Future-Proofing Housing: Lessons in Accessible and Inclusive Housing from the UK

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On October 14, 2026, ULI Toronto's Accelerating Accessibility Coalition (AAC) and Sunnybrook Research Institute welcomed Professor Vikki McCall, Chair in Social Policy at the University of Stirling in Scotland, for a discussion about the intersection of housing, ageing, disability and place. Hosted by RioCan REIT, the event brought together professionals across real estate, housing, design, policy and accessibility to explore how research and lived experience can inform more inclusive communities.

Through her presentation, *Future-Proofing Environments: Learning from the UK*, followed by an interactive workshop using the serious game *Future Pathways*, McCall challenged participants to look beyond the physical features of a home and consider the assumptions, systems and social barriers that shape people's experiences.

Designing for people, not assumptions

As populations age, housing will play an increasingly important role in supporting health, independence and quality of life. Yet accessibility is often approached as a technical exercise, focusing on specific needs without considering how people want to live or how their circumstances might change over time.

As McCall put it, we keep designing homes for ageing, but ageing doesn't experience homes. People do.

She went on to discuss how designing for accessibility and ageing works best when it is considered from the outset and when it considers a broader range of needs, including cognitive impairment, alongside mobility. Flexible homes that can adapt over time can also be more cost-effective than retrofitting them later as needs change. Planning ahead might be as simple as installing an electrical outlet where a future stair lift could be needed.

But practical solutions are only part of the picture. Drawing on UK research, McCall shared examples of accessibility adaptations that met functional requirements but were rejected because they made homes feel institutional. One bathroom replacement showed how simple design decisions created a space that supported independent living while remaining attractive and welcoming.

Understanding the invisible barriers

McCall identified three interconnected barriers emerging from research into lived experiences of ageing, disability and housing: stigma, systems and imagined users.

Stigma, she said, shapes how people experience their homes and communities, including how they are treated because of age, disability, housing tenure or overlapping identities. Accessibility features can reinforce stigma when they make a home feel clinical or mark residents as different – like institutional looking bathrooms or obvious accessibility retrofits. Making inclusive design the default, rather than a special intervention can help reduce those barriers and make a space feel like a home.

Systems, she explained, become a barrier because services related to housing, healthcare, social care and transportation operate in silos. People's needs are interconnected, but services often are not. A change in health can affect mobility, finances, housing and social connections simultaneously. When systems fail to coordinate, navigating them becomes an additional burden for those seeking support.

Imagined users, meanwhile, refers to assumptions about who a home is designed for. A space may meet accessibility standards yet still fail to reflect the needs, preferences and aspirations of the person living there, and McCall suggested that accessibility and good design should reinforce each other. This is why it’s important to involve people with lived experience in design and decision-making matters. Accessibility and usability are not the same thing; solutions should be tested with the people who will use them and people should not have to choose between a home that meets their needs and one they feel proud to live in.

Experiencing the system through Future Pathways

The second half of the event brought these ideas to life through *Future Pathways*, a facilitated serious game developed by McCall and fellow researchers that explores the choices, systems and evolving needs that shape later life.

Participants stepped into research-grounded characters, each with different circumstances, resources and needs. Moving between decision-making tables, they sought support related to finances, housing, health, transportation, work and social connections. They explained their characters' situations and negotiated with decision makers who controlled access to the various resources they needed.

Players had to revisit tables as new resources became available, experiencing the coordination and persistence required to navigate multiple services. The game reinforced the connections between housing, health, financial security, relationships and community support and players gained a sense of empathy through experiencing how frustrating and fragmented navigating these systems can be.

Seeing the whole picture

The event reinforced that accessibility cannot be an afterthought. It must be considered alongside aesthetics, adaptability, health, social connection and the systems that support people throughout their lives.

McCall’s message to those in attendance was that better outcomes depend on seeing the full picture. By designing for a wider range of people from the beginning, involving people with lived experience and reflecting on how all the pieces fit together, the sector can move beyond compliance to create homes that work for the people who live in them and support them through their lives.