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# **FORWARD PLANNING**

A VISION OF AGEING AT HOME

Ben Cooper

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## About the funder

The Centre for Ageing Better is pioneering ways to make ageing better a reality for everyone, including challenging ageism and building an age-friendly movement, creating age-friendly employment and age-friendly homes. It is a charitable foundation and part of the government's What Works Network.

## About the report

This report analyses the scale of poor-quality and inaccessible accommodation owned by older people in England; identifies four reasons why policymakers should care about this issue and act in the forthcoming housing strategy; sets out the barriers to home improvements; and makes a series of recommendations to tackle non-decent and inaccessible owner-occupied housing.

For this report, older people or older homeowners are defined as those aged 55 and over unless otherwise stated.

The report and its recommendations apply to England only. Housing is devolved to Scotland, Wales and Northern Ireland.

## About the focus groups

The Fabian Society conducted two focus groups in July 2025 with English owner-occupiers. All participants were over the age of 55, owned their home, and reported having a problem with the property within the last two years. One focus group was all-female, living in the north-west, Yorkshire and the East Midlands. The other focus group was all-male, living in the north-east, the West Midlands, the East of England, London, the south-east, and the south-west. Beyond that, the individual groups were demographically diverse.

The two groups considered what they liked about their home; the problems they had had with it; what a 'good home' is; their experiences of repairs, home improvements or moving home; and potential recommendations for policymakers to consider.

# CONTENTS

SUMMARY.....	1
1. INTRODUCTION.....	5
2. THE PROBLEM.....	7
3. WHY IT MATTERS.....	14
4. THE BARRIERS.....	17
5. RECOMMENDATIONS.....	22

# SUMMARY

Our population is ageing. Over the next quarter of a century, the number of people aged 55 and over in England will grow by five million. Most older people will remain owner-occupiers and live in mainstream housing. But an ageing population will change demand for housing, and what people expect of it. There will be a growing need to ensure that older people can access decent, accessible and adaptable housing.

Older homeowners are much more likely to live in poor quality and inaccessible housing than their younger counterparts. Analysis of the English Housing Survey finds:

- 1.9m owner-occupiers aged 55 and over live in a non-decent home, equivalent to 80 per cent of all older people who live in poor-quality homes.
- Only 8 per cent of older owner-occupied homes have the four basic accessibility features, compared to 15 per cent for younger owner-occupied households.
- Low-income owner-occupiers are especially at risk of living in inappropriate accommodation. Of the poorest fifth of the income distribution, 21 per cent of older owner-occupiers live in non-decent housing, compared to 11 per cent of older owner-occupiers in the richest fifth.
- There are significant regional inequalities. The proportion of homes with basic accessibility features in London is double the proportion in Yorkshire and Humber (14 per cent vs 7 per cent in each of the latter).

There is a clear case for supporting older owner-occupiers to improve their housing or access suitable new-build options. Doing so would:

- **Improve health outcomes.** Decent and accessible homes save lives, improve health and wellbeing, and reduce pressure on the NHS. Ensuring housing decency and accessibility for owner-occupiers is a preventative measure that could save the NHS £780m per year, with half of the savings occurring through a reduction in excessively cold homes.

- **Keep people living independently for longer.** More appropriate housing delays the onset of care needs while promoting independence. People who live in non-decent or inaccessible mainstream housing are more likely to need social care, and require it for longer. Fixing the unsafe homes of older people could save an estimated £1.1bn per year in formal care costs, and £3.5bn per year in unpaid care.
- **Reduce costs and improve living standards.** Around 1.9m pensioner owner-occupiers live in poverty – and many more have little control over their income. Poor quality housing increases energy bills and the cost of living, especially in the winter. Improving the energy efficiency of badly insulated properties could save an average of £230 per household per year, equivalent to 14 per cent of spending on energy bills.
- **Free up existing housing.** A significant proportion of older people are looking to move home, but in the last year only two per cent of households with a reference person aged 55 and over did. Increasing the proportion of older-owner occupiers who move each year by offering more appropriate new-build options could potentially free up existing larger properties for younger families.

There are three significant barriers to improving properties owned by older people. They are:

- **Few suitable new-build options.** Older homeowners struggle to find a home that meets all their needs – especially when considering future suitability, since new-builds are often inaccessible or hard to adapt. While the previous government set out plans to adopt a higher accessibility and adaptability standard in 2022, known as M4(2), it has yet to be implemented. Since the announcement, estimates suggest just a quarter of new-build homes have been built to this M4(2) standard. This is despite 77 per cent of people believing all new homes should be built to allow people to live independently as they age or if they become disabled.
- **Improvements are expensive.** Some older owner-occupiers struggle to pay for improvements, particularly those who live in poverty or have a fixed income. The median cost for an owner-occupied property to be made decent is nearly £6,000, far higher than what many older people can afford. Releasing equity in the property can be an option, but taking on debt in older age is more challenging – and the amount released may be insufficient.
- **Inadequate support.** Around 40 per cent of all homeowners want to improve their home but would not be able to deliver changes or are unsure if they could. Improvements can be complicated, disruptive and off-putting, particularly major adaptations such as stair lifts or

energy efficiency upgrades. Many people want trusted tradespeople, support, and advice, but access is unequal. In the absence of clear guidance about responsibilities of local government, and with little central government funding available, a postcode lottery has emerged.

There are a number of policies which could deliver a vision of ageing well in a decent, accessible and adaptable property.

## Services and funding

The government should:

- **Ensure access to trusted practical housing repair and adaptation services, including independent information and advice.** Action should be taken to enhance existing home improvement infrastructure, including through the Good Home Hub model.
- **Reform the disabled facilities grant.** There should be an increase in the maximum amount of support available and a five-year funding commitment, alongside a consideration of removing the means test for small and medium adaptations.
- **Provide loan guarantees for improvements through the National Wealth Fund.** This backing would reduce the cost of borrowing for those who use it to pay for improvements and encourage accompanying private investment.

## New-builds

The government should:

- **Require all new homes to meet the accessible and adaptable standard.** The government should commit to a swift timetable for implementation of this standard, which builds on the existing 'visitable' standard, alongside reforms to cut development costs and boost supply.
- **Collaborate with the housing sector to establish an ambitious national target for wheelchair-accessible mainstream new-builds.** Bringing together developers, campaigners, disabled people, and older people would enable the government to set a national target without constricting housebuilding.
- **Amend the National Planning Policy Framework to require each local plan to set out the percentage of all new homes in their area to be wheelchair accessible.** The requirement to prove local demand should be removed, while the Planning Inspectorate should be

instructed to reject any plan that fails to match or exceed the national target without providing a credible reason.

# 1. INTRODUCTION

“I’d like to have a walk-in shower. I’m 62 and I had a stroke last year, so I need extra safety” – participant, West Midlands.

“[The property] doesn’t have hazards, everything is wide enough and big enough to move from room to room, [and we] have an up and a downstairs loo because of health conditions we all get as we get older” – participant, East of England.

England is ageing. In 2024, 31 per cent of the population was aged 55 and over. By 2050, that figure is predicted to rise to 36 per cent. To put it another way, in just 25 years, the number of people aged 55 and over is expected to increase by more than 5 million.<sup>1</sup> This will fundamentally change demand for housing across England and reshape basic expectations of what a home should provide.

Housing is central to people’s experiences of ageing. In particular, it determines the extent to which they can live independently, safely and well in a place of their choosing. And housing policy over the next few years will be critical to how England adapts to the challenges posed by an ageing population. The forthcoming housing strategy needs to rise to this challenge, and set out a vision of ageing at home.

This vision must be focused on owner-occupiers and mainstream housing. While there is a growing number of older private renters, and many live in social housing, the vast majority of people aged 55 and over own their own home. Over three-quarters (76 per cent) of those households with a ‘household reference person’ aged 55 and over are owner-occupiers.<sup>1</sup> And while specialist accommodation such as ‘housing with care’ is appropriate for some, 91 per cent live in mainstream housing – defined as housing that may be sold or occupied by anyone, irrespective of age.<sup>2</sup>

There are two main priorities for adapting housing to our ageing society.

- **Improving existing stock:** an estimated 80 per cent of the housing stock that will exist in 2050 has already been built.<sup>3</sup> We need to invest

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<sup>1</sup> The Office for National Statistics defines a ‘household reference person’ as the person who is legally responsible for the property, whether through ownership or paying the rent. If there is joint responsibility, the one with the highest income is the reference person.

in non-decent housing to tackle hazards which endanger health and wellbeing, and, where possible, to improve accessibility.

- **Better new-build options:** the Institute for Fiscal Studies estimates that around 40 per cent of people who are owner-occupiers at the age of 50 will move before death, with most moving before the age of 70.<sup>4</sup> High-quality, accessible new-builds could support people to move into mainstream housing that meets their needs as they age. Older owner-occupiers moving would also free up properties – particularly larger family homes – for those who need them.

This report sets out how the government can ensure that owner-occupiers are able to age well in their own home. It identifies the scale of the challenge faced by older owner-occupiers, the barriers to improving housing, and the case for action. The report sets out a series of solutions to improve existing stock and deliver better new-build options for older homeowners.

## 2. THE PROBLEM

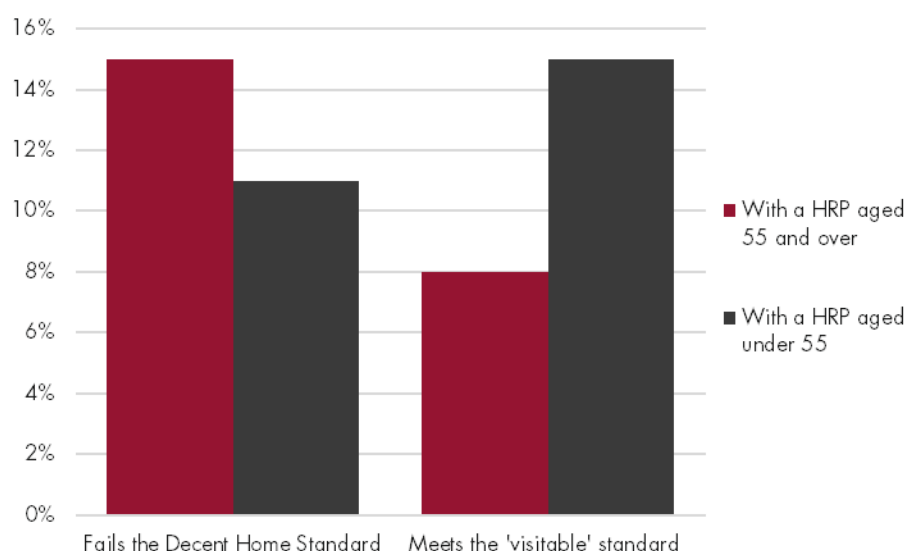
Poor-quality housing for older people is more widespread than many realise. This section explores the scale of the problem, before analysing the picture by age, poverty and geography.

### A significant number of older people live in poor quality owner-occupied homes

In England, 1.9 million older people aged 55 and over own a non-decent home. This is defined as a home that fails to meet the decent homes standard (see box 1).<sup>5</sup> Owner-occupiers make up 79 per cent of the 2.3 million older people in homes that fail to meet the standard. And older owner-occupiers make up around a quarter of everyone who lives in a non-decent home in England.

#### FIGURE 1: OLDER OWNER-OCCUPIERS ARE MORE LIKELY TO LIVE IN NON-DECENT HOUSING, AND LESS LIKELY TO LIVE IN AN ACCESSIBLE PROPERTY

Percentage of households and different standards by age group



Source: Centre for Ageing Better, The state of ageing 2025 – homes, 2025.

Older homeowners are much more likely to live in poor quality and inaccessible housing than their younger counterparts – even though their housing needs are likely to be more demanding. Analysis of the English

Housing Survey by Centre for Ageing Better found 15 per cent of owner-occupied homes – defined as homes with a household reference person (HRP) aged 55 or over – are non-decent, compared to 11 per cent of owner-occupied homes with a HRP under 55.

### **Box 1: The decent homes standard**

Established in 2000, the decent homes standard is a measure of housing quality in England.<sup>6</sup> The most recent update to the standard, in 2006, requires a dwelling to:

- Be free of any risks and hazards to health or safety of occupants, as defined under the housing, health and safety rating system.
- Be in a reasonable state of repair.
- Have reasonably modern facilities and services.
- Provide a reasonable degree of thermal comfort.

The decent homes standard is used to assess the levels of poor-quality homes across tenures, but owner-occupied dwellings are not required to meet the standard. In July 2025, the government announced a consultation on updating the standard, which may affect the number of owner-occupied homes that are deemed non-decent.<sup>7</sup>

## Many live in homes without crucial accessibility and adaptability features

Just 13 per cent of all homes in England meet the ‘visitable standard’ – ie, have basic accessibility features (see box 2).<sup>8</sup> And the problem is worse for owner-occupiers.

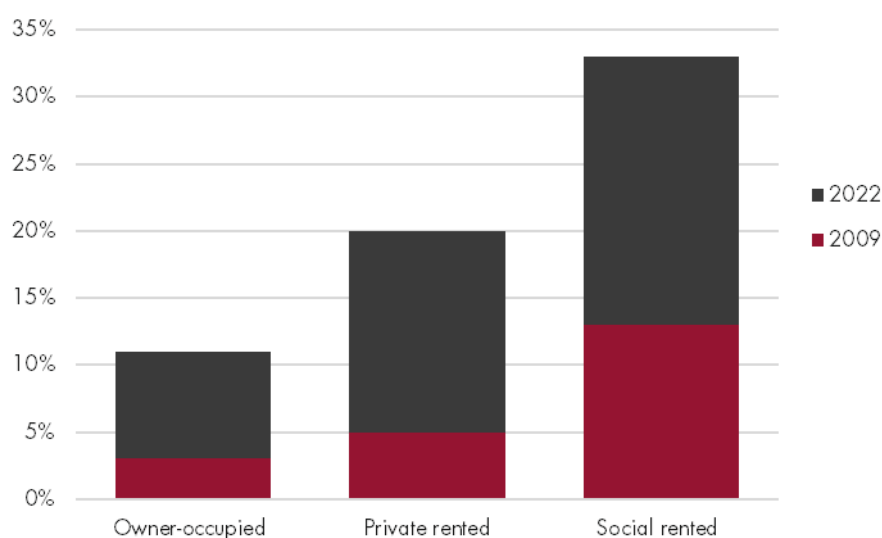
- While older people often need greater accessibility, just 8 per cent of owner-occupied homes with a HRP aged 55 and over are accessible to M1(4) standard, compared to 15 per cent for owner-occupied households with a HRP aged under 55.
- Owner-occupied homes overall are less likely to be accessible; just 10 per cent have all four accessibility features. This compares to 14 per cent of private rented homes and 20 per cent of social rented homes.<sup>9</sup>
- The growth in accessible homes has been slowest for owner-occupiers aged 55 and over. Since 2009, the percentage of older owner-occupier households living in an accessible property increased by five percentage points. This compares to seven

percentage points for social housing and 10 percentage points for the private rented sector.<sup>10</sup>

- Over 400,000 wheelchair users of all ages in England currently live in unsuitable accommodation.<sup>11</sup>

## FIGURE 2: OWNER-OCCUPIED HOMES ARE LESS LIKELY TO BE ACCESSIBLE, AND HAVE SEEN LOWER GROWTH IN ACCESSIBILITY

Percentage of homes that have the four basic accessibility features, by tenure.



Source: Centre for Ageing Better, The state of ageing 2025 – homes, 2025.

### Box 2: Accessibility standards

The **M4(1) standard** is the mandatory baseline. It is described as the ‘visitable’ standard, and requires a property to have four basic accessibility features:

- A toilet on the same level as the entrance.
- No steps between the pavement and the entrance.
- Sufficiently wide doorways and circulation space.
- A main entrance door that is free of obstructions, particularly a door sweep that requires stepping over.

However, aspects of this standard are based on what is possible in the context of a given project, meaning developers and builders do not have to provide certain features if they judge them to be unfeasible.

The **M4(2) standard** provides enhanced access features, and requires that the property be adaptable to changing needs. A property meets this standard if it has:

- Step-free access to the dwelling, parking, and communal facilities outside of the property used by the occupants.
- Step-free access to the toilet, living room, and private outdoor space that is connected to the entrance floor.
- The ability to be adapted to increase the accessibility and functionality of the dwelling.
- Wall-mounted switches, socket outlets and other controls that are reasonably accessible to those who have reduced reach.

The **M4(3) standard** ensures accommodation can meet the needs of a household that includes a wheelchair user. There are two categories within the standard:

- M4(3)(a) requires a property to be wheelchair **adaptable**: ie, capable of being made suitable for use by a wheelchair user, even if not currently wheelchair accessible.
- M4(3)(b) requires a property to be wheelchair **accessible**: ie, fully ready for occupation by a wheelchair user, with the necessary fixtures and fittings.

Both M4(2) and M4(3) are 'optional technical standards' within the building regulations. When setting their local plans, planning authorities have the option to require a proportion of homes to be built to these standards, which should then be realised through planning conditions on individual developments.<sup>12</sup> The previous government announced that M4(2) would become mandatory, but this is yet to happen (see chapter 3).

## Low-income older people are especially at risk

Income significantly affects the likelihood of older owner-occupiers living in unsuitable housing. Twenty-one per cent of older owner-occupiers in the poorest fifth of the income distribution live in non-decent housing, compared to 11 per cent of those older owner-occupiers in the richest fifth.<sup>13</sup>

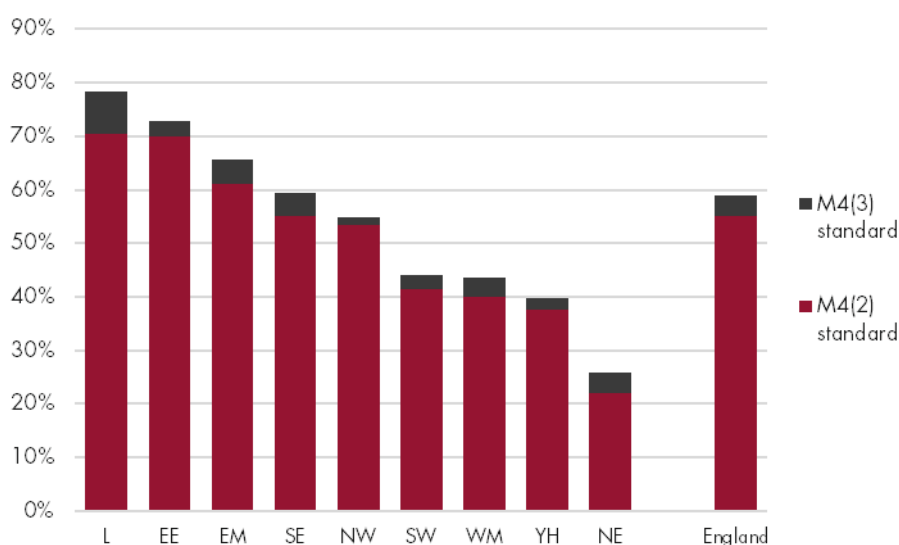
## Regional inequality is significant, and likely to get worse

There are significant inequalities in access to suitable housing across England. The percentage of older owner-occupier households living in non-decent housing is highest in the East Midlands (21 per cent). This is twice as high as the region with the lowest proportion, London (10 per cent).<sup>14</sup>

Accessibility of housing, regardless of tenure, is also geographically variable. Of households with a HRP aged 55 or over, those in London are the most likely to have basic accessibility features (14 per cent). This is more than double the proportion in Yorkshire and Humber (6 per cent).<sup>15</sup>

### FIGURE 3: THERE IS SIGNIFICANT REGIONAL INEQUALITY IN THE PROPORTION OF NON-DECENT PROPERTIES OWNED BY OLDER HOUSEHOLDS, AND ACCESSIBLE PROPERTIES ACROSS ENGLAND

Percentage of households and different standards by age group

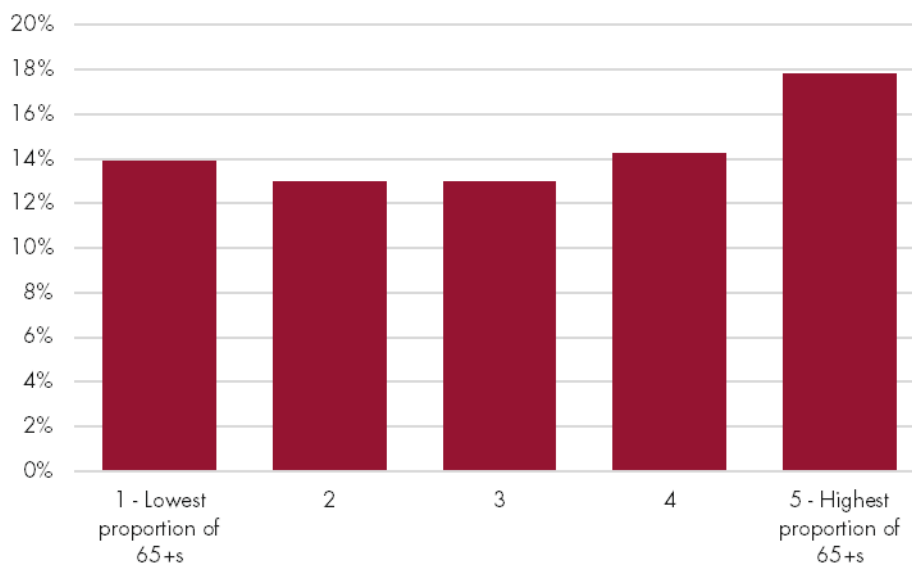


Source: Analysis of data provided by Centre for Ageing Better and their 'the state of ageing 2025 – homes report'

Without action to improve the suitability of housing for older owner-occupiers, these geographic inequalities could grow. The places forecast to have the largest proportion of people aged 65 and over currently have the largest proportion of non-decent homes, whether to own or rent. In the fifth of local authorities forecast to have the most older people by 2047, 18 per cent of housing stock currently fails to meet the decent homes standard, compared to just 14 per cent in the fifth of local authorities predicted to have the fewest.<sup>16</sup>

## FIGURE 4: THE FIFTH OF LOCAL AUTHORITIES PREDICTED TO HAVE THE MOST PEOPLE AGED 65 AND OVER CURRENTLY HAVE THE LARGEST PROPORTION OF NON-DECENT HOMES

Percentage of households and different standards by age group



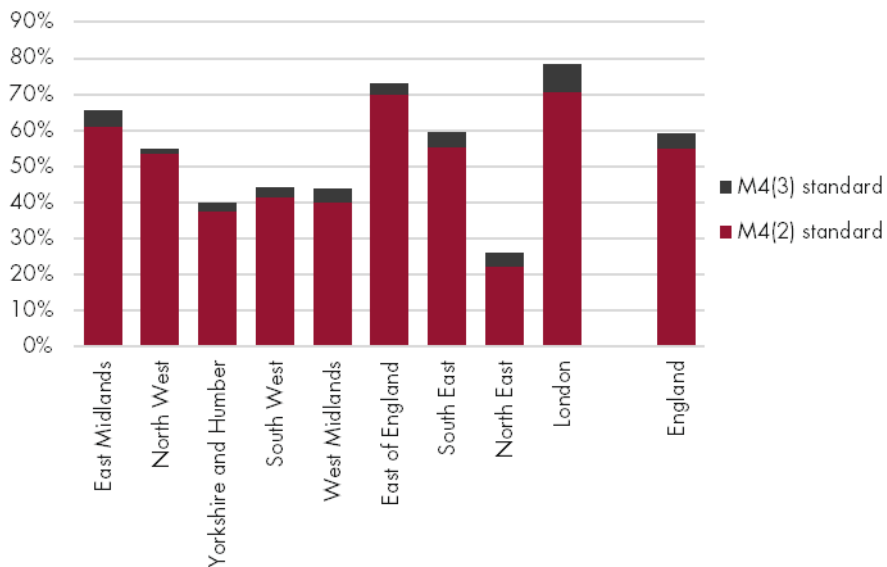
Source: Fabian Society analysis of 'Office for National Statistics, Local authority ageing statistics, population projections for older people, 2020' and 'Ministry of Housing, Communities and Local Government, English Housing Survey: local authority housing stock condition modelling, 2023 - main report, 2025'.

There is likely to be further divergence between regions in the proportion of accessible homes available for older people. Habinteg, a housing association, has estimated that there could be just one new accessible home built over the next 10 years for every 38 people in England.<sup>17</sup> In London, however, it is predicted that 78 per cent of homes built over the next decade will be accessible – equivalent to one new accessible home built for every 21 residents.<sup>2</sup> This compares to just 26 per cent in the north-east, equivalent to one for every 156 residents. London is expected to build more accessible homes because the London Plan, a spatial development strategy for Greater London, requires every home to be (a) either accessible or adaptable or (b) meet higher wheelchair accessibility standards. Even if you discount London, substantial regional inequalities remain. Habinteg estimates that the East of England is five times more ambitious in terms of building accessible homes than the north-east, with a predicted ratio of 1 for every 28 people.

<sup>2</sup> This is subject to the delivery of housing in London increasing above its current level, which significantly below the target set by the government's. The data was collected before the announcement of London's emergency housing package on 23 October 2025, which included a temporary reduction in affordable housing requirements.

## FIGURE 5: LONDON IS CURRENTLY PREDICTED TO HAVE THE LARGEST PROPORTION OF NEW-BUILDS THAT ARE ACCESSIBLE OVER THE NEXT DECADE

Percentage of homes predicted to be built over the next decade according to different accessibility standards



Source: Habinteg, A forecast for accessible homes 2025: one decade on, milestone or millstone?, 2025.

## 3. WHY IT MATTERS

A good home is the foundation for people being able to live a good and long life, surrounded by loved ones and friends in a strong local community. A focus on improving the homes owned by older people should be motivated first and foremost by a desire to guarantee warm, accessible, and safe accommodation for all. Alongside a home free from hazards, evidence suggests older people prioritise:

- Accessibility and safety features, including stair-free access and downstairs bathrooms.
- Adequate space and spare bedrooms, particularly to host family members or a carer.
- The idea of 'home', including emotional attachments and close connections to family.<sup>18</sup>

People should not be expected to 'make do' with poor quality housing, even if they are satisfied with their home. But beyond this, there are clear reasons why older people should be supported to improve their housing or access suitable new-build options.

### Health outcomes

Ensuring every older homeowner can live in a decent and accessible property will save lives, improve health and wellbeing, and reduce pressure on the NHS. Our housing stock has some of the highest associated health and care costs of any country in western Europe.<sup>19</sup> For older homeowners, the health impacts of poor quality and inaccessible housing include:

- **Greater ill health:** a wide range of medical conditions are caused or worsened by living in a non-decent housing. Such properties contribute to a range of chronic health conditions, including asthma, chronic obstructive pulmonary disease (COPD) and heart disease. They also increase the risk of experiencing an acute health condition, such as a stroke or heart attack.<sup>20</sup> These illnesses are both more prevalent and more severe among older people.
- **More trips and falls:** poor quality and inaccessible housing raises the risk of trips and falls, especially for older and disabled people. Cold homes can worsen arthritis and grip strength, resulting in lower dexterity and a greater risk of falling.<sup>21</sup> A fall can involve broken

bones, surgery, and lengthy stays in hospitals – and negatively impact mobility, functional independence, and quality of life.

- **Preventable deaths:** around one in five excess winter deaths are caused by cold homes. There is a clear association between extreme temperatures in the home and heat-related deaths – particularly for the elderly.<sup>22</sup>

To put it simply, accommodation causes illnesses and injuries that increase demand for NHS services. The cost to the NHS of treating those owner-occupiers affected by poor housing is around £780m per year, with nearly half caused by treating ill health arising from living in an excessively cold home.<sup>23</sup>

## Living independently

Investment in existing homes and building homes to higher accessible and adaptable standards should be viewed as core to prevention, delaying the onset of care needs while promoting independence.

People who live in non-decent or inaccessible mainstream housing require social care for longer. Old, damp and inaccessible dwellings make it harder for older people to do everyday activities without support.<sup>24</sup> As a result, people are moving to residential care earlier than necessary, or being forced to stay in hospital longer, rather than living independently in their own home. An ageing population means that this problem of housing-induced care needs will only grow if there is little action to improve England's homes.

Around the world, home adaptations such as accessible toilets and stair lifts have been shown to reduce or prevent care needs. For example, in Australia, home modifications nearly halved the average required hours of care each week, with a particularly strong impact on the level of informal care.<sup>25</sup> Similar sustained improvements in England could lower the costs of social care while delivering better outcomes for people. Evidence from the Care and Policy Evaluation Centre estimates that fixing the unsafe homes of older people, most of which are owner-occupied, would save £1.1bn per year in formal care costs by 2027, and £3.5bn per year in unpaid care.<sup>26</sup>

## Living costs and living standards

Even though pensioner owner-occupiers have the lowest poverty rate of any older group, 1.9 million still live in poverty.<sup>27</sup> Since they are not working by definition, they have little control over their income, and so the cost of living is especially important. Poor quality homes contribute to poverty among older owner occupiers through higher bills in the following ways:

- They require more energy and expenditure to keep warm, especially in winter. As older people require a higher property temperature to support their health and wellbeing, they tend to have the heating on for longer.<sup>28</sup> But many owner-occupied homes remain inefficient and hard to heat, with only 49 per cent of properties meeting EPC rating C or better.<sup>29</sup> The Resolution Foundation estimates that improving the energy efficiency of badly insulated properties could save each household an average of £230 per year, equivalent to 14 per cent of spending on energy bills.<sup>30</sup>
- They require more energy use and expenditure in summer to keep cool. While we lack specific age-related data, owner-occupiers are slightly more likely to report feeling over-heated (11 per cent) than private renter or social renters (9 per cent each).<sup>31</sup> Low-income older households may be unable to afford active cooling such as fans and air conditioning, while disabled people may be unable to use passive measures such as shading and opening the windows if the property is inaccessible.<sup>32</sup>
- They will require additional expenditure if they have specific problems like damp and mould. Improving ventilation or maintaining constant temperatures in properties can cost money without providing a permanent solution to the issue.

## Housing supply

A significant proportion of older people are looking to move home, whether they own or rent. Evidence suggests around 4 million people aged 50 and over would like to change where they live, equivalent to 22 per cent of this population.<sup>33</sup> However, just 5 per cent of older people think they will move home in the next year – and just 4 per cent of owner-occupiers believing a move will happen. English Housing Survey data suggests a small proportion actually do move. Just two percent of households with a reference person aged 55 and over did move in the last year, equivalent to 290,000 households.<sup>34</sup> This compares to 4 per cent of households with a HRP aged between 45 and 54 years old.

Increasing the proportion of older owner-occupiers who move each year could potentially free up existing larger properties for younger families. While the number of people looking to downsize should not be overstated, many move because they want a more appropriate home. Around a fifth of older homeowners who moved in the last three years did so specifically because they wanted a smaller house, while an additional 4 per cent moved because their previous accommodation was unsuitable.<sup>35</sup> Ensuring new homes are suited to the needs of older people will help encourage even more older households to downsize, freeing up space for families.

## 4. THE BARRIERS

Millions of older homeowners are living in poor-quality and inaccessible homes which are ill-suited to their needs as they age. With a growing proportion of England aged 55 and over, this problem will only increase – putting additional pressure on our public services and putting people’s health at risk. There are three main barriers to reducing the number of unsuitable homes owned by older people.

### Few suitable new-build options

Many older homeowners want to move to a property appropriate for their needs as they age. While there is limited data on preferences, the Mortgage Advice Bureau found 46 per cent of its customers aged 54-65 are looking to purchase a new-build – higher than all younger age brackets.<sup>36</sup> This suggests that many of the 40 per cent of those who are owner-occupiers at the age of 50 and who move later in life will go to a new-build property. New-builds are usually more energy efficient, and, by law, meet the ‘vitable’ standard of accessibility. Some participants in our focus groups either had experience of moving to a new property, or a wish to do so:

“We were there 40 years, so we’d made a lot of improvements over the years ... But it was obvious that that property was not going to be fit for purpose as we were getting older. And we wanted to make the change before we got much older and it became a little bit too overwhelming for us” – participant, north-west.

However, older homeowners often struggle to find a home that meets their current and future needs. Only a third buy a home with a bedroom that is accessible on the same level as a kitchen or living area.<sup>37</sup> This came up in our focus groups, with one participant saying:

“We needed to find a house with a stairwell that was big enough in the centre of the house where we could at some point in the future either install a sensible sized lift or a stair lift ... this was a big problem, because obviously with a lot of developers, they look for cramming as many units onto the space as possible, which means the properties are smaller ... to find a stairwell that would be big enough to create lift space was just nigh on impossible until we fell lucky with this place” – participant, East of England.

Three years ago, the previous Conservative government set out its plan to require higher standards when it came to the accessibility of new-builds. All new dwellings would be required to meet the M4(2) standard, meaning they would be accessible and adaptable to the changing needs of occupants. However, the required consultation to finalise the introduction of the new regulations never materialised, and the increased standard has yet to be implemented. Even in the capital city, where the London Plan contains an accessible and adaptable housing target, compliance with the standard has fallen.<sup>38</sup> This is despite strong public support for regulation: 77 per cent of people think all new homes should be built to a standard that allows people to live independently as they age or if they become disabled.<sup>39</sup>

Since the previous government's announcement, only a quarter of new-build homes have been built to the accessible and adaptable standard. The Housing Made for Everyone coalition has estimated that up to 885,000 additional people could be living in accessible and adaptable properties if the standard had been implemented three years ago.<sup>40</sup> Without mandating the standard, there is a risk that market housing will be particularly inaccessible and unadaptable for older people. Based on analysis of local plans, accessibility and adaptability standards are not applied as stringently to market-rate homes for owner-occupation as they are to affordable homes. Where local plans apply different policies to market and affordable housing, just 64 per cent of the former are expected to meet one of the optional access standards – compared to 84 per cent of the latter.<sup>41</sup>

## Improvements are expensive

For many homeowners, moving to a new-build is not an option or simply not their preference, as our focus groups demonstrated.

“We decided when my husband became disabled [that] we weren't moving because we've got brilliant neighbours all around us ... we've got the house fully adapted. We've got a stairlift. We've got rails. And yes, we also had to pay for our own wet room” – participant, East Midlands.

“It is too stressful. Buying a house is like buying a second-hand car. There's always something to do” – participant, north-east.

Many of these homeowners will need to improve their property if they are to live in decent, accessible housing. Plenty will be able to afford their own improvements without state support: many older people have wealth, equity, and no mortgage. Poverty amongst older owner-occupiers is relatively low compared to other groups with:

- 12 per cent of people aged 66 and over, and who own their home outright, in poverty after housing costs.
- 16 per cent of people aged 66 and over, and who own their home with a mortgage, in poverty after housing costs.

Owner-occupiers who are in poverty are likely to experience a particularly poor standard of living, and will struggle to pay for improvements. They are also more likely to be in poorer health, and are particularly at risk of needing NHS and social care services. This means that improvements in their housing can have outsized impacts on them.

Even owner-occupiers who are not in poverty may struggle to afford improvements. There are at least two reasons why:

- Those who can theoretically release equity may struggle to do so. It remains difficult to access financial products to do this, and taking on mortgage debt in older age is more challenging than when younger. Crucially, the amount released may be inadequate in communities where property prices are lower.<sup>42</sup>
- The cost of making a property decent and accessible is often high. The median cost of an owner-occupied property to be made decent is nearly £6,000, according to the latest English Housing Survey data.<sup>43</sup> Evidence suggests that 24 per cent of people age 50 and over could not afford an unexpected but necessary expense of more than £850.<sup>44</sup>

Some older owner-occupiers can access support to afford improvements through the disabled facilities grant. This is a national scheme, delivered locally, to fund adaptations that enable people to live independently and safely in their home. The budget allocation for 2024-25 was £711m, with 55 per cent of grants going to owner-occupiers.<sup>45</sup> However, it is not as effective as it could be. The upper limit of the grant (£30,000) has not been altered since 2008, despite high inflation in recent years and a commitment to review it by this government.<sup>46</sup> The means test has been criticised as being complicated, unfair, and out of date – something that was recognised by civil servants in the then-Department for Levelling Up, Housing and Communities.<sup>47</sup> And the complexity of the process results in significant waits for people to receive support. In 2023-24, the average time to complete a disabled facilities grant application was 247 working days – up from 223 working days the previous year.<sup>48</sup>

## Inadequate support

Our focus groups reflected a postcode lottery in terms of tradespeople and advice, with some praising local services or local contractors recommended

by people they knew, and others lacking support or having a bad experience.

“Even in winter, we see rising damp in the hallway. It doesn't matter even if we've had the damp guy come in, we still see so much damp rising ... I don't think he was that good. I think he left it half done. He didn't complete it” – participant, East Midlands.

“In Leeds we have a system ... if you need anything, you can go there and say, “right, I need a tradesman to do blah, blah, blah.” And they will recommend them. Now, I would trust them because ... they are accredited and they are vetted. So there's no way you're going to have some dodgy cowboy in your house. I would go to those centres and ask if I needed anything” – participant, Yorkshire

“My next-door neighbour used [a contractor] and the lady across the way used him as well ... Their recommendation was really why I used him, yeah. He was slightly more expensive than the other two people I looked at, but because he's local and the recommendations were really good, that's who I went with” – participant, south-east.

Even if homeowners can afford improvements, many may not know if they need to improve their property or how to do so. Demos and the Centre for Ageing Better found that around 40 per cent of homeowners prioritised home improvements, but would not be able to deliver changes – or were unsure if they could.<sup>49</sup> This is because improvements can be complicated and disruptive, particularly major adaptations such as stair lifts and energy efficiency upgrades. Furthermore, the quality can be poor. A recent National Audit Office investigation found 98 per cent of homes with external wall insulation installed under the Energy Company Obligation 4 and the ‘Great British Insulation Scheme’ require remediation.<sup>50</sup>

There is a need for trusted tradespeople, support and advice for people to know what improvements and advice is required, and that any changes made will be of sufficiently high quality. Some support exists through home improvement agencies – which are local non-profits – with one estimate suggesting around £200m is spent by these organisations.<sup>51</sup> They:

- Advise people on improvements and adaptations to their homes.
- Assist individuals to apply for loans and grants to fund the cost of the work.
- Identify reputable local contractors and oversee the works to protect more vulnerable households.<sup>52</sup>

However, home improvement agencies do not serve every area in England. This is because they are funded through local government following cuts to central government funding in 2016.<sup>53</sup> Moreover, the effectiveness of these agencies is often limited due to a lack of funding and a lack of clear guidance about what they should be offering households in their area. This has created a postcode lottery that often deters households from getting the support they need and are entitled to.<sup>54</sup> Specific groups face barriers to accessing support, too: research from the Centre for Ageing Better found that black and minority ethnic people disproportionately experience inequalities in accessing services, and as a result are left without the adaptations or improvements they need.<sup>55</sup>

## 5. RECOMMENDATIONS

Poor housing for older owner-occupiers is a significant problem. In 2023-24, 1.9 million people aged 55 and over lived in non-decent owner-occupied homes, while 92 per cent of older owner-occupied homes lack the four accessibility features set out in building regulations. Older people on low incomes, and those outside London, tend to be the worst affected.

Addressing this issue should be a government priority. Doing so could form a key part of the prevention agenda in health policy by keeping older people healthy and living independently for longer, reducing care costs. It could also help improve living standards for a group of people who have little control over their incomes. And building new, decent homes for older people to buy would free up existing under-occupied homes for others to move into.

But there are currently too many barriers to accessing a suitable home, including a lack of suitable new-build options, the cost of improvements, and inadequate support services.

The forthcoming housing strategy should set out how owner-occupiers can age well in their own home, with a focus on mainstream housing. To deliver on this ambition in practice, the government should:

### Services and funding

#### **1. Ensure access to trusted practical housing repair and adaptation services, including independent information and advice**

Older homeowners often fail to make necessary improvements because they don't know exactly what needs to change or how to make improvements. Homeowners need advice and guidance to ensure their property is suitable as their needs change. In some parts of the country, home improvement services can advise on repairs, maintenance, adaptations, efficiency, and finance. However, provision is variable across the country due to funding cuts and a lack of national guidance.

The government should ensure access to trusted practical housing repair and adaptation services, including independent information and advice. Concerted action should be taken nationally and locally to enhance the

infrastructure of support around home improvement, including through the Good Home Hub model as recommended by the Older People's Housing Taskforce.<sup>56</sup> There should be national guidance to minimise postcode lotteries in services. While the precise provision may differ between different areas, there should be some common features, including:

- Assessments by accredited professionals on how a property can be improved to meet the needs of the residents – now and in the future.
- Information on how to find trusted tradespeople locally, including potentially establishing light-touch certification to build confidence that repairs and improvements will be high-quality.
- Support to access the Disabled Facilities Grant and signpost property owners to other relevant financial support available to help improve their homes.

Demos estimated comprehensive home improvement and advice services through the Good Home Hub model in England would cost around £245m, equivalent to around £1.6m per local authority. Hubs could potentially raise up to £61m annually through fees and chargers to partially cover the costs, with many local authorities able to make savings by replacing existing services with an improved local offer.<sup>57</sup>

## 2. Reform the disabled facilities grant

The disabled facilities grant is an important source of financial support for disabled owner-occupiers, providing over £700m worth of funding each year. However, the system is too complicated, and accessing support takes too long. The disabled facilities grant should be reformed to maximise the number of people being supported to adapt their property.

The government should reform the disabled facilities grant by increasing the amount available for each home and simplifying the system of support. There should be an increase in the maximum amount of support available for each home, allowing it to cover more complex adaptations. The maximum available should also be updated regularly to account for increased construction costs. Introducing a five-year funding commitment for the disabled facilities grant would enable local authorities to improve procurement, and a new distribution formula to councils would ensure budgets better match current need, future need, and renovation costs. These measures should be announced as a response to the MHCLG consultation on the disabled facilities grant, which closed in July 2025.<sup>58</sup>

The government should also consider replicating the Welsh government's removal of the statutory means test for small and medium adaptations.<sup>59</sup> Under the Regulatory Reform (Housing Assistance) (England and Wales)

Order 2002, councils can make grants without applying a means test. The government could request councils to do so, removing the requirement for a specific local policy. If that fails to deliver a satisfactory change, legislation could be used to permanently remove the statutory means test. This would reduce administrative complexity, ensuring those who need support can get it quickly.

### **3. Provide loan guarantees for improvements through the National Wealth Fund**

Many households will be unable either to access the disabled facilities grant or to afford the lump-sum cost of home improvements. In London and the south-east, housing equity is likely to be high enough to pay for substantial improvements, but that is not the case across places with lower property values. Additional financial support is required, but older homeowners should not be prioritised for public funding and grants. There should be a diverse array of loans and private finance to fund improvements. While there are some products, particularly to fund retrofit, they are insufficient and complicated for homeowners to access.

The government should provide loan guarantees for improvements through the National Wealth Fund. By providing this backing, the fund would reduce the cost of borrowing for those who access finance and encourage private investment in improvements. It could provide certainty and stability for institutional investors, aggregating loans for individual property improvements into a portfolio attractive to larger financial institutions.<sup>60</sup> There would be little risk to the public finances, as owner-occupiers would pay back the loans – either through regular loan repayments or ultimately when the property is sold.

Using the National Wealth Fund in this way would not be unique: it already provides guarantees to commercial lenders to support lower-cost lending that delivers growth and tackles climate change. The fund has provided £1.3bn in guarantees for loans to social housing providers to invest in decarbonisation.<sup>61</sup> There are also international examples for the government to draw on. Both the Netherlands and Germany provide loan guarantee schemes for homeowners to improve their properties.

## New-builds

### **4. Require all new homes to meet the accessible and adaptable standard**

All homes currently built in England must be ‘visitable’, meaning basic minimum standards around level access to the entrance, sufficiently wide doorways and circulation space, and a toilet at entrance level. For many older and disabled people, this does not mean the property is fully accessible – and it cannot be easily adapted to changing needs. The M4(2) standard sets a higher benchmark: it offers features and benefits to all households over the lifetime of the occupants, and the lifetime of the home. Accessible and adaptable new homes provide safer options for older and disabled people, reducing the risk of individuals needing to go to A&E. They also allow people to retain their independence for longer, reducing demand for formal social care services. In 2022, the previous government committed to requiring all new-builds to meet the higher accessible and adaptable standard.<sup>62</sup> The standard has yet to be implemented.

The government should require all new homes to meet the accessible and adaptable standard, set out in M4(2) of the building regulations. This would set a higher benchmark for new homes, requiring all to be ‘accessible’, rather than just ‘visitable’ as is the current requirement’. The government should set out the timetable for implementation without any further delay.

Improving the adaptability of properties will save money for homeowners: compared to a property built to current lower standards, Habinteg estimate that improving a property that is already adaptable will save around £145 when installing a bathroom grab rail and over £4,000 when fitting a stair lift.<sup>63</sup> As many of these adaptations are currently covered by the disabled facilities grant, reducing the cost of works through better standards will save taxpayers money in the medium term – and ensure that properties remain suitable for an ageing society.

Current estimates put the additional cost of this standard at between £640 and £1,200 per dwelling. However, costs could fall as supply chains grow and mature, leading to efficiencies and innovations. The National Housing Federation suggests that the additional costs would be covered by a reduction in land prices, as has happened with other mandatory building requirements.<sup>64</sup> And reforms to improve the accessibility of housing must be combined with wider structural reform to cut the cost of building and development in order to boost supply.

## **5. Collaborate with the housing sector to establish an ambitious national target for wheelchair accessible mainstream new-builds**

Making more homes accessible and adaptable is a necessary baseline, but it will do little to help the 400,000 wheelchair users of all in England who are currently living in unsuitable accommodation. There must be a significant increase in the number of new-builds that are wheelchair accessible too. This can only be done through national leadership to secure the benefits and balance the additional building costs, particularly as the government will gain significant financial savings.

The government should collaborate with the housing sector to establish an ambitious national target for wheelchair accessible mainstream new-builds, as defined by M4(3) in the Building Regulations. By bringing together developers and campaigners with disabled and older people, the government can ensure that the national target will tackle housing inaccessibility without constricting development.

Organisations such as Leonard Cheshire, Habinteg and Inclusion London have suggested a target of 10 per cent, which would mirror the target for wheelchair accessible new-builds in the London Plan. Based on the government's commitment to build 1.5m new homes, this would mean building 30,000-50,000 wheelchair properties annually. Delivering on this target would result in around three times as many wheelchair accessible properties over the next decade (300,000), compared to current predictions (106,119).<sup>65</sup>

## **6. Amend the National Planning Policy Framework to require each local plan to set out the percentage of all new homes in their area to be wheelchair accessible**

A national target is critical if we are to make progress in building thousands of new wheelchair accessible homes, but it will be local planning authorities that remain responsible for ensuring they are built. And local plans are largely failing to set out a requirement on the proportion of homes that meet M4(3) of the Building Regulations. Just one in three (37 per cent) of plans adopted in England require a percentage of homes that are wheelchair accessible.<sup>66</sup>

The government should amend the National Planning Policy Framework to require each local plan to set out the percentage of all new mainstream homes in their area to be wheelchair accessible. This would remove the existing requirement for councils to prove local demand, something that they have struggled to do due to a lack of resourcing.<sup>67</sup>

The secretary of state should instruct the Planning Inspectorate to reject any local plan that fails to match or exceed the national target of wheelchair accessible new-builds, unless there is a credible reason not to do so. Credible reasons should be set out clearly in the instruction to the inspectorate, which could include a proven lack of demand or a lower proportion of older and disabled people compared to the national average.

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