

Ministers must move with the times to help Mum downsize

If we want aged 'home-blockers' to leave their properties, we have to address their needs

LOUISE COOPER



My mother is a sprightly 78 and still lives in the four-bedroom semi she bought with my father in the 1960s, where we children grew up. But to critics she is home-blocking – remaining in a property that is too large for her and that local families desperately need.

She finds such criticism unjustified: "My husband and I worked hard to buy our home. And I keep it because I need the rooms when I have family to stay, which I love."

She has looked into downsizing, but smaller houses and flats tend to be unsuitable. Apartments without lifts would force her to live on the ground floor. But then she would have no view, and street level tends to be noisier and less secure. Also, blocks of flats tend to have communal gardens and my mother prefers privacy when she potters.

Size matters

So what about a smaller house? Starter homes tend to have tiny living rooms, which is fine – if you are young and out working all day. Lack of a downstairs lavatory rules out many smaller properties, and the stairs tend to be too narrow for a stairlift.

The lack of suitable housing may be why few of

the one in three homeowners aged over 55 who are considering downsizing actually do so.

Yet almost a fifth of the population is aged over 65 and that proportion is rising. This suggests a substantial part of any new housing scheme should be designed for older households.

Government action – or lack of it

The government's recent housing white paper was a disappointment for many. There had been speculation about incentives to downsize, such as axing stamp duty, but nothing was announced.

Barely one page of the white paper focused on the elderly and that came at the end, as if an afterthought. There was even implicit criticism of the older generation: "It can be deeply frustrating for local people to see homes underused in their neighbourhood when they themselves might be struggling to afford to meet their housing needs."

Retirement living

There is another option as

you grow older – some form of retirement living. But Britain has far less specialised housing of this kind than other countries do. Only 1% of people aged 60 or over live in retirement housing, against 17% in America and 13% in Australia and New Zealand, says the International Longevity Centre.

Churchill Retirement Living builds and manages properties with on-call help. Its chief executive, Spencer McCarthy, said: "There is a massive shortage of this type of accommodation for the age group 80-plus, and yet providing them with appropriate housing gives so much to society.

"Loneliness is a big factor in the elderly choosing to move into our developments. But downsizing also releases cash that is often passed onto children and grandchildren, which is spent in the wider economy."

The planning process is not helpful, he added. "There is still a stigma from the sheltered housing of the 1960s. Recently we had a development in Hampshire and there was a local

backlash about the need to prioritise housing for younger people. Maybe when they get older, they will change their minds."

Barriers to moving

The hassle of moving can be a deterrent to downsizing. The average person moving into a Churchill retirement home is a widow aged 79-80. For this generation it was often the husband who dealt with finances and legal matters.

Then there is the need to clear out possessions. Sarah Macnaught set up Rightsize, which helps clients downsize. She said: "Letting go of possessions is a higher barrier to moving house than the actual cost of moving."

All this means the barriers to downsizing are many and varied – financial, practical and emotional. So despite all the advantages of moving, many elderly people do not.

The white paper has now become the Neighbourhood Planning Act, which places a duty on the secretary of state to produce guidance on how local development should meet the housing needs of older and disabled people.

Consultation is also going on to strengthen planning policy to deliver housing for groups with particular needs such as older people.

My mother is still well enough to live in her house. The crunch will come, as with all of her generation, when it becomes too much to cope with. I hope policy makers, planners and builders will have thought a little harder about her needs by then.

McCarthy said: "The government hasn't looked up and seen there is a big need for accommodation for older people."



House of fun: Louise Cooper with her parents, Ian and Dorothy, and brothers, Stuart and John, in fancy dress for a party to celebrate the Queen's silver jubilee in 1977

YOUR STORY

Should the elderly downsize to ease pressure on younger families? Email: money@sunday-times.co.uk