



# Good homes for all

APSE Big Housing Retrofit Summit

13<sup>th</sup> October 2022

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[ageing-better.org.uk](https://ageing-better.org.uk)

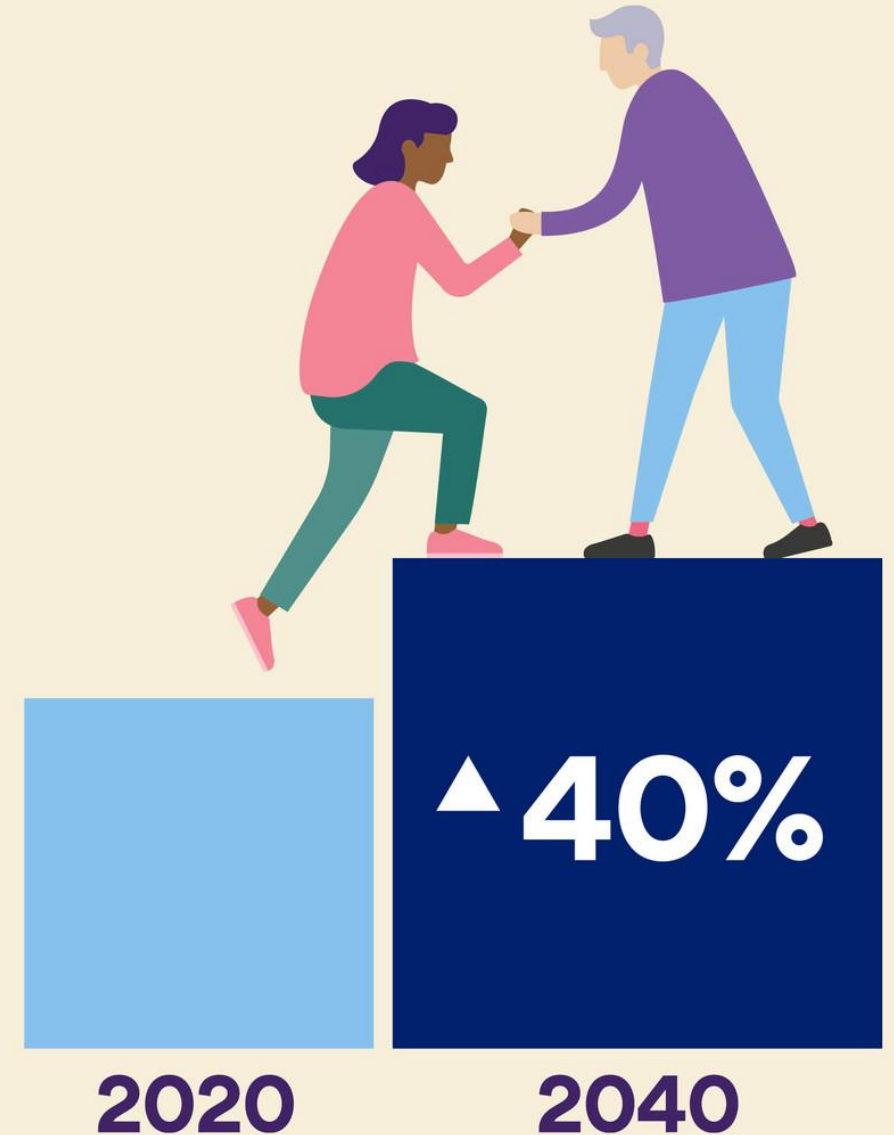
# The Centre for Ageing Better

The Centre for Ageing Better is a charitable foundation, funded by The National Lottery Community Fund, and part of the government's What Works Network.

- **Building an age-friendly movement** – and campaigning to end ageism
- **Age-friendly homes** – making homes in England safe and accessible
- **Age-friendly employment** – ensuring people can work for as long as they want and are able to.



**In the next 20 years,  
the number of people  
aged over 65 will grow  
by more than 40%.**



**Centre for Ageing Better**

Source: Office for National Statistics (2018)

# England's housing stock is in a poor state of repair

- Over two million homes headed by someone aged 55 and over do not meet basic standards (e.g. too hot, too cold, trip hazards)
- Poor housing in England is estimated to cost the NHS £1.4billion a year in treatment bills – more than half of this is due to excess cold, with the second biggest cost coming from falls



# Our housing stock is not ready for the age shift



**91%**  
of our current homes don't meet accessibility standards.



Centre for Ageing Better  
Source: Ministry of Housing, Communities and Local Government, (2020)

# More than 90% of older people live in normal homes, rather than specialist or retirement housing.

**Centre for Ageing Better**

Source: Centre for Ageing Better (2018)



90%

# Homes are not ready for climate change



Many excess deaths are linked to fuel poverty – an inability to heat or cool a home because it is too expensive to do so.

- Overall, 26 million homes will need to be retrofitted in one way or another between now and 2050 to achieve net zero emissions
- This includes 2.7 million homes owned by housing associations.

# Why the Good Home Inquiry?

- **Health inequalities**  
The COVID-19 pandemic has exposed and amplified housing-related health inequalities
- **Demographic change**  
One in four of us will be aged over 65 by 2041
- **Climate crisis**  
Legal obligations from UK government to reach net zero by 2050





# Overview of underpinning research

The King's Fund:  
Homes, Health  
and COVID-19

*Literature review*



Ipsos Mori: Getting  
our homes in order

*Lived experiences*



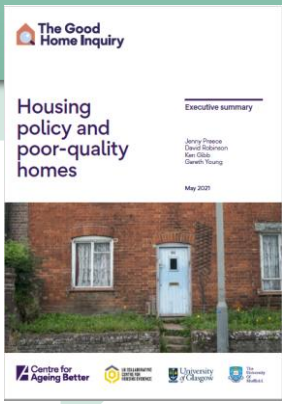
Natcen Panel: No  
place like home

Ipsos Mori poll



UK Collaborative  
Centre for Housing  
Evidence (CaCHE)

*Policy review*



Britain Thinks  
Commissioned in  
partnership with  
UKRI, Sciencewise

*Public dialogues  
and policy testing*



# Ipsos MORI: Getting our homes in order

- Twenty participants aged 50 to 70
- Participants a mix of gender, ethnicity and socio-economic group
- All participants were recruited as they had existing issues in the home
- A two-week online diary in which they explored their homes and the problems they faced
- Participants a mix of gender, ethnicity and socio-economic group



# Getting our homes in order – key findings

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**Barriers**

Getting our  
homes  
in order



# The Good Home Inquiry response to these challenges

We developed a set of **ambitious, workable and realistic** solutions to improve England's homes:

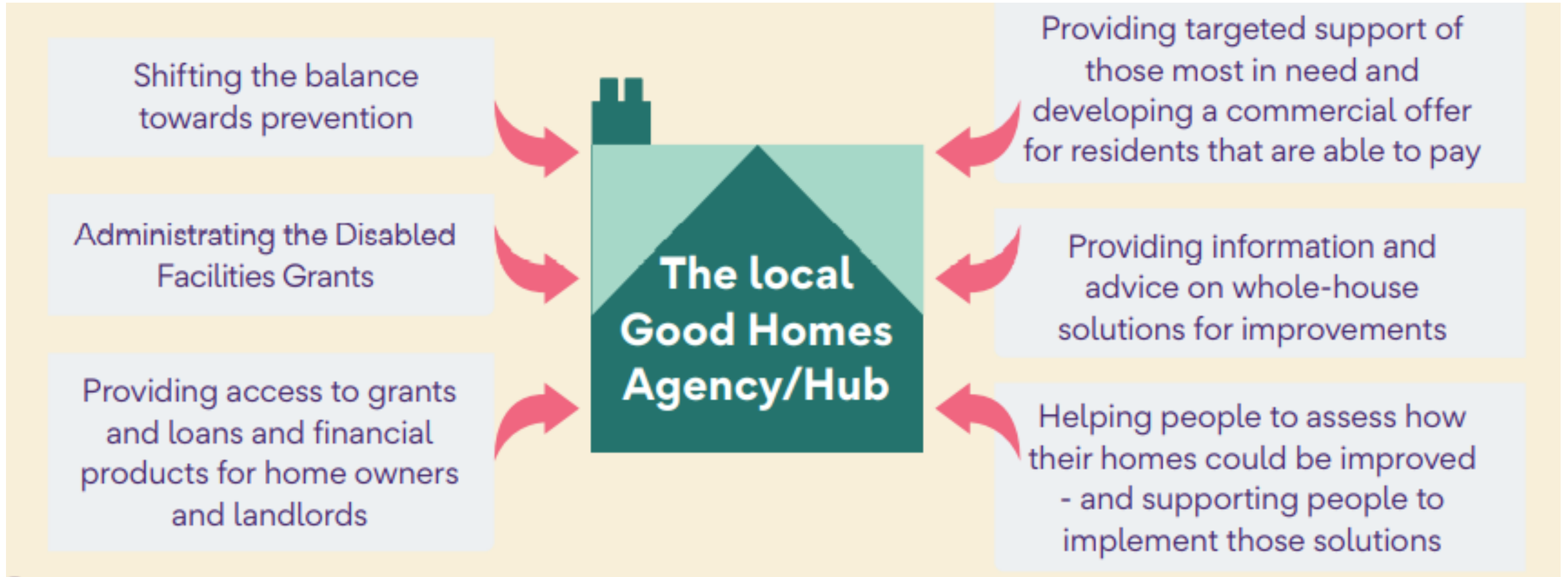
- **A cross-government strategy** for existing homes with a ministerial champion
- Mandating a local 'Good Home Agency' in every local area
- Replacing the current Decent Homes Standard with an **enhanced Good Home Standard**
- **Government-backed financing** to support a wider range of financing products and more grants for those on low incomes
- **Clear direction for Homes England** to make improving the quality of existing homes a strategy objective
- Inclusion of **housing as a key part of preventative health strategies** to improve population health and address health inequalities

# Taking forward the Good Home Inquiry



# Financing - what we know

- Finance a key barrier homeowners face (even with means to pay lack of understanding / knowledge / confidence / trust / sense of responsibility)
- Comprehensive mix of grants, loans and private funding needed to meet national and individual challenge
- Huge investment potential, industry interest, political will
- Scale of market and specific home improvement lending unclear
- Pockets of practice / potential for scale





# Thank you

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