

The  hanover@50 debate

ACCOMMODATING OUR EXTENDED MIDDLE AGE

Lord Best, Chair, Hanover Housing Association

Demographic change is not so much about being 'old', not so much about the extended period of our lives when we will need looking after, but rather about an extension of our middle age...

Missing the middle is missing the point. And by understanding the opportunities during this extension of middle age, we can prepare for those later years, taking the steps to prevent and address in advance the issues of frailty and ill-health we may face later. The right home is key to this preparation.

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St James' Square, Southwark [Levitt Bernstein for Hyde Housing Association]

Introduction

To mark our 50th anniversary, Hanover launched a debate on the future of housing, care and wider support for our ageing population. We invited nine prominent ‘think tanks’ from across the political spectrum – Demos, Centre for Social Justice, Fabian Society, the International Longevity Centre UK, IPPR, Policy Exchange, ResPublica, the Royal Society of Arts and the Smith Institute - to take part.

The idea was to challenge Hanover, and others, about how we can work with older people to age well in a time of austerity and uncertainty. In 1963, Hanover was the first national housing provider of its kind, responding to a time when housing for older people was either ‘institutional’ or of poor quality and in low supply. In 2013, we felt the time was right to look again at the challenges of an ageing population and the opportunities – not least for a new housing offer – facing older people.

The Hanover@50 Debate was extensively covered in the national and local media. The Debate has encouraged our Board and our staff to consider the future from a different perspective. We are trying out new housing models and services and we look forward to developing these ideas with Hanover’s new chief executive, Dame Clare Tickell.

Hopefully readers of the collection of interesting - and sometimes provocative – think-tank contributions will agree that the approach of our Hanover@50 Debate approach is a very good way to stimulate original thinking and shed light on a major social issue.

Every reader of the ‘think pieces’ will draw their own conclusions. The following represents my own, inevitably subjective, thoughts provoked by the nine contributions. My brief summaries of the material presented to us, and my suggested recommendations, do not do justice to all the ideas.

I hope colleagues will be encouraged to read, and draw upon, the whole of the body of work either through our published volume or at www.hanover50debate.org.uk.

Part I: Conclusions

My over-arching conclusion from the nine think pieces is that the national debate about future care needs and costs has crowded out a more fundamental aspect of longevity: we are not recognising that ‘old age’ for most of us has been put back a couple of decades. The biggest demographic change is that middle age has been extended. We now need to wake up to the possibilities and opportunities this brings – not least in enabling us to plan ahead, particularly in our housing choices, and prevent and pre-empt problems when we do, indeed, reach ‘old age.’

Attitudes to age

Stuck in the sixties?

In the 1960s, when Hanover was born, The Who hoped they would die before they grew old and Paul McCartney mused whimsically on the old age he could expect when he was 64. Hanover, meanwhile, set out to provide ‘sheltered housing for the over-55s.’

How different it looks today. The Who are still performing 50 years on. Paul McCartney, aged 71, has just released a new single and a new album. And today no body believes most 55-year-olds need the shelter and protection of a live-in warden and the supervision of their daily recreation.

Yes, we all know that over the last half century, life expectancy – and the likelihood of more years of good health – has increased dramatically. But have we caught up with the implications of this demographic sea-change? Or are our attitudes still in a 1960s groove which sees those of pensionable age as at the end of their lives, in need of our compassion and all the support we can afford?

What The Hanover@50 Debate highlights for me is that the demographic change is not so much about being ‘old’, not so much about the extended period of our lives when we will need looking after, but rather about an extension of our middle age, of the years in which we have time to pursue our own aspirations, to be productive members of society and of our own families. Instead of just concentrating our attention on those who need some care and support during the final years of their life, we need to consider the position of the much larger number who occupy the middle ground, the ‘younger-older’, the ‘pre-care’ generation.

Missing the middle is missing the point. And by understanding the opportunities during this extension of middle age, we can prepare for those later years, taking steps to prevent and address in advance the issues of frailty and ill-health we may face later. And the right home is key to this preparation.

Retirement should no longer be a rite of passage after which one ceases to be productive.
— RSA

The RSA: Sex, skydiving and tattoos

The RSA's contribution spells it out. There are more people over the age of 60 than under the age of 25. But the over-60s are not an 'economic burden'. They are actively enjoying life, as graphically portrayed in this report's illustrations.

The RSA urges us to move away from a culture that regards old age as inherently undesirable. And to stop using the patronising and dehumanising language that implies

this. "We should retire retirement", say the authors. The language we use is key to the change of attitude now needed to accept the realities of an active older age. "Retirement", in the words of the RSA, "should no longer be regarded as a rite of



passage, before which one is regarded as a productive member of society and after which one ceases to be productive and is a drain on society. It has outlived its usefulness and reinforces ageism."

The Fabian Society: Ageing in the middle

The need for changed attitudes to our longer lives leads to a provocative contribution from the Fabian Society, which points out that older people have gained economic benefits, denied to younger households. Many of the over-60s – though by no means all – have fared relatively well in financial terms over recent years.

If we are to take a more mature view of what I am calling 'an extension of middle age' then there could be some financial consequences in how society treats those of retirement age. The Fabian Society looks at mid-income older people – those who are neither rich nor poor – and argues that a 'presumption of equality' means policies that give special advantages to older people should be reviewed "because in financial terms alone, older people are no longer special".

The think piece points out that the middle incomes of pensioners have been catching up with those of other age-groups, which is a cause for celebration. But during the last decade, middle incomes for working-age families have been squeezed – not least as a consequence of current deficit reduction – while the median incomes (and wealth) of pensioner households have been steadily increasing. While pensioners on a mid-income have to pay 27 per cent of their income in tax, someone with the same income of working age must pay 33 per cent. This leads to the Fabian

Society concluding that the burden of taxation paid by people of different ages should be equalised (which would mean an extra £7 billion for the Exchequer); and some of the non-means-tested pensioner benefits should be confined to those aged 75 or 80 (which is more likely than the existing state pension age to reflect deteriorating health).

But while people do not like being labelled and identified as ‘old’, we do like receiving those winter fuel payments and ‘concessions for OAPs’. So a new intergenerational bargain would need to be phased in gently.

From the two different perspectives set out by the RSA and the Fabian Society, one common conclusion emerges: our attitudes to age are out of date, and presumptions that all those in their 60s are in need of special treatment because they are poor and needy, or on the scrap heap, are over-due for radical revision. Nevertheless, the time may have come to expect fewer OAP concessions in return for expecting less OAP condescension. If we want to be treated as equal citizens in our longer middle age, we should not expect the next generation to shoulder a greater share of taxes and welfare reforms.

Services for older people

Why not services with and by older people?



Undeniably, some of us will need a good deal of support in our later years. The ‘graph of doom’ that sees the care costs for local authorities inexorably rising in the years ahead is frightening indeed. But contributions to The Hanover@50 Debate that concentrate on questions of

care also argue for changes of approach: changes that recognise the capacity and capability of people to help themselves and to help each other.

Both ResPublica and the Centre for Social Justice (CSJ) view traditional care services as impersonal and disempowering. They reject the notion of older people as passive recipients of care or even as ‘customers’ to whom services are directed. They both see the value of the contribution older people can make themselves – starting with the question “What can you contribute?” rather than “What do you need?” (ResPublica) – and note that it is older people who provide the majority of hours worked by volunteers.

The Centre for Social Justice: Strengthening relationships

The CSJ specifically addresses the problems of loneliness and isolation. Their survey found some 250,000 people over the age of 75 spending Christmas Day alone. They note that “the greater frailty of adult relationships means ‘kinship’ relationships involving the provision of care can no longer be taken for granted.” They point to the problems, particularly for the poorest households, created by family breakdown and divorce, and they underline the value of government supporting family relationships by every available means.

The CSJ condemns the restrictive brevity of paid-for home-care visits – the 15-minute slots that cannot lead to high-quality personal care – and fears government’s response to the Dilnot Report will fail to address loneliness and isolation among older people. They say that “research has shown that the health gains, in terms of mortality rates, of good social support far outstrip those associated with abstinence from alcohol and smoking cessation.”

ResPublica: Putting people into personalisation

The value of social relationships is also the theme of ResPublica’s think piece, which sees these as the key to a good life. Supporting people to develop relationships, to make a contribution to their community and to work with others, is seen as true empowerment. And increasing professionalisation of traditional careservices with their large-scale care contracts are rejected. An ‘asset-based’ approach that recognises that everyone has the opportunity to contribute something beyond money is the way forward, and ResPublica are hopeful that the government’s Care Bill (2013) will provide the basis for a more open, universal offer to people. Again, people’s family and community connections are seen as crucial for wellbeing.

Approaches based on mutuality enable contributions from older people themselves.
– ResPublica

The ResPublica think piece picks up on the potential – seldom realised to date – for personal budgets to genuinely empower older users of services, perhaps being pooled to enable collective commissioning and co-production.

The essence of the new approach is seen as “new, more reciprocal relationships in which everyone is seen as having something to offer”. Approaches based on mutuality and the micro-scale can also prove highly cost effective because they enable contributions from communities and older people themselves, “rather than inadvertently replacing or undermining ‘real’ relationships”.

Both think pieces set out case studies – featuring, for example, the Shared Lives approach – that illustrate support provided at a local, family-size scale in which people have genuine reciprocal, caring relationships, rather

than artificial, professional and transactional relationships. And both CSJ and ResPublica note the value of cohousing, a model that assists mutual action and support.

Demos: Sociable housing in later life

The think piece from Demos picks up on the social isolation that can come in older age and takes us more deeply into the implications for housing providers. It points out that while living alone does not necessarily mean you are lonely, social isolation in old age can be a real threat to health and wellbeing. Well-designed and managed specialist housing can improve opportunities for social interaction for those who are detached from social networks.

Sociable housing needs to facilitate social interaction within and across generations.
– Demos

Demos raises the question of whether age-specific housing can separate and segregate older people. It draws on the landmark 2009 HAPPI (Housing our Ageing Population: Panel for Innovation) report to show how the problems of ‘ghettoisation’ of some traditional specialised housing can be overcome. Demos suggests that initiatives such as cohousing – which Hanover is taking forward in a number of places – could appeal to many older people

Moving to a community of like-minded mutually supportive neighbours can be the antidote to loneliness in later life. ‘Sociable housing’ needs to facilitate social interaction within and across generations – perhaps through shared communal spaces and cafés or leisure facilities – and specialist housing should enable older people to maintain links to family and friends and retain ties to the local community. What is needed, Demos research suggests, is housing that offers “the combination of independence and the ability to easily socialise with people”.

The Smith Institute: Selling off the family silver

Maintenance of one’s independence may need funding. The Smith Institute asks whether the release of equity by older homeowners could deliver a better deal. The simplest way for older owner-occupiers to raise capital is by selling and buying a cheaper home, freeing up funds for an improved lifestyle. But most people are highly reluctant to downsize. (Property advisers Savills note that downsizing occurs mostly at the higher end of the market.) For those who stay put, equity release should enable the ‘asset rich, income poor’ homeowners in inappropriate properties to fund improvements to living conditions.

Home improvements can underpin independence in older age and can save spending both by the NHS – on those whose homes cause accidents and health problems, and on those whose homes prevent them from being discharged from hospital – and by local authorities on domiciliary

and residential care costs. Disabled Facilities Grants – for simple hand rails, accessible walk-in showers, stair-lifts etc – can be highly cost-effective. For others, equity release and deferred payment schemes could and should raise the funds for essential improvements to their homes. The Smith Institute notes the current very low take-up of these mortgage products. The public's faith in them is still influenced by scandals of yesteryear and the Institute proposes, amongst other measures, greater engagement by the regulated and trusted housing associations who could help overcome homeowners' concerns.

For older homeowners, equity release can help us to help ourselves.

The housing offer

Moving on and moving up for our extended middle age

The three remaining think pieces provide a powerful case for us all to think about downsizing in later life. These are key chapters for focusing The Hanover@50 Debate on an issue that is moving fast up the political agenda.

ILC-UK: Downsizing and appropriate housing size

The International Longevity Centre–UK (ILC-UK) laments the refusal of many older people to recognise they are ageing and to plan ahead accordingly. Many policy makers and potential customers see retirement housing just as a place for those with significant health and care needs. This misinterpretation of 'ageing in place' in the UK, has also been distracted by arguments about under-occupancy which are marred by ageist overtones.

Older people are often in denial about the realities of ageing – and therefore what downsizing and specialist housing could offer them.
– ILC-UK

But older people will take a downsizing option if it is one that is truly attractive, can improve their quality of life and, potentially, their health and social care outcomes in later years.

The ILC-UK is concerned that local authorities too often see retirement housing as largely for those who already have care needs. "There is a wilful ignorance of emerging evidence of the way in which good housing can help to postpone or better manage the onset of chronic conditions or frailty, and reduce dependence on acute services." What is needed, says the ILC-UK, is a major programme of construction that will encourage positive downsizing, supported by policy makers fostering a culture in which people stop putting off decisions about their housing until a crisis strikes. "Instead, health and social care policies should explicitly encourage people to access the right form of housing before crises emerge, with retirement housing seen as part of the prevention agenda."

Strangely, politicians have identified under-occupation as a social issue that needs addressing but tried to tackle this – through the 'bedroom tax'

– only for those below pension age, and only for those who are tenants and on the lowest incomes. The reality is that this phenomenon relates principally to older people who are owner-occupiers. The ILC-UK contribution makes a powerful case for building specifically to meet downsizers' current needs, while also incorporating features to meet their future needs. When the 'younger older' free up family-sized housing, they can improve their own quality of life, and their later health and social care outcomes.

It may not be helpful, however, for older people simply to compete with younger people for smaller properties, with inflationary consequences. Rather, new homes are needed specifically to meet the burgeoning demands



of those in their 'extended middle age'. This definitely does not mean building flats in institutional settings nor, indeed, providing a stop-gap before there is an inevitable further move into institutional care. Retirement housing needs to be a home for life, pre-empting and preventing the need to move elsewhere if care needs subsequently emerge.

We must get rid of the image of retirement housing as incompatible with the lifestyles and youthful approach to retirement taken by so many of the 60 to 75 year olds in the focus groups covered by the ILC-UK and other think tanks. It is not 'a location for receiving care'. While extra care schemes may increasingly expect new residents to be in their 80s, the downsizers to well-designed, spacious apartments could be a whole generation younger. And it is the choices made in early old age that will often determine wellbeing and lifestyles in later life.

IPPR: [Moving on: Migration trends in later life](#)

Where should the new homes for the active retired be situated? IPPR's think piece notes that older people – particularly those who are less well off – tend to move in response to a crisis that requires increased care provision. But moving to more appropriate housing, possibly in a new area, is often good for the individual's health and wellbeing. While younger people move into London, it is older people who move out of the capital – or move from inner to outer London boroughs. For those going relatively long distances, coastal and rural areas remain a draw. Where we differ in the UK from so many European countries is in the decline in people who move between the ages of 50 to 70; and moving proactively to improve lifestyle is largely confined to the more affluent.

While movers should beware a potential loss of social networks if they leave a familiar area, those who are vulnerable to isolation and loneliness can find post-retirement migration to be a change very much for the better.

Policy Exchange: Housing and intergenerational fairness

Policy Exchange underlines the gap between generations, with high rents and high house prices making housing too expensive for the young, and with homeownership the preserve of older people. Policy Exchange argues that the country needs to build more homes – particularly for older people – to tackle the unfairness that the younger generation (and therefore the British economy) faces from acute housing shortages that push house prices beyond reach.

What is needed is a grand bargain between the generations.
– Policy Exchange

A massive increase in construction of new homes for older people – including the ever-popular bungalow – could help release some of the 25 million spare bedrooms in this country. Meanwhile creating retirement housing that is sensitive to local communities and landscapes, along with reforming a dysfunctional planning system, Policy Exchange argues, could work with the grain of neighbourhood plans, and is likely to provoke less nimbyism.

Part II: Recommendations

1. Recommendations for all of us

All of us should:

Attitudes to age

- Be intolerant of the inappropriate and outdated ageist language that mistakenly views age as a proxy for a lack of energy, expertise and value.
- Recognise the likelihood of an extended middle age and plan accordingly. Now that we are likely to live long beyond the so-called ‘retirement age’ we need to prepare for our wellbeing and enjoyment in later life.

Services for older people

- Assert our independence of spirit and competence of mind to handle our own affairs in older age and work collectively with others – through co-production, mutual/co-operative approaches – to secure the services we choose.
- Cultivate and sustain social relationships, volunteering and reciprocal support, to enhance our wellbeing in later life.

The housing offer

- Use the new opportunities of an increased life-span to choose a home that not only will suit an extended middle age but will prevent and pre-empt the need for more specialist housing in later years.
- Look at options for equity release and for downsizing, bringing pressure to bear on housing providers to bring to the market the high-quality housing offer now required.

2. Recommendations for government

Central and local government, and public bodies at large, should:

Attitudes to age

- Recognise that the key demographic change is our longer middle age: “Retirement is not an immediate prelude to ill-health and the need for care.”
- Review policies that assume state pension age is a proxy for frailty and consider whether tax concessions and non-means-tested benefits for all pensioners are appropriate in terms of intergenerational fairness.

Services for older people

- Support advice services – and publicity for them – which can assist wise decision-making by older people on matters of finance (including equity release/deferred payment schemes), housing and health.
- Invest in prevention, with its housing components, as the key to care solutions; accelerate the shift in emphasis by the NHS away from treatment in hospitals to management of long-term conditions in the home, with co-ordination of NHS commissioning in partnership with housing as well as care providers.

Comment: Government is already starting down this road: the Care Bill (2013) points firmly in this direction. And the 2013 summer Spending Review announced £3.8 billion of NHS spending for integrated social care/health activity: amendments to the Bill give a more prominent place for housing. Many local authority Health and Wellbeing Boards now embrace the housing dimension to resolve health and social care problems: but a more universal understanding of this issue is now required.

- Incentivise informal, family and mutual care, supporting self-help, volunteering and recognition of the personal and relational assistance that combats loneliness and transcends paid-for care.

The housing offer

- Ensure land release to enable new-build development for rent or sale with the extra characteristics that will provide a home for life for those willing to downsize.

Comment: Government guidance on the National Planning Policy Framework strongly encourages local authorities to respond to demographic change and ensure the housing needs of older citizens are met. In their housing market assessments, most local authorities are recognising the value, in reducing under-occupancy and bringing family homes on to the market, of planning policies that secure a spread of retirement housing. But a minority of councils are getting left behind.

- Provide the public investment, in grants for rented and shared-ownership housing, for those unable to purchase suitable new accommodation for their extended middle age.

Comment: Attractive housing for older people costs more than for younger singles and couples: the former will be at home for much more of their time and quality/space/accessibility all need enhancing for later life housing, plus there is the extra cost of including some communal space. So the public input needs to be higher: but since this is likely to free up family homes, as well as meeting the needs of older citizens, the extra represents good value for money. Extra funding this year – drawn from Department of Health sources – suggests growing recognition of the benefits to the NHS of meeting housing requirements.

- Extend to the older age-groups the Help to Buy equity-based loan support currently available for the purchase of property only by younger people; this would assist potential downsizers to move.

Comment: Many homeowners live in properties with a value lower than the cost of a new purpose-built ‘retirement’ flat or bungalow; an equity loan could make the switch possible and free up a chain of purchasers.

- Support home improvements (e.g. through ‘Care and Repair’ agencies) – sometimes funded by equity release and deferred payment schemes, sometimes by Disabled Facilities Grants.

Comment: The Spending Review 2013 increased support for DFGs and included some funding to encourage equity release schemes. But the government support for essential repairs has been ended.

3. Recommendations for housing providers

Unsurprisingly, there are a lot of recommendations for Hanover and others providing homes for ‘the over-55s’:

Attitudes to age

- Watch your language: it is time to drop the negative images of ageing and stop putting people off by descriptions of ‘retirement housing’ that stress the need for care.

- Treat older people as capable and competent: in the management of rented and leasehold properties, paternalistic attitudes toward ‘the elderly’ can no longer be tolerated.
- Expect people with assets or middle incomes to utilise their own resources – through equity release or income from occupational pensions – to pay for a choice of services.

Services for older people

- Develop new ways of personalising services that draw on self-help and mutualism; extend the ideas of cohousing and co-production which engage more fully the active older occupier.
- Make sure retirement housing is ‘sociable housing’, tackling loneliness and isolation with good neighbourliness and opportunities for intergenerational contact.

The housing offer

- Get the design right: adopt the ‘HAPPI’ design standards and recognise the need for space (at least two bedrooms) and storage, for light and ventilation (avoiding single-aspect flats off central corridors), and built-in accessibility with discreet ‘care-ready’ features that prevent the need for another move.
- Understand that the great majority of those ready to downsize in extended middle age will be homeowners who will wish to re-invest and may also want to draw out some equity: for the ‘mass middle’ this may make new forms of shared ownership a best option.
- Wake up to the new housing opportunities that are quite different from the demands of yesteryear. Private-sector house builders must stop thinking only of first-time buyers and of those up-grading to a bigger and better home; they should start to notice the huge potential market of older cash buyers – if only a sufficiently attractive proposition is created. And housing associations need to stop assuming that housing for the over-55s must always take the form of extra care accommodation – with high service charges and extensive facilities – targeted at those with care needs.
- Upgrade (or replace) worn-out ‘sheltered’ stock: get ahead of the curve before housing built in another era becomes hard to let; and be ready for the eventual growth in demand for renting in retirement when those in today’s ‘Generation Rent’ reach their extended middle age.

House builders should notice the huge potential market for older cash buyers.

In conclusion

The contributions of the nine think tanks to The Hanover@50 Debate lead us in a much more productive and encouraging direction than the doom-laden picture of a care crisis. There are parts of the UK where life expectancy is much lower than average and care needs manifest themselves at a relatively young age. But for most, the demographic change is not all about the need for (expensive) care and support. On the contrary, mostly we will enjoy many extra years of life that should enable us to fulfil our aspirations and use to the full the experience we have accumulated.

Put simply, most of us are now middle aged for longer: the great majority of the additional time at our disposal should be enjoyable and productive. And this gives us a chance to contribute – as volunteers, carers, advisers and good neighbours – and to prepare sensibly for our older age.

Understanding this demographic reality means changing our attitudes to those later years, even changing our language about them. It means planning for our own care and taking a positive view of the care needed by others. It means a radical overhaul in the housing offer for those of ‘retirement age’: not solely a response to the needs of the frailer 85 year olds but to those of the lively 60 year olds. By taking positive housing decisions in our 60s – or before – we can do much to pre-empt and prevent health and care problems in the years that follow.

If all of us – individual citizens, government in all its central and local manifestations, private-sector operators and the all-important providers in the non-profit sector – start thinking about the housing opportunities for our expanded lease of life before any care crisis hits us, then this Hanover initiative will have been more than worthwhile. It is surely not unrealistic to hope that many more older people in bigger family homes could be tempted to trade these for really well-designed, attractive – light and spacious, warm and well-ventilated, manageable and sociable – new homes.

Building 85,000 ‘downsizer’ homes would accommodate just 2 per cent of the 4.2 million pensioner households living in properties with more than two spare rooms. And because the number of under-occupied properties by older people is growing by 2 per cent per annum, enticing 85,000 households to downsize every year would leave the total of under-occupiers unchanged. But building these homes, for sale and rent, could lead to better accommodation becoming available for some 400,000 people, young and old! The economic benefits of the additional construction would be greatly augmented by the huge benefit of easing housing shortages for younger households.

This presents Hanover with important challenges. By the time we come to celebrate our 100th birthday, will a shift in today’s understanding of what it means to be ‘older’ have led to a fundamental change in the UK’s attitudes – and in its house building?

About the hanover@50 debate

Hanover is one of the UK's largest providers of older people's housing. To mark our 50th anniversary in 2013, we sought to stimulate a thoughtful debate on the future of housing, care and wider support for our ageing population.

We invited nine prominent think tanks from across the political spectrum to consider those pressing issues.

This publication includes some conclusions and recommendations stimulated by the nine contributions.

Contributors to the Hanover@50 debate:

DEMOS

THE CENTRE FOR
SOCIAL
JUSTICE

IEA

SMITH
INSTITUTE

IPPR

ResPublica

Policy
Exchange

RSA

FABIAN
SOCIETY

About Hanover

Since 1963, when Hanover was founded, we have become one of the UK's leading specialist providers of retirement housing and related services.

We are a not-for-profit provider, and manage almost 19,000 properties in over 600 locations.

Hanover also manages a round-the-clock emergency response service, handling over 400,000 calls annually from over 20,000 residents. In the next five years, Hanover aims to develop 1,250 new-style homes for the over-55s.

We operate in over 175 local authority areas across England and Wales with over 30,000 residents and customers.

We aim to be the leading provider for high-quality housing and related services in later life.