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**Home Sweet Home?**

'Home Sweet Home?' is the title of a Draft Housing Policy and Older People produced by the National Pensioners' Convention which can be found online at [www.npcuk.org](http://www.npcuk.org/) It is a long document of 22 pages of considered research on this most important subject for and contains 25 recommendations for local and national government action to address increasingly pressing problems.

Introducing the theme paragraph 1 states the housing market is broken and there is an urgent need for a large house-building programme of good quality, suitable and affordable for all generations, not just the elderly. Older people have often been portrayed in recent years as having unfairly amassed huge housing wealth and deliberately holding onto under-occupied premises to the detriment of younger generations that are struggling to buy their first home. In reality though, it is not older people but central government who have failed to deliver for those just starting out.

Paragraph 2 states in fact, current government policy is focused on expanding home ownership, in particular amongst young people – at the expense of the housing needs of other age groups. However, this approach has failed and has led to severe funding cuts in the social housing sector, with the lowest number of new social rented homes since records began. We now have an urgent need to invest in a public sector-led new house building programme to increase the supply of all types of housing – with a specific focus on the housing needs of older people, the vulnerable and those on low and modest income.

Paragraph 5 of the 83 paragraph factually-based document outlines the extremely disturbing picture of today's housing sector. House prices have risen to such an extent that the average home now costs almost eight times average earnings and in London is nearer to thirteen times! Around 1.7 million households pay over a third of their income each month to a private landlord. In the last five years more than 150,000 homes for social rent were lost as a result of the 'Right to Buy' scheme and 'affordable rent' programme and homelessness has risen 50% since 2010, while rough sleeping is continually rising. It is estimated there were 112,000 homeless people in the UK in 2013 which includes rough sleepers, those in emergency hostels, squats or 'sofa -surfers'!

The first of the 25 recommendations states a minimum of a quarter of the 340,000 properties that need to be built every year till 2031 should be for older people to meet the current demand. The conclusion states that critical to solving our housing crisis is the need to build more homes of all tenures for all age groups. If we are to see one of society's basic functions – that of ensuring everyone has a decent roof over their heads – there must be some fundamental reform in our housing sector.

Christopher J. Brooks,

Chair, Suffolk & Anglia Region

Pensioner Associations (NPC)