

## **WORKING TOWARDS AGE FRIENDLY HOMES!**

The Housing Action Group (HAG) is working to promote the provision of suitable, age-friendly housing across all tenures for older people in Bristol.

### **Introduction**

In 2020 the HAG completed the Bristol Older People's (BOPF) Housing Survey Report. This latest policy update builds upon this, and highlights areas of concern that should be addressed in housing and homes for older people in Bristol. This paper also underlines the necessity of involving older people at the design, development and delivery of all housing policies

The HAG is part of the BOPF Advisory Structure, a mechanism BOPF has negotiated with the City Office of Bristol City Council. This partnership enables BOPF members to have direct input into the Bristol One-City Plan which covers policy development and the delivery of services in Bristol to 2050. Age-friendly housing should be a key part of this work.

HAG members are older people with a wide range of current and previous professional/lived-experience of all aspects of housing. We see age as an asset.

### **'Key HAG Themes.**

- **Influencing:** by ensuring older people are around the table
- **Challenging:** ageism in policy and decision making
- **Embedding:** an age-friendly approach in all home and housing development
- **Promoting:** innovation and creativity in housing policy and development

### **Who are the older people?**

Older people are not one homogenized group. It is important therefore to consider diversity in terms of age range, gender, disability, income level, sexuality and ethnic background. People will want different things from their homes and housing. Moreover, we need to reframe the narrative around ageing, age discrimination and ageist stereotyping that often places older people on the 'outside' of policy and decision-making.

***'Older people should be seen as part of the housing solution and not part of the housing problem.'* (Resident quote, BOPF Housing Survey Report 2020).**

## **An Ageing Society.**

Between the years 2014 and 2039 over 70 per cent of UK population growth will be over 60 years old, an increase from 14.9 to 21.9 million people.

By 2037 there are projected to be 1.42 million more households headed by someone aged 85 or over – an increase of 161% over 25 years. (Future of an Ageing Population, GovUK 2016)

### **Housing fact:**

***Approximately 90% of older people live in general housing; 5% live in specialist housing provision and a further 5% in residential or nursing care. Nearly 75% of older people are homeowners.***

## **Location and staying in the community**

In the BOPF Housing Survey Report, 69% of respondents identified location - centered within their community, with access to shops, leisure activities, the local GP, public transport and near to friends, family and people of all ages - as the most important factor in living well.

***‘Older people should not be seen as ‘shameful secrets’, segregated and isolated. Homes should be in established communities, recognizing the connection to the local neighbourhood.’ (BOPF 2020 Housing Survey).***

## **Health and Housing**

In a Centre for Ageing Better report (Housing. The State of Ageing 2022) half of the four million non-decent homes in England (those that fail to meet the basic decency criteria as set by the government) are headed by someone aged over 60. Those aged 75 and over are the most likely to be living in homes that are too cold and/or lack modern facilities.

The impact of poor housing on health has significant implications for the NHS. The Building Research Establishment Report (2016) estimates that the cost to the NHS of poor housing is £1.4 billion per annum in costs for first year treatment alone, with close to half of this attributable to impacts on older people. Poor health resulting from cold homes and falls in the home account for the majority of this cost to the NHS.

***“Many older people are living in unsafe, unsuitable and unhealthy accommodation with little hope of being able to move somewhere better or improve their homes.”  
(Rachael Maskell MP, Chair of the all -party parliamentary group for ageing and older people – 2019)***

In Bristol there are currently no available statistics linking living in sub-standard housing and age range. We think the collection of relevant data should be a priority for the local authority.

**Housing Fact:**

**Nationally, 18% of homes are officially classed as non-decent. Over half of homes in need of improvements are headed by an adult over 55, the majority of these are owner-occupiers. It is possible that 32% adults in their 50s and 60s could be discouraged from making vital home improvements and repairs because of a lack of trust in tradespeople (Ipsos MORI, 2021).**

**Nationally just 9% of current housing stock meets the most basic standard of accessibility.**

**Homelessness and older people**

There is a significant number of older homeless people who experience additional problems which include: a lack of specialist resettlement services and long-term support; poor access to health and social care services (intensified by lack of trust); an acceleration of health problems due to rough sleeping and poor conditions and a high incidence of mental health problems -sometimes combined with drug and alcohol issues. (Age UK Older homelessness in England, July 2019 Policy Position Paper).

In Bristol the current number of older people (aged between 50 and 90) 'presenting' themselves as homeless is seventy-two, with two people being over the age of 90 (Bristol City Council 2023). Housing assessments consider both health and age when making referrals. BCC does not however, keep specific statistical records based on age of those accessing **Home Choice** (Local Authority Housing/Housing Association housing allocation system in Bristol). Moreover, Home Choice is difficult to access for people who are not on-line. In recent formal consultation discussions with BCC, BOPF has recorded this as an area of concern.

**The Cost-of-living crisis and housing:**

An Age UK report (2021) argued that the;

**'Number of pensioners living in poverty tops two million, with Black and Asian older people most at risk.'**

The BOPF Cost of Living Survey (2023) identified many inter-related housing challenges facing older people – from significant increases in rent (including lease/ground rent and service charges) and mortgage payments, to the steep rises in energy costs and food costs.

**'My rent has gone up £30 per week, hard to find the money to cover this.'** (BOPF Cost of Living Survey respondent 2023).

**'My monthly rent payments have increased from just over £800 per month to over £1200.** (Sheltered Housing resident – informal discussion 2023)

**Housing Fact:**

***The proportion of 55- 64-year-olds with unaffordable housing has increased by 25% (Inequalities in health & Housing Report. The Health Foundation 2023)***

***Levels of housing affordability make Bristol the second most expensive place to live in the UK (Bristol Post report 2023). This has been further exacerbated by the current cost of living crisis affecting people across the generations.***

**Existing/New Housing**

BOPF/HAG are committed to working towards 'age-friendly housing'. Existing homes will need to be adapted and improved (retro-fitting/future proofing) to make them healthy and secure places to age in. Energy efficiency is another key factor. Even by 2050 the majority of housing will have been built before 2000. The BOPF housing survey further highlighted the difficulty that many older people have maintaining their homes. This highlights the need for trustworthy tradespeople and cost-effective help with home maintenance and repairs.

***'Accessible and adaptable housing enables people to live more independently, while also saving on health and social costs in the future. It is better to build accessible housing from the outset rather than have to make adaptations at a later stage – both in terms of cost and with regard to people being able to remain safe and independent in their homes.'* (GOVUK guidance for older and disabled people 2019).**

Planning and housing options should consider the diverse needs of older people in terms of age range, ethnic background, gender, disability and sexuality. We believe it is crucial to look at some of the creative housing schemes from across the country. This would include innovations like intergenerational living and inclusive living for particular groups of elders.

**Private rented sector**

With increasing numbers of older people ending up in private rented accommodation there needs to be greater security and regulation of rents to prevent the recurrence of homelessness. BCC is currently working through a Fair Rents Commission review – with a HAG member sitting on the working group.

The proportion of privately rented homes headed by someone aged 54-64 increased from 6.3% in 2010/11 to 11.3% in 2020/21. Renting privately means higher levels of financial insecurity and the potential for more pensioner poverty. The private sector also has the highest proportion of poor-quality homes (Centre for Ageing Better 2022).

**Home Technology**

We are committed to encouraging more focus on, and investment in, a greater use of technologies which support independent living and lifestyle choices. These include assistive living innovations which can enable vulnerable and older people to stay in their homes and

can also improve the safety of those living in extra care housing and other accommodation settings.

***'We must all work towards ensuring that homes are accessible, adaptable and technology enabled.'* (HAG member 2022).**

### **Engagement and influencing.**

There is a need for older and disabled people to be involved at all stages of the planning process, from the improvement of existing housing to the design of future housing.

Older people should be seen as an asset having the ability and willingness to be involved in choices that shape their future lives. Therefore BCC should always consider lived-experience and involving older people in process as much as possible.

The HAG aims to work in partnership across all relevant sectors, to influence local and national policy changes, with:

- BCC and their key plans, including the Housing Transformation Fund (HTF) (launched in 2023) preceded by "Development & Strategy Funding"; the Local Plan, The One-City Plan (refresh) and linking with the Home and Communities Board the Health and Wellbeing Board and the Private Renter's Commission.
- Health Bodies /Integrated Care Boards
- Locally-based housing associations
- Third sector organisations working with older people
- The West of England Combined Authority (WECA)
- Planners and Developers

### **Conclusion**

This 2023 policy statement has set out what BOPF/HAG believe are some of the key issues to be considered when developing new homes and housing as we age. It is not an exhaustive list, and there are many other aspects of housing which touch upon the lives of older people.

We hope it will also be seen as a dynamic and flexible document, which can be updated by this group to reflect the social, economic and political circumstances that we all live under.

BOPF/HAGfinalversion)