



Housing for Older People

**Housing Agency Submission to
the Joint Oireachtas Committee on
Housing, Planning and Local
Government**

27th April, 2018

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Summary of Key Points

The key actions the Housing Agency suggest are addressed to meet the housing needs of people as they age are:

1. Recognise that the population of Ireland is ageing and ensure that this is planned for.
2. Older people should be integrated into their communities as much as possible – housing has a key role to play in this.
3. Enable greater choice of housing for older people in where and how they live.
4. Ensure that planning policy and practice support the provision of an adequate supply of good quality homes of the right size and in the right locations that suit the needs of people as they age.
5. Ensure older people live in homes that are in good condition and that are safe, secure, and adequately heated and ventilated and.
6. Review the methods of funding and supports in place to ensure they enable those who wish to stay in their existing housing or move from their existing homes to more appropriate accommodation, as they age.
7. Develop a cross-Departmental and multi-agency approach to ensure that older peoples' housing and care needs are adequately met.
8. Understand people's changing attitudes towards their housing and future needs.

Introduction

The Housing Agency is a statutory body established under the aegis of the Department of Housing, Planning and Local Government. The Agency provides Local Authorities and Approved Housing Bodies (AHBs) with advice and support on the delivery of housing and housing services.

The Housing Agency vision is to enable everyone to live in good quality, affordable homes in sustainable communities:

Quality - good quality housing to meet identified needs in places people want to live.

Affordability – housing that is affordable to buy or rent.

Sustainability -- meeting the needs of the present without compromising the ability of future generations to meet their own needs¹.

The Housing Agency is interested in the future provision of housing for older people for the following reasons:

- Providing older people with suitable housing options, that facilitate independence and choice and the opportunity to maintain social contacts, is good for the person themselves and also good for society as a whole
- Providing older people with the opportunity to live in (right size) housing appropriate to their needs facilitates good use of the existing housing stock
- Enabling people to maintain their independence for as long as possible reduces the demand for more costly forms of acute care.

This submission addresses the following six questions raised in the letter from the Joint Committee on Housing, Planning and Local Government seeking views and observations in their letter to the Housing Agency of the 9th April 2018.

¹ Resolution 42/187 of the United Nations General Assembly

1. What policy structures are in place currently to meet the needs for housing of older persons?

The *National Positive Ageing Strategy*, published in 2013, set out Ireland's high-level vision for ageing and older people, and the national goals and objectives to promote positive ageing in Ireland.² Within this strategy the vision for housing is contained in the third national goal, which sets out to:

“Enable people to age with confidence, security and dignity in their own homes and communities for as long as possible”.

Government housing policy has therefore been focused on supporting older people to live in their own homes and communities with dignity and independence as long as possible, while recognising that the needs of people over time may change and therefore different housing options may be more suitable to their long-term social, health and care needs.

The vision to enable older people to remain in their own homes and communities was recognised in 2016 in the *Action Plan for Housing and Homelessness -Rebuilding Ireland*, which acknowledged the need for greater investment in this area.

The Plan contained some key policy actions specifically focused on housing for older people, including:

- The Government recognised people want to stay in their own homes and increased the number of housing adaptation grants available to pay towards essential works, such as, adapting showers, doors and stair lifts. Ensuring the process of applying and accessing these grants is streamlined was also a commitment.
- Technology can support independent living and the Smart Ageing competition was run by the Department of Housing and the National Disability Authority's Centre of Excellence in Universal Design in 2017. The aim was “to stimulate and encourage the design, construction and technology industries to be innovative in designing and delivering solutions for older people.” The winning entry was the Abhaile project; an innovative model to support older homeowners to reconfigure their existing homes to create an independent living area suitable for the them as they age while also creating an affordable one-bedroom rental unit.³

² Department of Health (2013) National Positive Ageing Strategy

³ <http://rebuildingireland.ie/news/smart-ageing-universal-design-challenge-winner/>

- Providing more suitable alternatives to the family home has also been a key part of government policy and there are some very good alternative housing schemes developed over the years for older people around the country, in particular by local authorities and approved housing bodies.⁴
- The Department of Housing and the Department of Health, with the advice of a steering group reflecting the views of older people and their advocates has been jointly developing a policy statement on housing for older people. This new policy statement will set out the guiding principles to ensure that older people have a greater choice around housing options as they age.

Age Friendly Housing with Support Model in Inchicore

Rebuilding Ireland singled out a scheme being developed in Dublin to be a *'pathfinder'* project – that is one that can be used as a test case with the intention of rolling out around the country. A collaborative project between Departments of Housing, Health, the HSE, Dublin City Council and the Irish Council for Social Housing has been working to develop a new housing model in Inchicore which incorporates housing and care. This project requires collaborative working and funding by the Department of Health/HSE and the Department of Housing, with the site provided by Dublin City Council. Phase one of this scheme (from concept development to awarding of the contract to the AHBs Circle Housing and Alone to develop) is complete and the funding going forward for this project has been agreed.⁵ An evaluation of Phase I of this project was commissioned by the Housing Agency and will be published shortly and sent to the Committee as soon as it is available.

Some housing initiatives arising from the high-level policy vision for housing and older people have been:

- The various grants and schemes which support older people to remain living in their own homes; some examples of these are the various home improvement schemes, home adaptation grants, housing aids for older people scheme, mobility aids grants and seniors alert scheme.
- Homes developed to the Universal Design Guidelines for Homes in Ireland developed by the Centre for Excellence in Universal Design provide housing which is suitable for the

⁴ Further in the submission will be examples.

⁵ Dublin City Council, Age Friendly Dublin, Department of Housing, HSE, Irish Council for Social Housing and Department of Health formed the committee driving this project.

needs of people regardless of age, size or ability and can meet the changing requirements over time.⁶

- Organisations such as ALONE, Age Action and housing initiatives such as OPRAH (Older People Remaining at Home), CAIRDEAS and the Meals on Wheels services allow for better integration of housing services with health and social care services and play an important role in enabling people to remain living independently.
- Local authorities, Approved Housing Bodies⁷ and other not for profit sector and for profit organisations continue to provide housing specifically designed for older people.⁸
- Downsizing schemes (financial contribution schemes) are operated in some local authority areas – these are for homeowners (where persons over the age of 60 who own their own home, and who find their dwellings too large for their needs, may request the local authority to purchase their home in return for a life-long tenancy in a senior citizen dwelling, on condition that they make a financial contribution to the local authority.⁹
- Other policies and initiatives, such as: Home Share Schemes or the Ireland Smart Ageing Exchange (ISAX) Smart Aging Housing Programme, which involves co-operation between local authorities, the HSE, Housing Agency and the private sector.

⁶ Centre for Excellence in Universal Design (NDA), Universal-Design-Guidelines-for-Homes-in-Ireland (2013)

⁷ Via the Capital Assistance Scheme (CAS) and the Payment and Availability Agreements (with or without the Capital Advance Leasing Facility Loan (CALF))

⁸ Section 4 of this submission provides some examples of this type of housing

⁹ An example of such a scheme run by Cork City council:<http://www.corkcity.ie/services/housingcommunity/downsizingscheme/>

2. Are the structures currently in place, whether financial or programme led sufficient in meeting the needs of housing for older persons?

2.1 Existing housing

Approximately 80% of the housing stock that will be available in 2040 already exists¹⁰. While ensuring that new housing is available for downsizing and to support independent living, most older people will continue to live within the existing housing stock.

A report by the BRE¹¹ estimated that poor housing costs the National Health Service in the UK £1.4 billion per annum, and notes *“the fitting of handrails on the stairs of a vulnerable person’s home to prevent a fall will be far more cost effective (and humane) than waiting for an accident to happen before intervening”*. In addition, most deaths from cold-related illness caused by fuel poverty are among those aged over 65. It is estimated that, in Ireland, 7.5 per cent of all pensioner households, more than 16,300 homes, suffer fuel poverty¹².

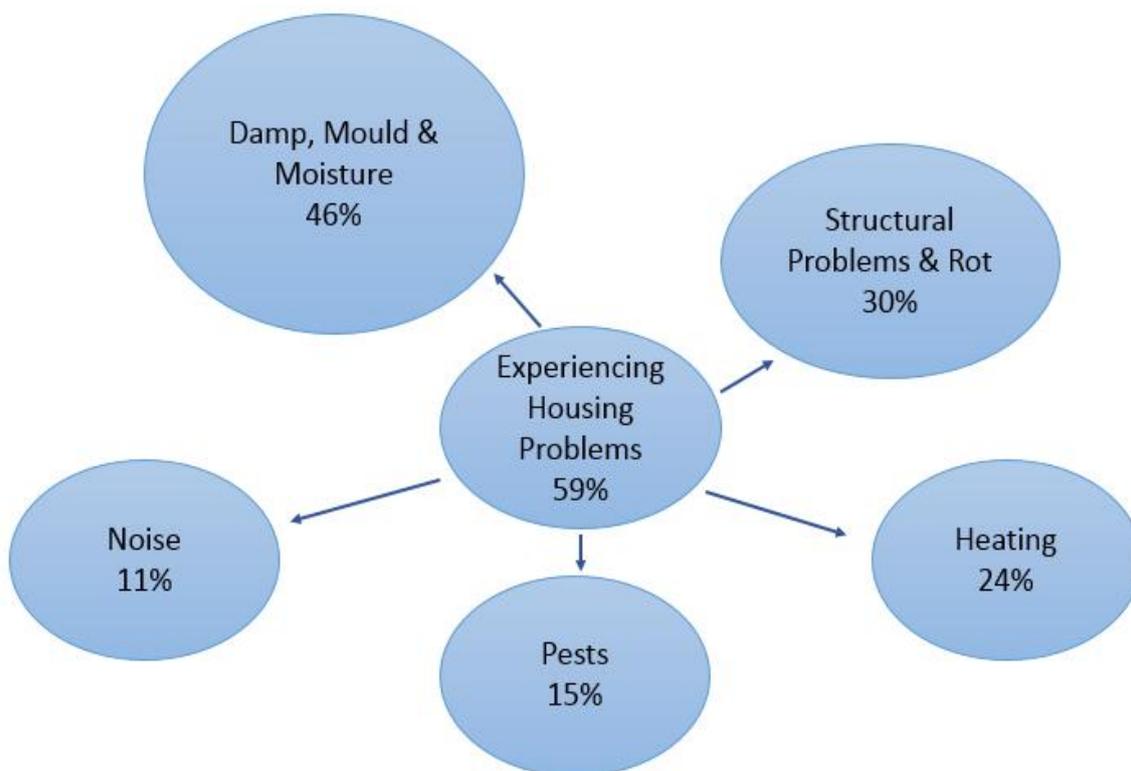
The Irish Longitudinal Study on Ageing (TILDA) collects information on all aspects on health, economic and social circumstances from people aged 50 and over in Ireland. Research shows that as people age they spend more time in their homes and so the quality of their homes becomes even more important. Over half of people aged 50 or over in a TILDA study on housing reported some form of housing problem. Almost half of the problems were to do with damp or mould, a third were to do with structural problems or rot and a quarter said that heating their houses was a problem sometimes. Those adults who said it was difficult to heat their home had poorer self-rated health and were twice as likely to suffer from depression or chronic pain. The research also pointed out that those who were renting were much more likely to report housing problems, while those living in modern housing built since the 1990s suffer fewer housing problems.¹³

¹⁰ For housing targets to 2040 see National Planning Framework; Project Ireland 2040; Government of Ireland.

¹¹ BRE The cost of poor housing to the NHS, Nicol; Roys; Garrett.

¹² Age Action: <https://www.ageaction.ie/blog/2017/02/13/hidden-problem-fuel-poverty>

¹³ Orr, J, Scarlett S, Donoghue O, McGarrigle C, TILDA (2016) Housing conditions of Ireland’s Older Population: Implications for Physical and Mental Health.

Figure 1: Common Housing Problems

Source: Adapted from TILDA (2016) Housing conditions of Ireland's Older Population: Implications for Physical and Mental Health.

To ensure that our existing housing stock is suitable for our aging population we would suggest the following actions:

- Ensure that the appropriate supports that enable people to continue to live independently are provided. These supports may be housing specific, social or health related.
- Undertake a National Survey of Housing Conditions which would improve the evidence required to support targeted interventions that will make our homes better places for older people to live
- Carry out an awareness raising campaign to make people aware of hazards in the home, associated remedial actions and contact details for handyman services.

2.2. New Housing Options

Research highlighted the need to increase the range and supply of provision of housing for older people.¹⁴ The research for the Housing Agency pointed out that there were:

‘Eight stages of different types of housing and care needs are identified. For the most part Ireland caters for the first two (in the family home) and the last two (nursing home and hospital). The four stages in the middle, which are new homes, with a sliding scale of attendant services (Independent Living with Care) are less well catered for.’

- Currently there is an insufficient choice of housing options to suit people as they age. The supply shortage and affordability of housing generally has impacted on the availability of houses that are suitable for older people to downsize to within their own areas. A range of housing options - ranging from individual dwellings that can be easily adapted to suit a person's needs to different models of housing with supports - need to be generally available for older people, within their own areas and/or close to public transport, shops and other services.
- A joined-up approach is needed in the provision of different housing options in the public and private sectors to ensure that the housing is integrated into the community with adequate supports, including social and health care supports. The housing is connected to other services and amenities including the availability of good public transport. This will require greater integration by local authorities, government departments and agencies, and the development of new funding models within the public and the private sector. The Inchicore ‘pathfinder’ project will provide an example of an integrated, joined up approach.
- While there are successful examples of independent housing for older people developed by local authorities and approved housing bodies, there appear to be fewer examples in the private sector. There is a gap, particularly in the private sector – where funding models and supports, such as access to expert advice or funding support are not available for individuals or local/community groups who wish to address local need.

¹⁴ Housing Agency/ISAX *Housing for Older People – Thinking Ahead; October 2016.*
www.housingagency.ie/getattachment/Our-Publications/Latest-Publications/Final-Report-Housing-for-Older-People-Dec-2016.pdf

2.3. Planning

Section 6.4, Age Friendly Communities of The **National Planning Framework 2040** notes that:

'Local planning, housing, transport/ accessibility and leisure policies will be developed with a focus on meeting the needs and opportunities of an ageing population along with the inclusion of specific projections, supported by clear proposals in respect of ageing communities as part of the core strategy of city and county development plans.'

The planning system has a key role to play in ensuring that there is an adequate supply of suitable housing available for older people. National and local planning needs to be proactive in planning for future demand and encouraging the development of housing for older people. Some measures are set out below:

- Government to identify financial and other measures to support the provision of housing for older people in urban areas, towns and villages, on sites close to town centres and in areas well served by public transport.
- Local authority development plans, local area and neighbourhood plans to identify specific sites which are particularly suitable for providing specialist housing for older people, based on a target proportion of new housing.
- Based on an assessment of need, design statements provided with planning applications for all larger housing developments to include a statement on how the development intends to provide housing for older people and to identify a set number of dwellings as suitable for older people.
- The delivery of social housing targets under Rebuilding Ireland to be consistent with the housing need identified in the annual Summary of Social Housing Assessments.

3. In relation to independent living for older persons, what blockages are in the system to impede the delivery of successful independent models for older persons?

The Housing Agency believes there are three main blockages in the system which are impeding the delivery of independent models of housing for older people. These blockages are financial, planning, greater provision of advice and a housing stock not easily adaptable to people as they age.

3.1 Financial Blockages

Enable all members of the population to access housing with care or independent housing. Everybody should be able to access greater quality housing-with-care or independent housing, currently this is not the situation. People renting in the private rented sector or home owners may not have enough money to continue living in their current housing, they may face difficulties maintaining or heating their homes, or their home may no longer be adequate to meet their increased level of needs. Currently there is little supply of independent housing in the private rented sector, where it exists it is difficult to access, and not always available in the person's community and may not be affordable.

Currently residential long-term nursing care may be the only option for people unable to access housing with some level of support. Thus, people who would be able to live independently, with the appropriate level of support and care are not able to do so and are cared for inappropriately and often at a higher cost.

Another issue that the Housing Agency is aware of is the lack of financial support (either public or private) to enable individuals or groups to develop or buy appropriate housing for themselves.

New funding options may also be needed to encourage and facilitate these groups to build appropriate housing in their communities. For example, the Government could provide a recyclable fund which could be lent to groups fulfilling a 'community need' which would facilitate the construction phase. The loan could be set at favourable rates and repaid on completion, as residents move into their new homes. The fund could be managed by an appropriate State entity.

Case Study: Glounthaune Homes Trust Community Housing Initiative

The Housing Agency is aware of at least two community groups interested in developing housing for older people in their community but finding the path forward is difficult. The Glounthaune Homes Trust Community Housing Initiative in Cork provides an example of difficulties being encountered. The Trust has spent over three years trying to develop 25 homes for older residents living in the area who would prefer to live in a group setting in independent housing and to move from their family homes, which are often too large, difficult to heat and maintain, and not easily accessible. The group needs access to finance to develop the housing and this is where there seems to be a blockage. The older people own their own homes and therefore have equity, but do not want to release the equity until the new homes have been built. One of the larger banks has offered a 'commercial' loan but this is set at a very high rate and the entire equity of their homes would have to be utilised as a guarantee. Another bank suggested that if the group had approved housing body (AHB) status the bank would provide bridging finance at reasonable rates – the reason being that there would be less risk attached to the bank. The group have been recognised as fulfilling a 'community need' but not a social one.

3.2 Cross departmental/Multi-agency approach when planning for older people

There needs to be a joined-up approach to health and housing so that they are linked; locally, regionally and nationally, so that plans are integrated. For example, homecare packages, development and location of primary care centres, should link into development plans, local area plans and the annual service plans and strategic plans of the HSE.

One of the recommendations from the evaluation of the first phase of the Dublin City Age Friendly Housing with Support Model in Inchicore is that while the funding of this particular project has now been agreed and formalised between departments, in order to roll out more of this model of housing across the country there needs to be a new, dedicated revenue line to ensure the ongoing financing of this and other projects which requires a joint approach from the Departments of Housing, Health and the HSE.

3.2.4 Housing stock not adaptable to an ageing population

Where possible all future housing should incorporate the principles of universal design to enable housing to meet future needs.

4. In relation to models of housing for older persons, are there any examples of best practice in this area?

Most older people live independently in the general housing stock. In this section of the Submission, however, we give some examples of supported housing models.

In summary, good practice is about providing high quality housing, located in the right settings and integrated into the wider community, with the appropriate supports. Age Friendly Ireland created development principles which provide some key considerations when developing housing to meet the needs of older people. The following table outlines their development principles and the following housing examples of best practice meet some, or all, of these principles.

Table 1: Age Friendly Development Principles

Development principle	Description
Location	The site should be in walkable proximity to public and other essential services, recreation, and amenities, so that the tenants can easily access them/use them more readily.
Place-Making	The design must be able to support the creation of an attractive place to live, sensitive to the local context and urban form of the area.
Re-use of Land	A brownfield site is more likely to be used, thus promoting the development of sustainable communities.
Social and environmental appropriateness	The development needs to include a mix of dwelling types and sizes, based on the demographic profile of the area.

Source: AFI (2014) Report on Housing for Older People - Future Perspectives

4.1. Bulfin Court, Inchicore, Dublin 8

- 50 independent housing units with supports
- Excellent location close to shops and Luas
- Joint Dublin City Council / HSE venture

- Includes community centre that provides meals to residents and older people in the wider community



Completed in 2002, Bulfin Court is a development of thirty-eight 1 bed apartments in two storey blocks and twelve bungalows. It includes Bulfin Court Day Centre, where meals are provided by the HSE to senior citizens who live there as well as to older people in the wider community. The centre is used for local community events, such as parties and language classes, and computer classes,

and acts as a social centre for the residents. It is also intended that when the nearby St. Michaels Phase B is complete, residents from there will have access to the community facility. Bulfin Court is located close to a Luas stop and there are shops, a Church and womens' resource centre nearby. There is a primary care centre located next door to the facility.

4.2 Ballygall Road East, Glasnevin

- Managed by Fold Ireland and Dublin City Council
- 50 independent apartments with supports and community centre
- Remodelling of existing local authority units
- Community hub supported by HSE with a support worker, out-reach services, classes and activities
- Community benefits – brought business to local shops and services with extra people in community
- Tenant involvement in design

The development comprises 47 apartments, three bungalows and a community centre. The Ballygall Road East Housing Regeneration Project was originally launched in 2014, it consisted of reinstating 39 state-of-the-art housing units for older couples and individuals on the foundations of the old development. The one-bed and two-bed modern and fully accessible apartments have access to an adjoining community centre. Following on from this, there was a further 11 new homes constructed bringing the total scheme to 50 units.

- Housing model that increases the supply of one-bedroom rental accommodation.

The Housing for Smart Aging Universal Design Challenge was an open competition for ideas that demonstrate innovation in the design and delivery of solutions for adaptable and smart homes. The overarching objective was to develop ideas that will improve the quality of life for older persons in Ireland.

Abhaile supports homeowners to reconfigure their two -storey house: future-proofing the garden level by creating an independent living area suitable for the older homeowner, using a Universal Design approach and eliminating the need to use the stairs; and creating an affordable, single occupancy, one-bedroomed rental unit upstairs (subject to local authority agreement). The Abhaile model is predicated on each participating homeowner agreeing to become part of a cooperative scheme that includes the provision of ancillary services.

4.4 Great Northern Haven, Barrack Street, Dundalk.



- Sixteen two-bedroom apartments (one retained for research purposes)
- Community outreach building with apartment over
- On site base for research
- Centrally located close to the Primary Health Care Unit and other services
- Funding support from Atlantic Philanthropies
- Care and housing are separate – scheme is ‘care ready’