I would leave Tesco pulling one of those bags on wheels with my leeks and cabbage sticking out the top. I'm looking forward to being a granddad, and with kids soon to move out of their teenage years it may not be that far off.

Spiritually therefore I'm certainly a baby boomer and as a designer can doubly see the challenges that this generation will be facing in the next 10 to 20 years as homes, poorly suited to adaptation, become prisons.

It's an unavoidable truth, not just for our parents but for my generation as well, that we are statistically far more likely than our grandparents to live past 70, but an unwelcome truth that statistically we are very likely to have some kind of disability that will affect our mobility. This could mean anything from trouble climbing stairs through to a loss of sight which can make a poorly designed house not just ugly but dangerous.

The frustrating thing from a design point of view is that, whether we're talking globally about carbon footprints, or locally about accessibility, there is no need to make a big trade off: quality doesn't have to give way to quantity and great design doesn't have to be prohibitively expensive it just takes thought and commitment from a team to do what's right. It might mean working past 5.30 but it's worth it!!

This is a challenge I've long been engaged on, particularly through my work for Building for Life (BFL) which works to improve the design quality of new homes, and prove that it doesn't have to be an either/or question, quantity and effective adaptable design really can go hand in hand. We just need to make this the norm rather than the exception.

As more and more organisations from across the private and public sectors recognise this and come together, momentum of BFL and other campaigns such as More and Better Homes

([www.moreandbetter.org.uk](http://www.moreandbetter.org.uk)) is growing. But there is still a long way to go.

The government is correct in saying we need more high density, affordable housing, close to public transport, in areas where there is the greatest need. Developers need to make a profit over the long term.

And baby-boomers, along with all house buyers want stylish, high quality dwellings close to friends, family, work and recreational facilities – all at a price they can afford. This is where Building for Life can make a difference. After all, with our rapidly ageing population, sixty is becoming the new forty. ‘Pensioner chic’ no longer conjures up images of Victor Meldrew but a stylish, young(ish) designer.

Wayne Hemingway is Chair of Building for Life and founder of both fashion label Red or Dead and HemingwayDesign which specializes in affordable and social design

[www.buildingforlife.org](http://www.buildingforlife.org)

[www.hemingwaydesign.co.uk](http://www.hemingwaydesign.co.uk)

Lifetime Homes design features

## **What is a Lifetime Home?**

1. Where car parking is adjacent to the home it should be capable of enlargement to 3.3m in width.
2. The distance from the parking space to the home should be kept to a minimum and should be level or gently sloping.
3. The gradient of the route to all entrances should be level or gently sloping.
4. All entrances should be illuminated, have level access over the threshold and have a covered main entrance.
5. Communal stairs should provide easy access and where homes are reached by a lift it should be fully accessible.
6. The width of internal doorways and halls should conform with Building regulation Approved Document (AD), except where approach is not head on and the hallway is less than 900mm clear width, in which case the door should be 900mm rather than 800mm wide. Entrance level doorways should have a 300mm nib adjacent to the leading edge of the door.
7. There should be turning space for a wheelchair in reception rooms and adequate circulation space for a wheelchair elsewhere.
8. The living room should be at entrance level.
9. In homes of two or more storeys, there should be a space at entrance level that can be used as a convenient bed space.
10. In houses with three or more bedrooms and homes on one level a wheelchair accessible toilet should be installed at entrance level with drainage provision for future shower installation. In two bedroom houses the toilet should conform to ADM provisions for wheelchair access.

- 11.** Bathroom and toilet walls should be capable of supporting adaptations such as handrails.
- 12.** The design should include provision for a future stair lift and space identified for a through the floor lift from the ground floor to upper floor.
- 13.** The design and specification should provide a reasonable route for a potential hoist installation between main bedroom and bathroom.
- 14.** The bathroom should be designed to provide ease of access to bath, toilet and basin.
- 15.** Living room window glazing should begin no higher than 800mm above the floor and windows should be easy to open and operate.
- 16.** Switches, sockets, heating and ventilation controls should be at a height usable by all.

The Chartered Institute of Housing view

## **Housing our denial**

The trouble with accessible housing is that it just isn't 'sexy'. In fact, we actually don't like talking about it at all. Perhaps because it reminds us that we are all getting on a bit and may, as the current advert for stair-lifts says, need one of those "thingies" ourselves one day. Perhaps this explains why so few delegates went to the session on accessible housing at our annual conference recently?

Communities simply won't be 'sustainable' or thriving if people can't access the homes within them yet the much-used term 'sustainable' almost never includes a discussion of accessibility. Given the facts about demographics we are surely sleep walking into a crisis if we don't act now to provide Lifetime Homes. Yet the Code for Sustainable Homes (which includes the Lifetime Homes standard) is currently voluntary – and will only become compulsory for social housing.

This seems to deny disabled people the same choices that the majority of us enjoy (they are already twice as likely to live in social housing as their non-disabled peers) and will still mean the majority of homes built are not accessible. Where is the debate about accessibility in relation to the growth areas? Are the new homes, villages and towns being built around the country suitable not just for people who currently have a disability but for all of us as we live considerably longer?

As importantly, the new supply agenda does nothing to improve the accessibility of our existing housing stock – housing that, after all, the vast majority of us (97% in fact) live in. The Disabled Facilities Grant (DFGs) programme supports the kinds of adaptations that enable disabled people to continue to live in their homes but has, by the Government's own estimates, been under-funded for some time now.

In our recent submission to the Government, the Chartered Institute of Housing has called for £218 million a year from the Comprehensive Spending Review just to fund DFGs but we are not yet convinced that this funding will materialise.

If it's proved hard to convince people of the need for lifetime housing so far how much harder will it be to do so now that everyone is fired up with enthusiasm about eco-homes. Tackling the CO2 emissions produced through housing is clearly important but will the new interest in all things 'green' squeeze out Lifetime Homes?

If we have to spend more money on being carbon neutral – or if we have to build at higher densities - will this be used as an argument for not investing in the kinds of homes that we will all need to live in one day. It's not sexy but its about as important as it gets.

Sarah Webb is Deputy Chief Executive of the Chartered Institute of Housing

[www.cih.org.uk](http://www.cih.org.uk)

Meeting the future housing challenge

## **What's next?**

Housing the baby boom generation is only one part of meeting the housing challenge, particularly for disabled people, including those living with long term health conditions.

Meeting the demand for affordable housing, tackling homelessness, geographical disparities in supply and the need for a diversity of tenures all present distinct difficulties.

The Disability Rights Commission (DRC) has placed housing as one of its ten key challenges facing policy makers and the industry as we look towards 2020. As the Commission becomes part of the new unified Commission for Equality and Human Rights it will be even more crucial for the industry to take on these issues.

The DRC believes that reform to the way we plan, design, maintain and allocate housing is achievable. The goal is more equal distribution of housing opportunities for disabled people.

There are no easy answers, but the Disability Rights Commission's views of the changes that are needed are set out in detail at [www.disabilityagenda.org](http://www.disabilityagenda.org)

### **It is crucial that we:**

- Ensure that the housing requirements, aspirations and experiences of disabled people are reflected in national, regional and local policy
- Increase the supply and efficient use of accessible housing
- Improve housing standards, conditions and life chances
- Maximise housing choice for disabled people across all tenures
- Reduce the incidence of homelessness