



DesHCA
DESIGNING HOMES FOR
HEALTHY COGNITIVE AGEING

UNIVERSITY of
STIRLING



Healthy and sustainable housing for the ageing population

Summit Summary

4th September 2025



Our population is ageing fast and we face a housing and a climate crisis. Are our homes fit for purpose? Can bricks and mortar be the frontline of healthy ageing? Could the future of healthy ageing depend on how well we design new or retrofit existing housing stock?

The Summit brought together housing professionals who are leaders in innovation, private, public, third and policy sectors with academic researchers to discuss innovation in supportive home design. The purposes were to:

- provide an opportunity for open dialogue between key stakeholders;
- identify opportunities and challenges for innovation;
- identify added value to the existing UK housing proposition;
- create tangible outcomes and actions that will define and deliver change across the sector;
- highlight the University's research-based products and services that might help;
- identify gaps as well as connections across the network that we can address and leverage;
- establish trust and partnerships for grant funding and investment opportunities.

Eighty people took part in the Summit, with discussions prompted by presenters of provocations, aimed at stimulating discussion. Discussions were recorded through notes and also through the work of the artist in residence, Neil Thomson.

We are grateful to Crosswind Developments and the Scottish National Investment

Bank for sponsorship.

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Summary of discussion points from delegates

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Roundtable 1: Why aren't we building the right houses now? (Barriers to delivering healthy and sustainable housing for the ageing population)

In this session, delegates focused on the problems in the housing sector from their own professional experience. Current housing provision is widely agreed to be inadequate, both in terms of quantity and quality, and delegates explored the reasons for this, and the challenges faced by different areas of the sector. Key questions were:

- Who/which stakeholders need to be involved?
- In your experience, how well do stakeholders work together?
- Do you think there is agreement on barriers and facilitators?
- What are the myths and realities that need addressing?
- Do you have examples/experiences of particularly challenging issues?
- Delegates identified numerous interconnected challenges related to finance, policy, industry conservatism, culture, and operational capacity.

Attendees identified the following factors:

Financial and Investment Barriers

- **Profit-Driven Focus:** The nature of the UK housing market prioritizes **profit over need**. Housebuilders are conservative because conservatism is profitable, focusing only on standard offerings. Developers prioritize maximizing return by building for the cheapest cost and selling for the most.
- **High Risk and Low Incentives:** Scotland is specifically seen as a **risky investment** for housing developers. There is currently a **lack of incentives** for developers to build accessible homes.
- **Cost and Funding Issues:** Funding mechanisms do not encourage innovation. The **current funding regime is problematic**, making it

difficult to secure patient capital with later returns. There may be significant cost implications for adding accessibility features, and the cost of building fully accessible homes is higher due to greater space standards.

- **Existing Stock Costs:** Retrofitting existing properties—a huge issue, especially for Housing Associations—may not add resale value, removing the incentive for private owners to invest in adaptations.
- **Siloed Funding:** There is difficulty in demonstrating the financial benefits across sectors, such as developers getting money back from the NHS for savings achieved by reducing falls. The **uncertain economic environment** makes calculating benefit certainty difficult, especially if the investors are unsure where benefits fall and when they will receive them.

Policy, Planning, and Regulatory Barriers

- **Lack of Strategic Direction:** There is a **lack of a specific ageing strategy** or ageing commissioner in Scotland. Policy is generally not ambitious.
- **Focus on Volume:** Policy drivers, such as government housing targets, prioritize **high-volume building** over suitability for the ageing population. Local authorities are judged on how many houses they build, not the kind.
- **Bureaucracy and Complexity:** Planning processes are slow and require quicker decisions, with bureaucracy perceived as a major problem. Processes for defining reviewing and renewing accessible housing standards have been **over-complicated and delayed**.
- **Outdated Standards:** Housing standards often rely on an outdated understanding of disability. New builds are frequently not adaptation-ready, meaning future work is required to implement inevitable adaptations.
- **Fragmentation and Silos:** There is a significant problem of **silos** and separate budgets, leading to infrastructure issues like a lack of public transport in areas of new housing. Local authority teams may only be included in construction negotiations after planning applications are granted.

Industry and Design Barriers

- **Industry Conservatism:** There is a tendency for a lack of innovation and a focus on existing practice. It is easier to build standard housing.

- **Accessibility is treated as an “extra”** rather than the norm. Houses with accessible design may not sell as well.
- **Minimum Standards and Space:** There is a tension between the need for more space for inclusive housing and pressure from planners and developers for **minimum standards, which are often too small to be accessible.**
- **Lack of Future Thinking:** There is a general lack of thinking about the future. The housing sector often fails to keep up with changing needs, culture, and technology because guidelines and policy are not updated regularly.
- **Skills Shortage:** There is a **lack of skills and contractors**, and local contractors often find difficulties in delivering on plans.

Cultural and Social Barriers

- **Stigma and Ageism:** Social stigma surrounds accessible design. There is tension between issues of ageism and housing, whereby older adults are **de-prioritised in development phases.**
- **Lack of Demand Articulation:** There is a need for accessible housing, but the **demand has not been articulated** in a way for supply to respond. Stigma around age often leads to a lack of demand for accessible housing until the point of crisis.
- **Home Ownership Mindset:** The UK cultural approach to home ownership and emotional attachment to family homes is a major factor making older people stick where they are, discouraging rightsizing.
- **Homogeneity Assumption:** Decisions are often based on the **myth surrounding a ‘one-size-fits-all model’** or a generic profile of an older person, ignoring the great diversity within this demographic



Roundtable 2: How can we deliver the housing we need? (Facilitators for delivering healthy and sustainable housing for the ageing population)

The focus of these discussions was solutions, aiming to bring together the cross-sector experience and identify key actions to address the challenges faced.

- What do you think is the housing we need for health, sustainability and the ageing population?
- What have you seen/done that works well?
- What might work to scale up positive approaches?
- Where is new thinking needed and what difference might it make?
- How can new thinking best be promoted and embedded?

To overcome the barriers and deliver housing at scale, delegates pointed to a need for fundamental shifts in collaboration, financing, and cultural perception.



Collaboration and Cross-Sectoral Working

- **Partnership and Integration: Cross-sectoral collaboration and partnership working** (housing, health, social care) are considered key priorities. This involves tackling issues like poverty and ageing with greater nuance, which requires working openly across sectors.
- **End-User Consultation:** Involving tenants and end-users early in the design process is essential. This includes listening to people with lived experience, such as unpaid carers, who know what works and what doesn't.
- **Education and Awareness:** There is a need for education for all stakeholders—including contractors, clients, and suppliers—and a specific need to **educate housing ministers and end users** to demand the right kind of housing.

Policy and Systemic Change

- **Legislation and Oversight:** Legislation could be used to **mandate housebuilders** to meet diverse housing needs. An **independent oversight body** for housing could promote and incentivise good affordable housing, with the authority to make change.
- **Strategic Planning:** Local authorities need to be involved at all levels to enable and guide housing development. A **strategic top-down model** is needed to reduce opportunism.
- **Accelerating Planning:** Masterplan consent areas could be created to coordinate everything and **ease planning hold ups**. Regional power/devolution could also help.
- **Updating Standards:** Housing standards need to be updated to include housing for varying needs. A key compromise could be to move towards a 90% accessibility goal.

Investment and Financial Incentives

- **Reframing Housing:** A mindset change is needed to view housing as a **social investment, not a financial one**. This aligns with thinking about housing as strategic national infrastructure.
- **Long-Term Investment:** Investment should shift towards patient capital with later returns. The **long-term cost benefits in health and social care** (prevention) need to be demonstrated to enlighten stakeholders about the potential enormous savings through the lifecourse from accessible housing.
- **Cost-Effective Design:** Good design does not need to cost more. Simple, cost-free changes should be incorporated straight away (e.g., plug positions, waterproof bathrooms, use of colour contrast).

- **Stimulating the Market:** Setting **clear national targets** could stimulate investment. Marketing homes correctly, emphasizing beneficial features (e.g. large open hallway) rather than using stigmatizing labels like 'accessible,' is crucial.

Design and Scalability Solutions

- **Adaptable and Replicable Design:** Focus should be on **adaptable homes** that can evolve with people's needs over time. This requires **replicable accessibility design models** to enable scaling.
- **Utilizing Technology:** Technology can be used to update guidelines and models. **BIM (Building Information Modelling)** is useful for new builds and accelerating the use of new construction methods.
- **Modern Construction:** Using prefabricated homes and **modular construction in factories** is suggested for achieving high quality at low costs.
- **Community Context:** Design must consider not only the house but also the wider community context, ensuring accessibility of roads, services, amenities, and public transport. **Intergenerational models** and community-centred design should be prioritized.

