

Homes for life

It's time to build the
homes we need



There's no place like home

Our home is the most important building in our life – a place intrinsically linked to our health and wellbeing where we should feel safe, nurtured and fulfilled.

COVID-19 has **reinforced the importance of home**, with more time indoors highlighting the good and bad aspects of where we live.

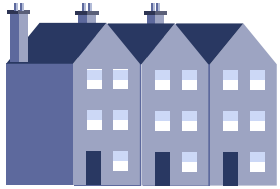
The reality is that millions of us, particularly those who are older or disabled, live in homes that don't meet our daily needs. England's existing housing is simply not suitable for the diverse and changing needs of our ageing population, and often the new homes we build aren't either.

When we talk about building homes, we often fixate on the number of homes built each year. Instead, we must judge homes based on how well they support the people who live in them. Every home built that does not suit our needs is a wasted opportunity and a future problem.

Giving a little more thought and spending a little more money at the outset will make a huge difference to people's lives, now and in the future.



What's the problem?



Our housing stock

The UK has the oldest housing stock in Europe.¹ An overwhelming 91% of homes **do not provide even the lowest level of accessibility**, leaving fewer than one in ten homes suitable for older or disabled people to visit, never mind live in.²

91%



Our changing needs

And yet, increasing numbers of us are living into our 70s, 80s, 90s and beyond. In less than 20 years, one in four of us will be over 65 - equating to around 17 million people.³

One in five adults aged 65-69 need help with one or more activities of daily living (such as bathing, cooking or using the toilet). By the time people reach their 80s, this figure rises to more than one in two of us. But as it stands, only one new accessible home is planned for every fifteen people over 65 by 2030.⁴

Contrary to common misconceptions more than 90% of older people live in mainstream housing rather than specialist housing or care homes.⁵ Understandably, most of us want to stay in our own homes, streets and communities for as long as we can, and our homes should enable more of us to do this.⁶



Our changing climate

Some climate change experts have suggested that every new home we build today should last at least 200 years with zero carbon targets in mind. Over that period, each home is likely to be occupied by around 20 different households and 70 individuals - and visited by thousands of others. These will be people of all ages and with different needs.

What needs to change

The solution is simple: change building regulations to make all new homes 'accessible and adaptable' as the baseline standard – also known as M4(2) in building regulations.

Take action now

The Centre for Ageing Better is calling for urgent action to make this happen, as part of the Housing Made for Everyone (HoME) coalition of ten charities and housing organisations. The government is seeking views now on options to raise standards.



Please **add your voice** and tell the government that change is needed to build the right homes for the future.

Current building regulations

There are currently three levels of accessible housing, defined in regulations under 'Part M':

Category 1 or M4(1)

Visitable dwellings:

The lowest level and current baseline standard for building new homes. The basic criteria are level access to the main entrance, a flush threshold, sufficiently wide doorways and circulation space, and a toilet at entrance level.

But Category 1 is more lenient on allowing exceptions meaning that homes often don't end up with step-free access or amenities that can be easily used. This standard also doesn't future-proof homes, as they aren't easily adaptable.

Category 2 or M4(2)

Accessible and adaptable dwellings:

Also known as 'age-friendly' or 'lifetime' housing. These standards are slightly stricter than Category 1 and ensure no steps between the pavement and the main entrance, more space to move around in all areas of the home, and that features are easily adaptable to improve accessibility in the future as needed. These standards make life comfortable for millions of us who find it hard to move around our homes or use a wheelchair some of the time.

For example: the walls are strong enough to install grab rails, there's a hidden floor gulley to allow a walk-in shower to be easily installed, the staircase is wide enough to allow a stairlift - simple things built into the structure and space of the home that allow us to remain independent for longer.

Category 3 or M4(3)

Wheelchair user housing:

This is the only category intended to provide a home suitable for those of us who use a wheelchair all of the time.



Why aren't we building the homes we need?

Cost to housing developers

Category 1 homes are the cheapest to build. Home builders can be reluctant to build to higher standards, often objecting that the extra costs of doing so puts them at a disadvantage as it affects the profit they can make from a development.

With so much variation between sites and areas it's difficult to estimate the cost difference of building to higher standards. Previous estimates suggest that on average a three-bedroom semi-detached house would **cost an extra £521 to build to Category 2 with a further space cost of £866 – a relatively low overall total of £1,387 per dwelling.**⁷

Crucially, this cost will lower further if Category 2 becomes the new minimum standard as all home builders will be factoring in the same costs and buying land with the same assumptions. This means that the 'extra cost' is transferred from developers on to the land values, creating a level playing field. It will also simplify planning and building rules reducing time and costs for developers and local planning authorities.

Savings and social benefits of accessible homes

The positive social impact of building more accessible homes could be vast.

If homes aren't built to be accessible from the outset, then these costs are simply pushed into the future, often at a greater cost - on to individuals, the government and the taxpayer.

For households headed by someone aged 55 years and over, **the cost of poor housing to the NHS is £513 million – around £177 million** of this is the cost of people falling in their homes.⁸ There are also the costs of supporting people who can't leave hospital because their homes aren't suitable for their recovery.

A great deal of money is spent adapting unsuitable homes so that people can stay independent and receive care at home rather than move into residential care. For example, councils pay for Disabled Facilities Grants to help people make essential adaptations to their homes so that they can live more independent lives.

It is much more effective to build the type of homes we need now than to adapt unsuitable properties in the future, often at much greater costs:

- **Building new homes to be Category 2 'Accessible and Adaptable' as standard = £1,387 per dwelling.**⁹

The potential cost of not building the homes we need, based on the figures available:

- **An average Disabled Facilities Grant to adapt a Category 1 home = £7,000 (one-off payment)**¹⁰
- **Residential care costs if your home becomes unsuitable = £29,000 per year**¹¹

Objections from developers and the cost of higher standards

Currently, local authorities set out plans to home builders of how many Category 2 and Category 3 houses are needed, once they can show that there is enough demand from older or disabled people living in the area to warrant building these homes.

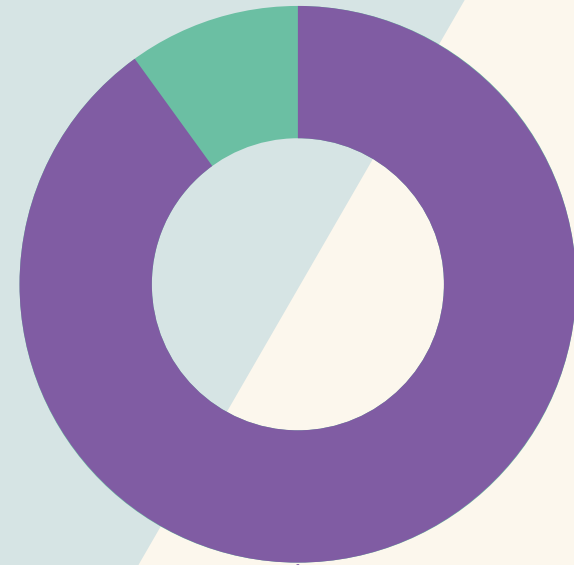
But developers can argue that accessible housing is more expensive (and therefore less profitable) and negotiate that homes are built to the lowest allowable standards. This imbalance in negotiating power is worsened by the technical nature of viability assessments. Often, local authorities lack the funding or expertise to properly analyse and/or challenge these.



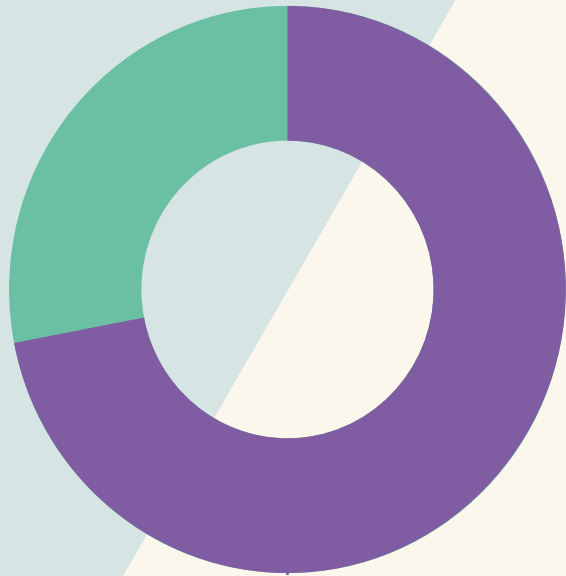
A 2018 inquiry by the Equality and Human Rights Commission reported:

“English local authorities face a particular challenge negotiating with developers. The perception of local authorities is that current planning policy is weighted in favour of developers, with the emphasis being on the delivery of housing per se rather than the delivery of the right kind of housing.”¹²

A survey carried out by the Centre for Ageing Better in September 2020 confirmed that one of the main barriers to building accessible new homes is challenges made by developers to planning policies. 97% of local authorities say their need for accessible homes will increase in the next 10 years, with a quarter of local authorities surveyed describing their need for accessible homes as severe.



Nearly 90% of local authorities who completed the survey support our campaigning for changes to accessibility standards in building regulations.¹³



Nearly three quarters (72%) of people polled by YouGov agreed that homes should as standard be built to be suitable for people of all ages and abilities

False perceptions of demand

Home builders have claimed there isn't demand for accessible or adaptable homes. However, a YouGov poll of 4,000 adults shows most people would welcome every new home being built in a way that is suitable for people of all ages and abilities.

Nearly three quarters (72%) of people polled by YouGov agreed that homes should, as standard, be built to be suitable for people of all ages and abilities, while nearly half (48%) disagreed that UK society does enough to support people to live at home safely and independently as we age.¹⁴

The research also illustrated that 81% of adults would buy homes that came with features like level access entrances, walk-in showers or handrails – this breaks down to a third of adults (33%) who would actually feel encouraged to buy

a property that had accessible features, with a further 48% saying they would neither be discouraged or encouraged.

New homes are usually built with young families and first-time buyers in mind. But, as well as ignoring older homebuyers completely, it simply does not work to build homes with only the first occupant or current circumstances in mind. Research has revealed that many over 50s cannot move home in the way that they would like, due to a lack of suitable housing options and inadequate provision of support and advice.¹⁵ There's no telling how many more older people or those approaching later life and thinking about their future needs would buy new homes were they able to choose from suitable options.

The difference accessibility makes: a common experience

Jenny and Gordon are in their late 50s. Now their three children have left home they want to move from their family home to a more energy-efficient home that's easier to look after. They want to stay local because their daughter, twin granddaughters and lots of their friends live nearby.

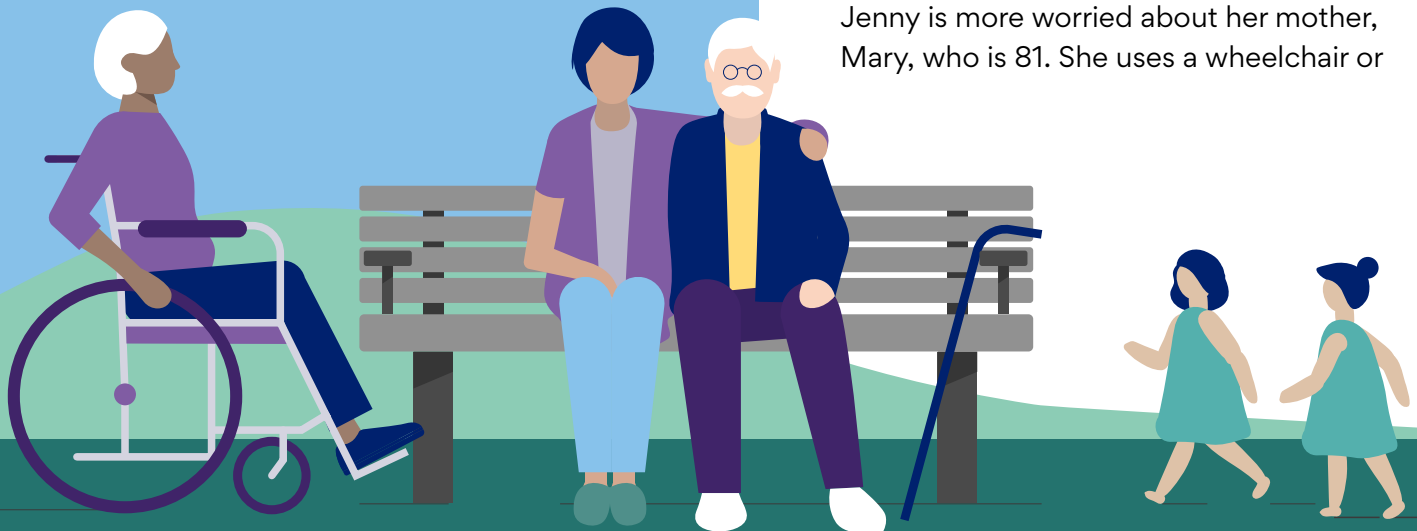
Having seen some floor plans for a new housing development, they've arranged to view a brand-new home that is perfect for location, number of bedrooms, and outdoor space – there's a spare room for guests to stay and a separate study space for Jenny to work from home.

The house looks great from the outside, but when they look around they realise there are two steps to the front door. Because Gordon is waiting for a hip replacement the steps aren't ideal, but Jenny is more worried about her mother, Mary, who is 81. She uses a wheelchair or

a walking frame to get around and would struggle with the steps every time she came to visit.

Inside, they love the layout, but the hall, landing and all the rooms feel smaller than expected. The upstairs bathroom is tiny, and with not much space to move around they are struggling to see how they would manage now, let alone in ten years. They really don't want to have to move again. They're very disappointed until the estate agent tells them he has keys to a very similar house in the same development.

The second house looks just the same from the outside but without steps. Inside, the layout is the same too – but the hall, landing and all the rooms feel just a bit bigger, and that makes all the difference. The larger bathroom would make potty training the twins much easier and mean that Mary could come for the day without worrying how she would manage. The agent explains that the walls are strong enough for Gordon to put grabrails on the walls, and that there is extra drainage under the floor so they can easily fit a shower if they want to in future. Gordon and Jenny can't understand why anyone would build, or buy, the smaller version of the house.



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Let's take action today for all our tomorrows.
Let's make ageing better.

The Centre for Ageing Better creates change in policy and practice informed by evidence and works with partners across England to improve employment, housing, health and communities. Ageing Better is a charitable foundation, funded by The National Lottery Community Fund.

