Elevating Housing

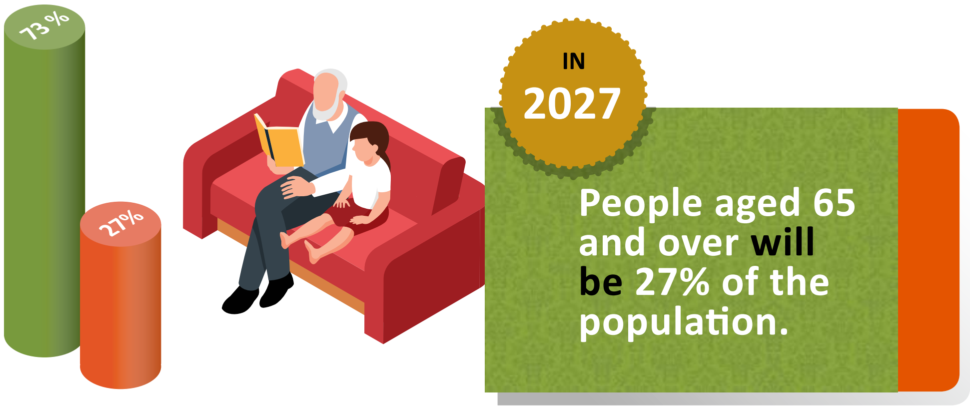
Why the Future of UK Homes Must Look Beyond the Staircase

Stiltz™
Homelifts

Contents

Executive Summary

The UK is on the brink of a significant demographic shift, with the number of people aged 65 and over projected to exceed 27 per cent of the population by 2072.[1] In 2022, there were around 12.7 million people in the UK aged 65 or over (making 19% of the population) - and it's predicted that by 2072, in less than 50 years, there will be 22.1 million people, 27% of the population, in this demographic - and increase of 18% in 100 years (since 1972).



However, homes being built today are failing to take into consideration the needs of our ageing society. Consideration of housing planners' needs shifts from not just focusing on the volume of new homes being built but also the design and whether they are fit for the purpose of an increasingly ageing population. Most older adults want to "age in place," remaining in the homes they love - but the current trend for multi-storey properties, particularly three-storey townhouses, makes this increasingly complex and less appealing to the ageing population.

The findings from research commissioned by Stiltz in July 2024, revealed that 70 per cent of adults over 50 want to stay in their current home over the next decade, with half saying they have no intention of ever moving. At the same time, almost a quarter fear that declining mobility will eventually force them to relocate. This White Paper examines the current direction of housebuilding in the UK - vertical, space-saving, and accessibility - which not only fails to meet the needs of older individuals but also actively contributes to health inequalities and shortened lifespan.

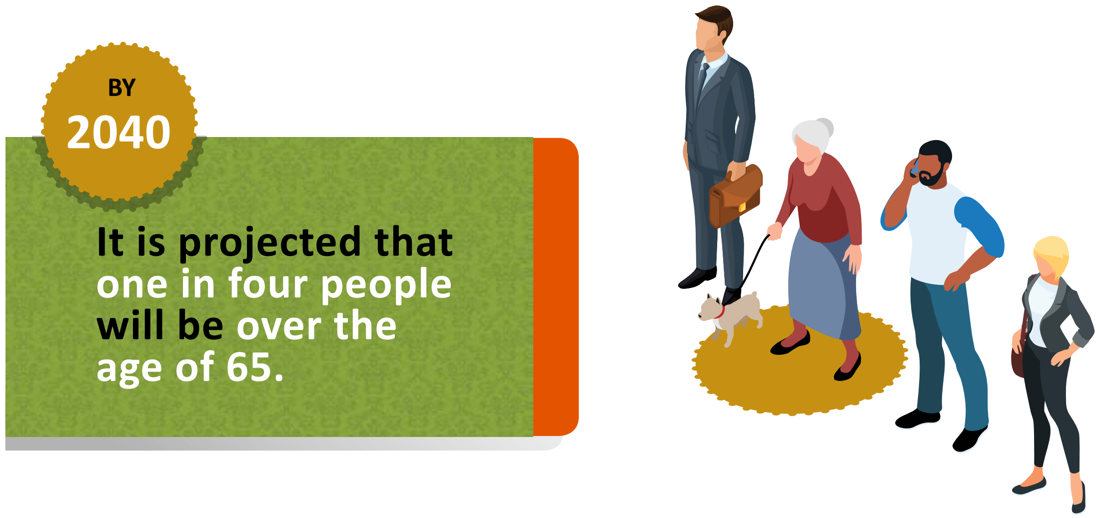
David Sinclair, Chief Executive of the International Longevity Centre UK, in response to the Older People's Housing Taskforce report published on November 26, 2024[2], said, "The Taskforce's report should make Ministers, their departments, and housing providers sit up and pay attention. For far too long, the short-term thinking of past governments has led us to neglect the urgent need to reform our approach to housing policy. It is not enough to build more houses for first-time buyers; we must also design age-friendly and inclusive homes that better suit people's long lives."[33]

In this White Paper, we examine the potential social and economic impact of the government not taking measures to ensure that new housing developments, from the initial design and build stages, are suitable for an ageing population.

If there is a strategic shift in house building, the UK has an opportunity to create homes and communities that evolve with their occupants throughout their lifetime. Such decisions would not only support healthy ageing and reduce strain on the NHS and social care services but also reflect the values of dignity, independence, and continuity that older people increasingly demand for a long, healthy life.

A Nation Growing Older, But Not Wiser About Housing

By 2040, it is projected that one in four people will be over the age of 65.[4] This ageing population presents a pressing challenge: how to ensure that housing supports independence, health, and quality of life as people age - especially as people are predicted to enter retirement later than the current 65 years.



Too often, the homes being built today are not fit for the future. Stiltz's 2024 research reveals that the majority of people over 50 want to remain in their current homes over the next decade, with half having no plans to move at all. However, nearly a quarter are worried that deteriorating mobility could eventually force them to relocate. This concern is not unfounded. Much of the UK's housing stock, particularly newer builds in towns and cities, is comprised of steep stairs, narrow doorways, and layouts that do not accommodate the needs of ageing homeowners.

There is a fundamental mismatch between the housing people want and the housing they are being offered. While many older adults would prefer to remain in familiar communities, close to support networks. Instead of planning for ageing as a natural phase of life, the current strategies available to house an increasing ageing population are geared toward reactive solutions, such as residential care, which are often more costly and less desirable for those who are ageing.

This short-sighted approach will incur significant social and economic costs. Without accessible housing, older people face an increased risk of falls, isolation, and dependency, all of which place greater pressure on already stretched health and social care systems. Avoidable hospital admissions, delayed hospital discharges and premature moves into residential care are not just symptoms of an ageing population, but of a housing system that fails to plan adequately and fairly.

Policy makers have long recognised the challenge of an ageing population, but meaningful action has been remarkably slow, and time is running out. There are few national targets for building accessible or specialist housing, and local planning policies rarely prioritise age-friendly design. This lack of clear direction has left developers without clear incentives for innovating and investing in accessible housing. At the same time, many older homeowners are reluctant to move, not because they wouldn't benefit from more suitable housing, but because the right options simply don't exist in their communities.

What's needed is a shift in mindset - from treating ageing as a problem to be seen as a life stage that demands thoughtful planning. Future-proofing new homes through better design, accessibility, and adaptability is not just a matter of policy - it is an investment in a society that values dignity and independence at every age.

Barriers to Building New Homes for an Ageing Population — and How to Overcome Them

One of the most pressing obstacles the housing sector faces is mounting pressure to deliver homes that are accessible, affordable, and appropriate for older people - whilst trying to navigate a complex planning system. Navigating local and national planning frameworks can be both time-consuming and inconsistent, with no clear national targets for specialist housing. This lack of direction delays projects and discourages investment. Streamlining the planning process and introducing national build targets for older people's housing would help to accelerate delivery and provide greater certainty for developers.

Supported housing, especially that which is deemed affordable, suffers from inconsistent funding streams. Capital funding is scarce, and ongoing revenue funding for care and support services remains insecure. To unlock development, government and local authorities must explore innovative funding models, offer financial incentives, and reduce perceived risks to investors.

Rising material costs and competition for land make it challenging to deliver specialist housing at scale and within budget. Public sector land release, coupled with incentives for accessible design, could help make projects more viable.

Without accurate data, plans may overlook the specific requirements of older residents. Strengthening the capacity of planning departments and mandating the inclusion of older people's needs in local plans is essential.

A lack of collaboration between developers, healthcare professionals, and service providers often results in homes that fail to meet the physical and social care needs of older people. Closer partnership working, particularly through integrated care systems and local housing partnerships, could foster more integrated and innovative approaches.

Resistance also comes from within the development sector. Some developers object to enhanced accessibility standards, viewing them as costly or commercially unviable. Yet, accessible design should be seen as a long-term investment in a population that increasingly values adaptability. Strengthening building regulations and planning policies to enforce higher accessibility standards, alongside promoting the HAPPI (Housing our Ageing Population Panel for Innovation) design principles, would help embed quality and longevity into the housing stock.

Ageism and negative perceptions about older people have contributed to a lack of political will and private sector interest. Tackling this requires a cultural shift. Public campaigns, leadership from housing policy makers, and storytelling around successful projects can help reframe housing for older people as an opportunity rather than a burden.

Current Policy Recommendations

Currently, only 9% of homes in the UK meet even the most basic standard of accessibility. It is a clear and growing need for all new homes to be built to a higher regulatory standard - one that ensures adaptability and flexibility to support people of all ages and abilities throughout their lives.

In 2019, the Housing Made for Everyone (HoME) coalition urged the government to raise the minimum regulatory requirement for the accessibility of new-build homes to the Category M4(2) standard, which reflects a more inclusive and future-proof approach to housing design. This recommendation formed part of a wider package of seven proposals aimed at improving the accessibility, usability, and longevity of UK housing.

The HoME coalition's research has demonstrated that the key features people seek in housing as they age - safety, security, privacy, and adequate space - are, in fact, universal preferences. These findings support a shift in thinking - rather than designing homes specifically for 'older people,' housing policy should prioritise inclusive design that meets needs across the life course.

Published on September 27, 2022, a report "Housing our ageing population"[5] was commissioned by the LGA from the Housing Learning and Improvement Network (authors: Ian Copeman and Lois Beech) and made several recommendations to government on how best to meet the needs of people in later life.

The report noted that between 2014 and 2039, over 70% of household growth in the UK will consist of households that include at least one person aged 60 or over. This change in demographics has significant implications for housing policy and public service planning.

BETWEEN 2014 AND 2039

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The suitability of the existing and future housing stock is increasingly critical - not only for the health, well-being, and independence of individuals as they age, but also for managing the financial and operational pressures on adult social care and the NHS. Inadequate housing can accelerate health decline, increase the risk of injury, and lead to earlier or avoidable reliance on care services. Ensuring that homes are accessible, adaptable, and appropriate for an ageing population is therefore not only a matter of individual dignity and quality of life, but a strategic imperative for reducing long-term public spending.

In April 2023, the UK Government established the Older People's Housing Taskforce, marking a significant commitment to tackling one of the most pressing issues facing our ageing society: the chronic undersupply of suitable housing for older people. In response, the British Property Federation (BPF) and its members developed a series of four[6] key policy recommendations, designed to support the Taskforce in delivering meaningful and lasting change. These recommendations were accompanied by a 12-month action plan to guide implementation and drive measurable progress.

First, the BPF called for the Taskforce to produce a clear, evidence-based, independent report that outlines a national strategy for housing an ageing population. It was proposed that the report should be submitted to Ministers at the Department for Levelling Up, Housing and Communities (DLUHC) and the Department of Health and Social Care (DHSC), and reflect cross-sector collaboration and input from experts across housing, planning, social care, and health.

The BPF also urged the government to prioritise planning reform to enable the more effective delivery of seniors housing. Specifically, the introduction of a dedicated planning use class - CR2 - would provide the clarity and certainty developers need to invest and deliver at scale. Alongside this, local authorities would be required to identify the housing and social care needs of older people within their Local Plans and allocate a defined proportion of new housing to meet those needs.

The report also stated that the Taskforce should promote greater transparency across the sector by developing clear, accessible guidelines for consumers, operators, and investors. This would help standardise expectations around design, tenure, services, and charges - ultimately building confidence in the sector and supporting more informed decision-making by all parties.

Finally, it was recommended that the government must take proactive steps to facilitate investment in seniors housing. By encouraging sustainable investment, the UK could future-proof its housing stock while also addressing the wider health and social care challenges associated with an ageing population.

On November 26, 2024, an independent report was published by the Taskforce "Our Future Homes: Housing that promotes well-being and community for an ageing population". The Chair of the report stated - "I'd like to issue a call for action for all stakeholders to co-produce, with senior citizens from diverse backgrounds, housing environments that enhance well-being in later life and contribute to local communities. If we are to address the potential challenge of a workforce being unable to meet the needs of an ageing population, housing, well-being, and community need to be everyone's business.

"I am mindful that to bring about a significant shift in offering more housing choices for people in later life, the work has only just begun. We now need to build on the positive energy and insights generated by the Taskforce across housing, health, and social care to develop a long-term collaborative action plan, which will not only benefit senior citizens, but the communities in which they live and society at large."[7]

The Economic and Health Impact of Older People Living in Unsuitable Housing

From a health impact perspective, unsuitable housing is a major contributor to poor health outcomes in later life. It increases the risk of falls, injury, cold-related illness, and mental health problems such as depression and anxiety. Falls alone cost the NHS an estimated £2.3 billion annually. Older people are particularly vulnerable to avoidable harm when their home environment does not support mobility, independence, or basic safety. Cold and damp homes also exacerbate respiratory conditions and cardiovascular disease - both of which are prevalent in older populations.

In preventative housing adaptations, such as handrails, ramps, or walk-in showers, to prevent falls, **savings of £1.62** are made with overall savings of £500 million to the NHS and social care.

Beyond individual harm, there are significant costs. Evidence shows that for every £1 invested in preventative housing adaptations, such as handrails, ramps, or walk-in showers, to prevent falls, savings of £1.62 are made with overall savings of £500 million to the NHS and social care service in the UK due to a reduction in falls.[8] Homes that enable older people to live safely and independently reduce hospital admissions, avoidable GP visits, and reliance on local authority care services. They also play a vital role in tackling one of the NHS's most persistent challenges: delayed hospital discharges. When patients are well enough to leave the hospital but cannot return to a safe home environment, they occupy beds that are urgently needed. Suitable housing is therefore not just a private matter - it is central to the efficient functioning of the health and care system.

The economic impact extends beyond the NHS. Older people who cannot find suitable housing may be forced into expensive residential care earlier than necessary - which puts pressure on underfunded adult social care budgets. In contrast, appropriate housing can delay or even eliminate the need for out-of-home care, enabling individuals to remain active and engaged in their communities.

There are also significant personal financial consequences. Older homeowners seeking to downsize or move into more accessible accommodation often face limited choice, inflated prices, or a loss in property value. In some cases, they may be forced to sell at a loss, take on debt to pay for care homes, or become isolated from family and friends due to relocation. This loss of independence can diminish their well-being and increase reliance on public services.

Designing and adapting homes to meet the changing needs of older people not only saves money but also supports dignity, autonomy, and community connection. The failure to act comes at a high cost - not just to individuals and families, but to the country as a whole. By investing in suitable housing now, the UK government will ease pressure on the NHS, make better use of public resources, and ensure that more people can age well in their own home.

The Emotional and Mental Health Impact of Forced Moves

For many older adults, being forced to leave their homes due to declining mobility is not simply an inconvenience - it is a profoundly traumatic event. Our research shows that whilst nearly one in five older adults dread the thought of moving – only 11% say they are actively planning to move. Thirteen per cent say such a move would negatively affect their mental health. These findings are supported by wider academic evidence linking forced relocation in later life to increased rates of depression, anxiety, and a loss of personal identity.

The transition to long-term care is often seen as a negative by older adults and is frequently associated with poor outcomes. Older adults often view relocation as a loss of independence and identity (Jungers, 2010; Riedl, Mantovan, & Them, 2013).[9]

Moving late in life often means leaving behind familiar surroundings, support networks, and a sense of autonomy. It can break intergenerational ties and undermine confidence, all while increasing the burden on stretched social care services. Building homes that can be adapted as people age is not only a practical solution, but also an intervention that preserve mental well-being and personal dignity. They allow individuals to remain in the homes they cherish while maintaining access to all floors without depending on others.

The Challenge: Building Upwards Without Looking Ahead

In recent years, the UK housing market has leaned heavily toward vertical expansion. The dominance of three-storey townhouses in new developments is a direct result of land scarcity, planning pressure, and the financial imperative to increase density. However, this has come at a cost. These homes often lack the fundamental features required to support residents as they age, such as step-free access, spacious interiors, and adaptability for mobility aids or assistive technologies.

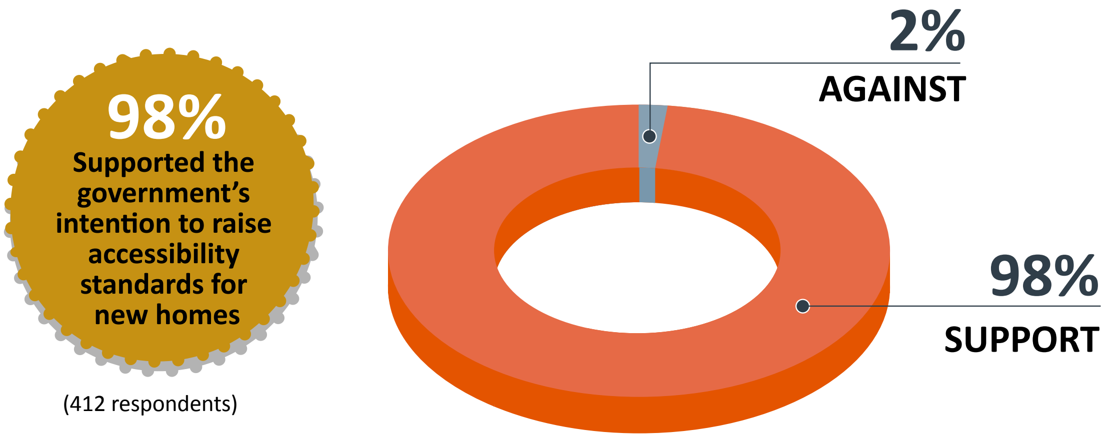
Bungalows and single-storey properties, once staples of retirement living, have become increasingly rare. In most parts of the UK, they are now only available through expensive custom builds or at inflated market prices. The result is a housing market that offers limited options for older adults, especially those on lower incomes. It pushes more people toward care homes or assisted living when that may not have been necessary.

The issue is not confined to the distant future. According to our recent research, 23 per cent of adults over 50 already face some form of mobility limitation, rising to 43 per cent among those over 70. Among those over 65, one in ten relies on walking aids or wheelchairs. Without significant intervention, this trend will continue to grow, along with its associated financial and emotional costs.

3% of adults over 50 already face some form of mobility limitation, rising to 43 per cent among those over 70.

Designing for Real Life: What Accessible Homes Should Include

In September 2020, the government launched a consultation[10] on raising accessibility standards of new homes, recognising the importance of suitable homes for older and disabled people. The consultation sought views on options to increase the accessibility of new homes, which included mandating a higher accessibility standard. When asked, 'Do you support the government's intention to raise accessibility standards for new homes?' - of those that responded to this question (412 respondents), 98% supported the government's intention to raise accessibility standards for new homes. Respondents also commented that raising accessibility standards would 'future-proof' new homes for successive generations, saving costs associated with adapting homes.



An accessible home might include level access at both the front and back doors, with properly graded paving and good drainage. Inside, wider hallways and strengthened joists can accommodate ceiling hoists and facilitate future adaptations. Kitchens might feature rise-and-fall worktops and pull-down shelves, while bathrooms can be designed wet room- ready with flush flooring and accessible fittings. Crucially, homes should be planned with vertical circulation in mind - preserving staircases while incorporating the structural and spatial requirements for a domestic lift, whether installed at the build stage or as a retrofit.

Policy Recommendations

If the UK is serious about supporting people to age in their own home, then new policies are urgently needed for this change to happen. The integration of inclusive design and domestic homelifts at the point of construction is a powerful, cost-effective way to deliver long-term independence, reduce pressure on health and care services, and create a housing stock that reflects the realities of modern life. These are not specialist features. They are the foundation of homes that are built to last.

Building Regulations should be amended to mandate “lift-ready” or “mobility-adaptable” frameworks as standard. Developers who adopt inclusive layouts and install features such as homelifts at the build stage should be supported through grants, tax incentives, or funding partnerships. Public awareness campaigns and exemplar housing schemes will help normalise inclusive design and demonstrate its commercial and social value.

Planning and policy reform must come first to ensure an ongoing, sustainable supply of homes suitable for an ageing population. This includes updating Building Regulations, particularly Part M, to require that all new homes are adaptable and “lift-ready,” meaning they are designed with vertical mobility in mind from the outset.

The government should move to adopt M4(2) standards as a national minimum and explore more widespread application of M4(3) for fully wheelchair-accessible homes. Elements of the Plan B proposals offer a roadmap for creating consistent, enforceable national standards that close the current postcode lottery in accessible housing provision.

Conclusion

To ensure the UK has sufficient housing for its ageing population, policy-makers, local authorities, the construction industry, and the government need to work together as each has a crucial role to play in ensuring our homes are fit for the future.

The construction industry must shift its focus away from cost per square foot and adopt a longer-term view that considers the lifetime value of a home. Homes that support their occupants throughout all stages of life, including those with reduced mobility, would not only be more resilient but also more desirable and ultimately more sustainable. Inclusive design should be seen as a selling point, not a burden.

Technological and design innovation can support this transformation. Domestic homelifts, for example, are now compact, energy-efficient, and suitable for a wide range of property types. Yet public awareness remains low - 21 per cent of homeowners surveyed were unaware of how easily these lifts can be installed. By showcasing how vertical mobility can be integrated seamlessly into housing layouts, the industry can reframe lifts as standard features rather than niche adaptations. This applies not only to private housing but also to social housing, where scalable solutions are urgently needed.

Seventy per cent of older adults want to remain in their homes as they age, with emotional ties and familiarity cited as primary reasons. Only 11 per cent have firm plans to move, but many are uncertain about how to adapt their homes if needed. The challenge, then, is to bridge the gap between aspiration and action through more precise guidance, proactive planning, and better design. Collaboration is key.

Reference

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About Stiltz

Since 2013, our goal has been to help people live independently in the comfort of their homes. We want our home lifts to be an affordable and accessible option for all, which is why today, we:

- Design and manufacture our products in our own factory to the highest standards
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- Are trusted by experts and work closely with healthcare professionals

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