

# Housing design, adaptations and support (England)

July 2019

New and existing homes need to be adaptable to the changing needs of an ageing population to promote both independence and self-determination



“I think losing your independence is the [greatest] concern of mine. Once I lose my independence, the house just folds.”

*Financial resilience during retirement, 2018*

## Key issues

Poor and inaccessible housing has profound implications for our ageing population. There were 13.3 million disabled people in the UK in 2015/16, with 44 per cent over state pension age<sup>i</sup>. Yet only 7 per cent of homes have the four essential features that would make them accessible to a person with mobility problems (level access to main entrance, flush threshold to main entrance, WC at entry level and circulation space)<sup>ii</sup>.

The majority (96 per cent) of older people live in general needs housing<sup>iii</sup> and many would prefer living independently at home wherever possible.

## Key statistics

**1 in 5**

Older people's homes fail the decent homes test

**Only 7%**

Of homes have the 4 essential features for accessibility

**£1.4bn**

Is the estimated cost to the NHS of poor housing

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Staying independent can be difficult, however, because many older people are living in sub-standard housing that requires adaptation to allow the delivery of care and support.

Government figures show that 19.9 per cent of the homes occupied by older people (60+) in England fail the decent homes standard (just over 1.7 million households)<sup>iv</sup>. The estimated cost to the NHS of poor housing is £1.4bn a year<sup>v</sup>, whereas if a home modification defers entry into residential care it could save an average of £29,270 per person over a year<sup>vi</sup>. The majority of those



experiencing problems with disrepair are low income homeowners. However, poor conditions in the private rented sector are likely to affect more older tenants as the sector is expected to expand.

### Support with adaptations

The average payment for a Disabled Facilities Grant (DFG) is around £9,000<sup>vii</sup>, with 58 per cent of grants under £5,000.<sup>viii</sup> In 2014/15 40,645 disabled people received a grant with an average of 100 grants for each local authority area. Home Improvement Agencies and local handy person services help thousands of older people to have essential repairs and adaptations carried out, but are only able to reach a fraction of those who need help due to cuts in services.

The Government has increased spending on the DFG from £220m in 2015-16 to £468m in 2018/19 and this will rise further to £505m in 2019-20<sup>ix</sup>. This funding forms part of the Department of Health and Social Care (DHSC) 'Better Care Fund' and provides an opportunity to commission preventative housing support services that help to integrate housing, health and social care services. The Ministry for Housing, Communities and Local Government and the DHSC are working with Foundations (the coordinating body for Home Improvement Agencies) to determine how the delivery of the DFG can be improved and have recently released an independent review with recommendations for reform<sup>x</sup>.

Grants for home improvements for homeowners were completely cut in 2010/11, but many low income homeowners still struggle with disrepair. Although local authorities have the discretion to address disrepair, few can afford this. Bodies like the Northern Housing Consortium are calling for a renewed focus on tackling disrepair.

"The majority (59%) of disabled people who are 65 and over say that they will need accessible housing features in the next five years"

*'The hidden housing market'* Habinteg Housing Association

## Improving future housing

It is also important to improve the quality and design of future homes. Building regulations now include a higher accessibility standards for new homes, based on the Lifetime Homes Standard (known as category 2) and a wheelchair standard (category 3). However, these new standards are optional and require local authorities to assess local needs and apply a viability test for new developments. The Government now has a statutory obligation to issue planning guidance on housing for older and disabled people – but this has not yet been released.



In the meantime, a number of local plans have been challenged where developers assert that the local authorities have failed to demonstrate the need for Category 2 or 3 homes. This causes substantial delays and there is widespread concern that the new homes being built, where such objections are successful, will be inappropriate for the needs of our growing older population.

There is a case for new homes to go beyond basic standards to encourage more older people to consider downsizing. The Housing Our Ageing Population Panel for Innovation (HAPPI)<sup>xi</sup> and Sheffield University<sup>xii</sup> have suggested ways of designing housing to appeal to more older people. As part of this it should be made easier to install and maintain assistive and smart home technology for older and disabled people. There is a danger that technological advances will result in inequality between those who can and cannot afford them.

### The demand for accessible housing

A recent survey by the Centre for Ageing Better found that 72 per cent of UK adults think all new homes should be built to be suitable for all ages and abilities. They also found that 48 per cent don't think society does enough to enable people to live independently and safely at home as they grow older.

## Public Policy Proposals

- Local authorities should work with housing providers and Health and Well Being Boards to commission adaptations service that reduce the demand on the NHS as the result of falls, accidents and poor housing conditions.
- All Sustainability and Transformation Partnerships (which are set up to bring local health and care services together) should include a strategy on housing support, including home improvements for older people.
- Older patients should automatically be offered practical help to adapt their homes as soon as they enter hospital, to facilitate discharge and to reduce the risk of patients having to return.
- The Government should ensure that additional resources for the Disabled Facilities Grant include a contribution towards ongoing administration costs to give authorities the capacity to reduce waiting times and improve delivery and efficiency.
- Where possible home adaptations need to be offered as part of a comprehensive independent living service to ensure that older people are offered choices that fit their individual needs, circumstances and aspirations.
- The Government should protect the requirement on local authorities to offer free adaptations under £1,000 without means testing. This threshold should be increased to £9,000 (the average cost of an adaptation in 2016/17). Combined with a simplified system of assessment this would reduce administrative costs and speed up the delivery of work.
- The Government's revised accessibility standards based on the Lifetime Homes Standard (Category 2) should be applied to all new homes.
- Regeneration initiatives and the refurbishment of existing housing should, as far as possible, incorporate the Lifetime Homes Standard wherever practical.
- Better housing design needs to be linked to planning strategies that deliver inclusive, accessible age friendly environments and infrastructure. Government reform of all planning regulations should incorporate this approach.
- Age friendly design principles should be applied to new town developments, garden cities and all other new settlements.
- There should be further investment in Home Improvement Agencies (HIAs) and handy person services to coordinate and deliver repairs and adaptations.
- Home Improvement Agencies should be part of a one-stop-shop service that offers an integrated approach to helping older people remain independent and healthy in their own homes.

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- Housing advice and information on equipment, aids, adaptations and housing options should be promoted before retirement to allow forward planning, greater choice and to facilitate independent living.
- There should be a national review of how we fund and deliver adaptations and repairs for more older households, including the deployment of financial products, loans and grants, particularly for the most vulnerable older people living in the poorest conditions.

## Want to find out more?

Age UK has policy positions on a wide range of issues. Our policies cover money matters, health and wellbeing, care and support, housing and communities.

There are also some crosscutting themes, such as age equality and human rights, age-friendly government and information and advice.

### Further information

You can read our policy positions here:

[www.ageuk.org.uk/our-impact/policy-research/policypositions/](http://www.ageuk.org.uk/our-impact/policy-research/policypositions/)

Individuals can contact us for information or advice here:

[www.ageuk.org.uk/informationadvice/](http://www.ageuk.org.uk/informationadvice/) or call us on 0800 169 8787

**Further information:** *Retirement housing* policy position; *Digital Assistive Technology* policy position; Myth buster factsheet on accessible housing.

<sup>i</sup> DWP (2017) Family Resource Survey 2015/16. Available online at: <https://dera.ioe.ac.uk/29115/1/family-resources-survey-2015-16.pdf>

<sup>ii</sup> DCLG (2016) English Housing Survey Adaptations and Accessibility Report, 2014-15. Available online: [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/539541/Adaptations\\_and\\_Accessibility\\_Report.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/539541/Adaptations_and_Accessibility_Report.pdf)

<sup>iii</sup> Garrett H, Burris S, (2015) Homes and ageing in England BRE Bracknell, IHS BRE Press Analysis for all people aged 55yrs and over. Available online at: [www.bre.co.uk/filelibrary/Briefing%20papers/86749-BRE\\_briefing-paper-PHE-England-A4-v3.pdf](http://www.bre.co.uk/filelibrary/Briefing%20papers/86749-BRE_briefing-paper-PHE-England-A4-v3.pdf)

<sup>iv</sup> Survey of English Housing 2013 Table DA3203 (SST3.4, Department for Communities and Local Government, 2015)

<sup>v</sup> Roys, M. Davidson, M. Nicol, Garrett, H (2014) The real cost of poor housing. BRE. Available online at: [www.bre.co.uk/filelibrary/pdf/87741-Cost-of-Poor-Housing-Briefing-Paper-v3.pdf](http://www.bre.co.uk/filelibrary/pdf/87741-Cost-of-Poor-Housing-Briefing-Paper-v3.pdf)

<sup>vi</sup> [www.moneyadvice.service.gov.uk/en/articles/care-home-or-home-care](http://www.moneyadvice.service.gov.uk/en/articles/care-home-or-home-care)

<sup>vii</sup> Disabled Facilities Grant (DFG) and Other Adaptations – External Review (December 2018) Available online at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/762920/Independent\\_Review\\_of\\_the\\_Disabled\\_Facilities\\_Grant.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/762920/Independent_Review_of_the_Disabled_Facilities_Grant.pdf)

<sup>viii</sup> [wwwFOUNDATIONS.uk.com/media/4665/dfg-report-final-interactive-converted-draft-6-small.pdf](http://wwwFOUNDATIONS.uk.com/media/4665/dfg-report-final-interactive-converted-draft-6-small.pdf)

<sup>ix</sup> House Common Written Answer (Feb 2018) Available online: <https://www.parliament.uk/business/publications/written-questions-answers-statements/written-question/Commons/2018-01-24/124901/>

<sup>x</sup> Available online:

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/762920/Independent\\_Review\\_of\\_the\\_Disabled\\_Facilities\\_Grant.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/762920/Independent_Review_of_the_Disabled_Facilities_Grant.pdf)

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<sup>xi</sup> APPG on Housing and Care for Older People (2016). Making retirement living a positive choice. Available online: [www.housinglin.org.uk/Topics/type/Housing-our-Ageing-Population-Positive-Ideas-HAPPI-3-Making-retirement-living-a-positive-choice](http://www.housinglin.org.uk/Topics/type/Housing-our-Ageing-Population-Positive-Ideas-HAPPI-3-Making-retirement-living-a-positive-choice)

<sup>xii</sup> Sheffield University (2016) Designing with Downsizers. Available online at: [www.dwell.group.shef.ac.uk](http://www.dwell.group.shef.ac.uk)