



Public
Participation
Network
Sligo



Sligo PPN

Housing Thematic Network

Right Sizing

About this Series

In recent years the issue of housing has become an increasingly critical priority for the Sligo community. Issues around housing have been a constant across PPN community engagement and consultation processes, notably the Community Vision for Wellbeing. Some of the comments raised through this process included;

We need a variety of house types within communities throughout the County to allow for households down-sizing or trading up as needed within the same area and for a variety of income groups.

There should also be sheltered housing provided in community settings.

A variety of schemes need to be introduced to ensure that homes are affordable.

Everyone in Sligo should have a suitable home and the Council should ensure that derelict or abandoned buildings are put back into use to provide a variety of housing options.

Planning should ensure future proofed building design wherever possible to create the opportunity for adaptation as family/ household needs change.

People need to be encouraged to live in small towns and villages, redevelop houses as needed and enabled to develop accommodation alongside small businesses.

In looking at the potential for the Community sector and PPN to use their platform to try and progress these issues, the Sligo PPN Thematic Housing Network was established by Sligo PPN representatives who brought together key stakeholders to discuss and collaborate.

The network decided to develop a series of policy papers addressing key agreed upon housing issues. The papers would be used by PPN representatives at the decision making table, would be presented by Sligo PPN representatives to the relevant government departments and would also be made public for use by the community sector.

These papers were compiled by the Sligo Public Participation Network (PPN) Housing Thematic Network with assistance from Social Justice Ireland, who were commissioned to carry out the research and compile the first drafts.

There are 5 papers in total;

This paper is about **Right Sizing**.

The other four papers in this series are titled:

Vacant Homes

Removing Barriers to Housing

Home Heating Costs

Traveller Accommodation

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Introduction

Sligo PPN Housing Thematic Network has prepared this paper on the topic of ageing and accommodation. Ireland's population is ageing. Current projections estimate that by 2051, there will be more than 1.5 million Irish people aged over 65¹ and the number aged over 80 will be approximately 500,000.² This is a success story but as we age, our housing needs may shift and this will need to be planned for. This short paper sets out the situation according to available data across the county and some of the policy initiatives that may assist in addressing the issues.

Housing and Ageing

The World Health Organisation, in an explanation of ageing, acknowledges that changing housing needs may also be part of the process, nothing that “at the biological level, ageing results from the impact of the accumulation of a wide variety of molecular and cellular damage over time. This leads to a gradual decrease in physical and mental capacity... beyond biological changes, ageing is also associated with other life transitions such as retirement, **relocation to more appropriate housing**... in developing a public-health response to ageing, it is important not just to consider approaches that ameliorate the losses associated with older age, but also those that may reinforce recovery, adaptation and psychosocial growth”.³

Access to adequate housing is a fundamental human right. Without a stable home, it is almost impossible to realise any other right, to participate in community, engage in paid or voluntary work, education or training and maintain one's health. Programme for Government⁴ commits to “securing good livelihoods from our land and housing for all”. In the context of ageing, as our working life, health and family size shift and change, so may our housing needs. Ensuring access to a supply of appropriate housing for ageing home-owners and renters will require accurate data and subsequent concerted policy efforts and interventions.

Ireland has been in the midst of a housing and homelessness crisis for over a decade. The scale and severity of the economic collapse in 2008 saw Ireland all but abandon capital housing projects, particularly in the areas of social and affordable housing. The replacement of social housing delivery with “social housing solutions” saw an exponential increase in the number of social housing households accommodated in the private rented sector. This, in part, led to increases in rent costs for tenant households and the development of a market in social housing investment, which drove up house prices generally. Added to that, the mortgage arrears crisis of the mid-2010s, the legacy of which is still being felt today, and we see the number of homeless people remain stubbornly high. And that's just the official data. There is currently no mechanism for counting the real number of homeless people, the number of households who need additional social housing supports. All of these issues impact on older people.

Ability to pay for housing is key and of note is that poverty rates are increasing for those aged over 65. The European average rate for poverty or social exclusion was 19.5 per cent in 2021 and the rate was even higher for those aged 75+ (20.8 per cent). This issue is significant for policy-makers (as well as for the individuals concerned) given that populations are ageing at an unprecedented rate. Poverty or social exclusion affects nearly twice as many women as men in older age.

¹ <https://assets.gov.ie/130911/fe93e24e-dfe0-40ff-9934-def2b44b7b52.pdf>

² <https://www.socialjustice.ie/sites/default/files/legacy/attach/publication/6081/2019-11-27-complete-book-thechallengesofsuccess.pdf>

³ <https://www.who.int/news-room/fact-sheets/detail/ageing-and-health>

⁴ <https://assets.gov.ie/130911/fe93e24e-dfe0-40ff-9934-def2b44b7b52.pdf>

For those aged 65+, the rate for women in Europe was 22.1 per cent, whereas for men it was 16.2 per cent. The rate for women aged 75+ is even higher at 23.8 per cent, whereas that for men aged 75+ is 16.5 per cent. Of relevance here is the fact that the pension gap between men and women remains large and is likely to persist, and that people who are in non-standard work or are self-employed often face less favourable conditions for accessing and accruing pension rights.⁵

In Ireland, the latest poverty figures show that the largest year on year change in the at risk of poverty rate was in persons ages 65 or over, going from 11.9% in 2021 to 19.0% in 2022.⁶

According to Census 2022 the housing stock in Sligo grew by 3%, but the population increased by 7%.⁷ Census 2022 shows a total population for the county of 69,819. This comprises 34,359 males and 35,460 females. This is an increase of 4,284 since census 2016, 1,994 males and 2,290 females. Again, as noted above, this has implications for pension provision and the housing supports that an increasing and ageing population requires.

Traditionally, by the time one reached retirement age, either a mortgage was paid or long term social housing was secured, both options traditionally allowing for pensions to cover low or non-existent housing costs. This is no longer the case with home ownership on the decline, many paying mortgages after the ages of 66, an over reliance on the private rental sector and the shortage of social housing.

Ireland is a member of the WHO Global Age Friendly Network. All 31 Local Authority led age friendly programmes are fully operational and are committed to embedding age friendliness through the sustainability of the built environment, “lifetime housing”, access to appropriate health services and ensuring accessible transport. The National Age Friendly Ireland Programme is a shared service function of local government and provides a national centralised service to support the ongoing development, implementation and sustaining of the programmes national strategy. The National Age Friendly Ireland Office is hosted by Meath County Council on behalf of the local government sector.

In 2015, the Healthy and Positive Ageing Initiative (HaPAI) collaborated with the Age Ireland programme to carry out research aimed at developing evidence to support the implementation of the National Positive Ageing Strategy (NPAS) at local level. They undertook a random sample survey of more than 10,500 people aged 55 and over. The survey covered a wide range of areas including housing related issues. It asked people about their preferences for the future, in the event that their own homes became unsuitable for them or their spouse/partner.

The survey found that:

- The first preference for the majority of older people is to adapt their own home (78%)
- Almost one-in-three (30%) older adults feel positive about moving to an adapted type of house
- 21% were positive about moving into supported housing (living together with a few older people)
- One-in-ten (11%) older adults feel positive about moving to a nursing home.

A potential avenue to improve society’s use of the housing stock is to achieve greater efficiency by encouraging better matching of households to housing units. The “Housing Options for Our Ageing Population Policy Statement”⁸ notes that “it is important that people are supported and encouraged to live independently, in a supportive environment for as long as possible, and to plan for this.” There is a strong case for examining the potential of new and different housing models, including those with associated care and support models which fall somewhere between home care and that of full-time

⁵ <https://www.socialjustice.ie/publication/europe-pandemic-polycrisis-review-social-situation-europe> Accessed 1st August 2023

⁶ <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2022/poverty/#:~:text=By%20age%20group%2C%20the%20largest,2021%20to%2019.0%25%20in%202022.> Accessed 1 September 2023.

⁷ <https://www.cso.ie/en/releasesandpublications/ep/p-cpp2/censusofpopulation2022profile2-housinginireland/homeownershipandrent/> Accessed 1 September 2023.

⁸ <https://www.gov.ie/pdf/?file=https://assets.gov.ie/9398/ca553fa753b64f14b20e4a8dcf9a46ab.pdf#page=null> Accessed 1 September 2023.

nursing home care. Where and when possible, it is desirable to support older people to stay “socially connected within their community and to provide essential care and supports where needed while preserving and protecting independence, functionality, and social connectedness for as long as possible, in a way that is as affordable as possible for older people themselves and sustainable for the State.”

The Policy Statement also “supports the development of housing and services on centrally located sites within urban areas as research shows that good quality, well connected, urban centres with a range and choice of housing tenures and types actively supports ageing in place. Older people can choose housing that is appropriate and responsive to more complex needs, enable them to enjoy more active, healthy and socially connected lives and to age healthily and safely within their community. Simultaneously we recognise that older people contribute a wealth of skills and experiences that enhance all of our communities bringing significant value across the generations. Living at home extends beyond accommodation and care supports. It is about creating an external built environment or public realm that will be more comfortable for people as they age, where they can readily access everyday services and be socially connected”.

The following sections examine some of the issues for those who are older in rental accommodation, social and private, issues for older home-owners and older people in homelessness. The paper then sets out some current policy initiatives.

Social Housing and Ageing

According to Census 2022 data, there are 214 households headed by someone aged between 60 and 64 and 478 households headed by someone aged 65 and over in Local Authority accommodation in the county with a further 153 households aged over 60, renting from a voluntary body or AHB.⁹

Then there are those waiting to be housed. According to the Summary of Social Housing Assessments 2022 - Key findings, “The proportion of households with a main applicant over 60 years of age has been growing year on year and now makes up 11.9% of total households, this a 4.7 percentage point increase on the proportion in this age range in 2016 (7.2%).”¹⁰ This figure can be broken down further with 8.4 per cent aged between 60 and 69 and 3.5 per cent of main applicants aged over 70. This is a concern if social housing supply is not able to meet the demand of older tenants. A recent Report from Threshold and Alone, ‘Double Deficit: Older and Ageing Persons in the Irish Private Rental Sector’, recommends “that the State would commit to a minimum of 25% of all new builds for social housing being developed to age-friendly and universal design standards, while also committing to addressing gaps in data in relation to projected housing need for ageing and older people. It also recommends that the Department of Housing would review Local Authority Housing Delivery Action Plans, establish the barriers being experienced by Local Authorities in developing age-friendly and universal design housing, and would address them. A commitment for the next round of Local Authority Housing Development Action Plans to include targets for delivery of units of Housing with Support would serve to enable a holistic approach focused on the varied needs of older people (and not view their accommodation in isolation from their social supports and healthcare)”.¹¹

Table 1 shows the number of households that qualify for social housing supports in the county. The latest figures show 625 households are registered as qualifying.

Table 1: Number of Households Qualified for Social Housing Support In Sligo, 2013-2022

2013	2016	2017	2018	2019	2020	2021	2022
770	801	611	442	501	522	517	625

⁹ <https://data.cso.ie/table/F2017B> Accessed 4 September 2023.

¹⁰ <https://www.gov.ie/pdf/?file=https://assets.gov.ie/251070/08141c16-61e0-4686-9e72-02a57da5507d.pdf#page=null> Accessed 2nd August 2023

¹¹ <https://threshold.ie/wp-content/uploads/2023/05/Double-Deficit.pdf> Accessed 3rd August 2023

As noted above, the average number of households qualifying headed by someone aged 60 and over is 11.9 per cent, which would equate to approximately just over 74 of the 625 households in Sligo. Again, we can break this down further, 52 households headed by someone aged between 60 and 69 and just under 22 headed up by someone aged over 70.

Sligo County Council's Housing Delivery Action Plan 2022-2026¹² acknowledges that "regard will be had to the age profile within the social housing needs assessment. This will be incorporated into the briefing and housing typologies for individual sites within the delivery streams.

In addition the needs of older people who may have need for housing adaptations or supported accommodation to be able to sustain independent living will also be supported by engagement with the Housing Agency, Approved Housing bodies, and the HSE".

Homelessness and Ageing

The most recent figures available are for the week of 24th to the 30th July 2023. 52 adults are listed as being in receipt of homeless accommodation in Sligo. Of the 120 adults registered as homeless in the North West area, 8 of these are aged 65 and over.¹³

According to the Local Authority Homeless Performance Reports for Quarter 1 of 2023, there were no rough sleepers registered for that period in the North West Region.¹⁴

The North West Homeless Action Plan 2023-28¹⁵ has been published with guidance from the Department of Housing, Local Government and Heritage calling for the plans to "reflect the policy positions and actions contained in Housing For All", which was published in September 2021. The Strategic Aims of the Homelessness Action Plan are:

- Prevention of Homelessness – by early intervention, advice and information, tenancy support, supported housing, targeted supports for vulnerable groups;
- Protecting Homeless People – suitable emergency accommodation for all, assessment and case management services, support for rough sleepers, supporting the health needs of homeless people, access to social and welfare services;
- Progression to long term housing – reducing obstacles to moving on from emergency accommodation, identify housing solutions, supported or transitional accommodation, care and supports in long term accommodation, incentives for landlords and housing providers;
- Governance – are management groups representative and functional, monitoring and procurement of services and funding.

The plan appears to make no specific reference to any solutions aimed at older homeless individuals but does acknowledge that there are "not enough social housing available in an appropriate timeframe for persons at risk of homelessness or in emergency accommodation, especially for one or two bed need".

¹² <https://www.gov.ie/pdf/?file=https://assets.gov.ie/251070/08141c16-61e0-4686-9e72-02a57da5507d.pdf#page=null> Accessed 2nd August 2023

¹³ <https://www.gov.ie/pdf/?file=https://assets.gov.ie/268442/c28fa2fe-bc74-448b-96c3-8c62a31702ec.pdf#page=null> Accessed 1 September 2023

¹⁴ <https://www.gov.ie/pdf/?file=https://assets.gov.ie/258697/fcc91bbd-c86a-46b3-9637-0167ae6ded81.pdf#page=null> Accessed 1 September 2023

¹⁵ <https://www.slilococo.ie/housing/NorthWestHomelessActionPlan2023-2028/> Accessed 1 September 2023.

As part of their review for the Report, ‘Double Deficit: Older and Ageing Persons in the Irish Private Rental Sector’,¹⁶ ALONE¹⁷ examined Local Authority Housing Delivery Action Plans. They found that some “Local Authorities make no reference to developing age-friendly housing at all, and still others commit to minimal percentages of 1-2% of age-friendly or universally designed housing”. They also note that “in several Local Authorities, development targets for age-friendly housing have been set against current demand for age-friendly housing, with future demand not taken into consideration. While the increase in development of age-friendly housing is welcome, it will not be sufficient to meet demand in the coming years, given that this cohort is increasing”.

Sligo County Council’s Housing Delivery Action Plan 2022 – 2026, “will address the needs of persons with a disability, special needs, older persons-age friendly housing and members of the traveller community” as well as acknowledging in Appendix 7: Age Friendly Statement Regarding Housing For All that “among the options for older adults proposed, possibilities of adapting homes in versatile ways to suit future needs, while also supporting efficient use of existing stock across the State will be piloted. These innovative forms of housing redesign and re-organisation not only provide financial benefits but can also provide a sense of security and community for older home-owners”.

Home Ownership and Ageing

Housing affordability has worsened in recent years, becoming less affordable between 2013 and 2019, before recovering slightly in 2020.¹⁸ The cost of new dwellings rose by 10 per cent in the year to the end of Q4 2022, while the cost of existing dwellings rose by 8.3 per cent in the same period.¹⁹ Inevitably this will lead to fewer households ageing into owner occupied homes. Figures from Census 2022 show that in 2022 the age at which householders owned their homes nationally (with or without a loan) was slightly later in life than in 2016.²⁰

Figures showing the Private Households in Permanent Housing Units figures returned in Census 2022²¹ for Sligo show 882 households aged 60 and over in owner occupied homes with loan or mortgage and 7937 households in owner occupied homes without a loan or mortgage.

Figures from the Central Bank show that at the end of March 2023, there were 48,760 accounts in arrears nationally, an increase of 1,430 accounts (or 3 per cent) over the quarter. At end-March 2023, 29,294 accounts nationally (4.1 per cent) were in arrears of more than 90 days, many in arrears for 10 years or more. These figures are not available at county level. Nationally, the finding is that many who are in long term mortgage arrears are older by virtue of the length of time they have been struggling to meet their payments.

¹⁶ <https://alone.ie/wp-content/uploads/2023/05/Threshold-Along-Report-highres-web.pdf>, Accessed 4 September 2023.

¹⁷ ALONE is a national organisation that enables older people to age at home. See <https://alone.ie/>

¹⁸ https://data.oireachtas.ie/ie/oireachtas/parliamentaryBudgetOffice/2022/2022-01-12_snapshot-of-the-housing-market-in-2021-part-2_en.pdf Accessed 1 September 2023.

¹⁹ <https://www.cso.ie/en/releasesandpublications/ep/p-rppi/residentialpropertypriceindexjanuary2023/> Accessed 1 September 2023.

²⁰ <https://www.cso.ie/en/releasesandpublications/ep/p-cpp2/censusofpopulation2022profile2-housinginireland/homeownershipandrent/> Accessed Table 3.1 – 1 September 2023

²¹ Ibid

Since the introduction of Mortgage to Rent in 2012, only 2,130 households have availed of the scheme out of a total of 6,750 cases (31 per cent) and a further 560 are being progressed.

Mortgage to Rent does not serve all counties equally. Counties Sligo, Roscommon, Leitrim, Galway City, Monaghan and Longford have all had less than 100 successful cases.²²

Private Rental Sector and Ageing

The figures from Census 2022 show 463 households headed by someone over 60 living in private rental accommodation.

The Alone/Threshold Report²³ notes that “currently, the rental sector in Ireland is problematic for people of all ages due to cost and the lack of safety and security, but particularly so for those in their sixties, seventies, eighties and beyond. Our organisations’ work with older people living in the private rental sector has thrown light on how precarious, unstable and unsuitable it can be, particularly for older people who are reliant solely on State transfers for income and those who have health and mobility difficulties”. It is also important to note that those aged 65 and older who are renting from a private landlord are likely to be spending more than 35% of their disposable income on rent.²⁴

The report makes some key recommendations if older people are going to continue to age out into the private rental sector and live securely and independently, for example continuing to invest in the Housing Adaptation Grant Scheme and provide incentives for private landlords to access. They propose, “as part of ongoing and increased investment in the Housing Adaptation Scheme, the need for the State to offer incentives to private landlords to apply for and access the grant. In late 2022, a new tax deduction for small-scale landlords who undertake retrofitting works while the tenant remains in situ was introduced; a similar incentive could be offered to those landlords who access the Housing Adaptation Grant”.

Policy Initiatives

Rightsizing

Housing For All²⁵, the State’s national housing plan, commits to a National Strategy on Rightsizing. This will aim to highlight the potential for households who no longer need to fully occupy their owner occupied home to explore what supports and incentives may be feasible to assist householders to engage with the process on a voluntary level. Ireland’s first National Strategy on Rightsizing is still in progress at the time of writing (August 2023).²⁶

²² <https://www.socialjustice.ie/article/real-solutions-needed-those-long-term-mortgage-arrears>
Accessed 4 September 2023.

²³ <https://alone.ie/wp-content/uploads/2023/05/Threshold-Alone-Report-highres-web.pdf> Accessed 4 September 2023.

²⁴ Ibid. Accessed 4 September 2023.

²⁵ <https://www.gov.ie/pdf/?file=https://assets.gov.ie/197237/29edec3e-6664-4e62-86b2-af2e77f2f609.pdf#page=null>

²⁶ Accessed 17 August 2023.

However, a number of Local Authorities have embarked on Rightsizing schemes in their respective catchments. Sligo County Council Housing Delivery Action Plan 2022-2026²⁷, “proposes to advance a strategy of ‘right-sizing’ in the allocations of new housing specifically designed to meet the needs of tenants seeking smaller accommodation that will allow the release of larger properties for allocation. Catering for the needs of older persons and Age Friendly housing will be further advanced by Sligo County Council via engagement and partnerships with the Housing Agency and targeted Approved Housing Bodies”.

South Dublin County Council (SDCC) developed a Rightsizing policy that committed up to 10 per cent of any new Rightsizing developments was to be “ring fenced” for private home owners who in turn would sell their homes to the council and then become local authority tenants. The rest of the units would be allocated to older people on the housing list. The policy aims to free up larger homes that are no longer appropriate across privately owned, social and AHBs. SDCC had a Healthy Age Friendly Homes Coordinator that they found “played an important role in supporting people’s decision-making and in assisting older people to make the transition from their current residence to new accommodation”. South Dublin City Council has 300 “age-friendly” homes in various stages of development, aiming to bring that total closer to 600. These are a mixture of council developed properties, AHBs and partnerships with the private market. The allocation of tenancies though remains with the council with tenants primarily allocated via the social housing list and transfer lists. SDCC are considering incentives which “might include reduced rent for a period, taking on all utility changes on behalf of an older person, taking responsibility for the physical move, etc.”.

It is important to note that the experiences of other Local Authorities in delivering rightsizing schemes has been less favourable. Kilkenny County Council, for example, in their Housing Delivery Action Plan 2022-2026²⁸, questioned the value for money and efficiency of delivery of rightsizing.

An Irish Government Economic and Evaluation Service (IGEES) research paper from October 2020 conducted an “Attitudinal Survey of Mature Home-owners”²⁹ to see how willing older households were to downsize and what the potential barriers might be and what might incentivise such a move.

For the purposes of this study, older households were classed as aged 55 and older. The 1,213 households that took part were surveyed between May and September 2019. The study found that “just over four per cent of respondents indicated that they were extremely or very likely to move home in the future”.

If we use the figures stated above from Census 2022, 4 per cent of homes owned in Sligo by those aged over 60 is equivalent to 352 homes. No small number during a time of housing shortage.

²⁷ <https://www.oireachtas.ie/en/debates/question/2023-06-13/775/> Accessed 17 August 2023.

https://www.sligococo.ie/housing/PlansandStrategies/SligoCCHousingDeliveryActionPlan2022-2026/21%20JULY%2022%20SLIGO%20HDAP%20_FINAL.pdf Accessed 1 September 2023.

²⁸ https://www.kilkennycoco.ie/eng/news/council_news/kilkenny-county-councilhousing-delivery-action-plan-2022-2026.pdf

²⁹ <https://www.housingagency.ie/sites/default/files/publications/IGEES-Mature-Home-Owners-Survey.pdf>

Future numbers may be difficult to predict as though we are ageing as a population, fewer will age into retirement as home-owners.

Also for consideration is whilst each Local Authority is required to complete a Housing Need and Demand Assessment (HNDA), there is no specified requirement to “incorporate issues relating to ageing and tenure specific concerns”.³⁰ The information gathered allows the Local Authority to plan based on the number of households in housing need with no attention paid to needs linked with the age of the tenant.

For many, over half of the respondents declared that “their opposition to moving was due to an emotional attachment to the home”. Economic considerations such as the transaction costs associated with such a move were found to be “relatively minor motivations”. Of note were issues like the process of de cluttering that would have to be done if moving to a smaller premises, the hassle of the move and the paperwork that would be involved in changing address with banks, utilities providers, healthcare providers, insurers and so on.

The study reported that between 15 and 20 per cent would be willing to move if the move from their larger property to a cheaper “smaller purpose built home” could be within the same area and such properties were available.

Part of the survey aimed to discover what would encourage a rightsizing move. “Respondents were asked to consider a range of hypothetical scenarios which could encourage downsizing and were asked how likely they would be to downsize under each scenario”. The report notes that the “hypothetical measures which seemed most likely to yield positive effects were “greater local availability of specifically designed homes” and a “state-administered scheme to assist and advise”, with 11 per cent of respondents indicating a high likelihood of downsizing under each of those circumstances”.

The report ultimately noted that the majority of home-owners they surveyed did not want to downsize or rightsize. The emotional attachment to home and place suggests that any policy nudges or incentives will not be successful, that “policy measures intended to encourage downsizing will be ineffective”. Financial concerns were not the most pressing.

A negative push such as taxes or financial penalties on used space, a ‘bedroom tax’ or such like was not found to be productive.

The Report found that “older respondents are less likely to downsize...than younger respondents, which suggests that as people grow older they are less likely to downsize. For instance, a 70-year-old respondent is estimated to be almost 35 per cent less likely to downsize than a 60-year-old. An 80-year-old is estimated to be 57 per cent less likely to downsize than a 60-year-old”.

Geographical differences were noted with Dublin households estimated to be almost twice as likely to downsize than a household in Connaught or Ulster. Within Leinster but outside Dublin were estimated to be over 70 per cent more likely to downsize than a household in Connaught or Ulster.

³⁰ <https://alone.ie/wp-content/uploads/2023/05/Threshold-Along-Report-highres-web.pdf>

The length of time since the last house move also impacted on the likelihood of the household to rightsize or downsize. The Report noted that “households which have not moved home for a protracted period of time are less likely to downsize. For instance, a household which has not moved home for ten years is estimated to be 16 per cent less likely to downsize than a household which has moved within the last year. A household which has not moved home for 20 years is estimated to be 29 per cent less likely to downsize than a household which has moved within the last year”.

Various other factors were deemed significant. Households with two or more bedrooms which are not regularly in use were estimated to be over 50 per cent more likely to downsize. The gender of the respondents made no difference nor did the occupancy, i.e., single or part of a couple. The distance of the respondent’s home to that of any adult children was not found to be significant, nor was whether the household is dependent on the State pension for its income.

There are potential policy measures which could positively influence downsizing. However, to fully realise the potential for downsizing would require suitable housing, for downsizing households to move to, generally close to their current home. This housing may not be readily available and potential policy measures could be targeted most effectively at those mature households which are relatively young and which have not lived in their current home for many years.

The Housing Agency commissioned a report entitled *Housing for Older People: Thinking Ahead*³¹, with the aim of identifying the “important issues associated with housing for older people such as the current and future requirements of our older population and the models of housing/ housing with care to best suit these needs”. The research considered what potential obstacles may be in place to achieve these goals as well as the broader impact a supported housing initiative may have. The Report noted that “the most important concept emphasised within the report is the preference of the people concerned to ‘age in place’ and that if more ‘age appropriate’ housing was available within the persons existing community they may be more inclined to rightsize or could avoid unnecessarily moving to residential care. The report identified a potential market for up to 100,000 purpose designed homes in Ireland and representing €25 Billion worth of unmet need”.

Healthy Age Friendly Homes (HAFH) Programme

The Healthy Age Friendly Homes Programme is a new initiative aiming to “enable older people to continue living in their homes or in a home more suited to their needs, to live with a sense of independence and autonomy, to be a part of their community, and to avoid early or premature admission to long term residential care. Over the next two years, it is anticipated that 4,500 older people will benefit from the support of this programme”.³²

This new programme will be jointly led across 9 Local Authority areas, Cork County Council, Dublin City Council, Fingal County Council, Galway County & City Council, Limerick City & County Council,

³¹ <https://www.housingagency.ie/sites/default/files/publications/35.%20Final-Report-Housing-for-Older-People-Dec-2016.pdf> Accessed 1 September 2023.

³² <https://agefriendlyhomes.ie/topics/social-health-care/healthy-homes/> Accessed 1 September 2023.

Longford County Council, South Dublin County Council, Tipperary County Council, Westmeath County Council. These Local Authorities at the time of writing (September 2023) were in the process of recruiting Regional Programme Managers across the country.

A key deliverable of the programme is to reduce the admission rate of people entering long-term residential care due mostly to their health needs not being met by their living environment as they note that “accommodation that presents challenges to older people remaining mobile, keeping warm and staying safe can be significant factors in decision making on long-term care”.³³

Housing Adaptation Grants for Older People and People with a Disability

The Department provides funding through the Housing Adaptation Grants for Older People and People with a Disability towards the cost of necessary works to the private houses of older people to allow them to continue to live independently in their own homes and the Programme for Government committed to support further increases in funding. Funding is also provided to local authorities for adaptations and extensions to the existing social housing stock to meet the needs of local authority tenants. A pilot arrangement has also started between the local authorities and the city hospitals to expedite applications for those whose discharge from hospital is dependent on the adaptation of their homes.

A Lifecycle Approach to Housing Delivery

Housing type mix is just as important as volume, allowing people to stay within their communities as their housing needs expand and contract over time. One bedroomed apartments located close to home for young people starting out, larger houses then as people start families and back to smaller sized houses as they age and their households contract. And all within the same community allowing for ties and links to services and supports to be maintained. Government needs to revisit the Building Regulations with liveable communities in mind. Older people and people living with disabilities have a range of needs, from the very minimal to the very complex in care. It is vital that a community can cater for the provision of alternative accommodation which takes account of a person’s, and their carer’s, needs. Housing design for older people and people living with disabilities should incorporate a life-cycle approach to ensure that those with deteriorating conditions can continue to live a life with dignity and in their own home for as long as possible. This approach would see the adoption of Universal Design principles in the development of housing responses, as committed to in the Government’s policy statement on housing for our older population.

In Ireland, the Centre for Excellence in Universal Design³⁴ (CEUD) under the auspices of the National Disability Authority (NDA), is the only statutory Centre of its kind in the world. They define Universal Design as “the design of products, services, buildings and information and communications technology (ICT), so they’re accessible to everybody regardless of age, size, ability, or disability”.

To ensure a constant supply of housing that is suitable for all need, universal design principles must be incorporated from the very beginning. Decisions that are made now will impact future generations, ideally for the better.

³³ Ibid Accessed 1 September 2023.

³⁴ <https://universaldesign.ie/>

