

HOUSING AND OLDER PEOPLE: HOUSING ISSUES, ASPIRATIONS & NEEDS

A REPORT FOR THE NORTHERN IRELAND HOUSING EXECUTIVE

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Executive Summary

Section 1: Research Background, Objectives and Methodology

Between 2008 and 2013, the Northern Ireland Housing Executive examined the topic of housing and older people and published a number of reports on the subject. More than a decade since the previous suite of dedicated research commenced, and in light of demographic changes and the evolving policy context, it was considered timely to revisit the subject. Understanding the needs and aspirations of older people is important to a range of policy makers and stakeholders both within and beyond the housing sector and this research, which was undertaken for the Housing Executive by Fiona Boyle Associates with support from the Housing Executive Research Unit, seeks to contribute to the knowledge available on older people's housing circumstances, needs and aspirations.

The key primary aims of the research were:

- To explore the needs, aspirations and preferences of different cohorts of older people in relation to housing options;
- To identify planning actions by housing providers and representative organisations in order to meet the future housing needs and aspirations of older people;
- To collate data on what existing accommodation is available in relation to the distribution of the older people population across Northern Ireland; and
- To ascertain levels of future housing need in relation to the same.

The study was underpinned by a qualitative methodological approach and findings were based on thematic analysis of the views of older people and both internal (Housing Executive) and external stakeholders. The research comprised:

- A review of academic and grey literature from Northern Ireland, Great Britain, Ireland, Europe and further afield;
- Secondary data analysis of statistics relating to both older people and housing;
- A review of good and emerging practice models;
- Feedback from internal Housing Executive stakeholders;
- Feedback from external stakeholders; and
- Feedback from older people (n=57) through a series of focus groups.

The research was guided and assisted by a Project Advisory Group comprising internal and external stakeholders who collectively:

- Used their expertise and knowledge to provide guidance to the research team about emerging research or policy issues;
- Facilitated access for the research team in terms of both the primary and secondary research; and
- Acted as a sounding board for the conclusions and recommendations arising from the research.

Section 2: Definitions and Demography

Defining old age is not a simple task. Older people's personal circumstances including housing, health, mobility and wealth vary greatly both within and between various age ranges or cohorts. The definition

of an older person by age varies world-wide and between organisations and agencies in Northern Ireland, with age of entry ranging from 50 to 65 (or higher if pension age of 67) and even into the mid-70s.

It was clear that there was an overall lack of consistency in terms of how services are administered or data is collected on the basis of age. For the purposes of this research three cohorts were defined: *economically active/young older, transition older and older old*.

The older people we spoke to provided their own definition of older age and the age of entry into this period of life. Many participants did not view themselves as being old and perceived 70 as the start of older age based on factors relating to health and mobility.

A range of other factors are important when considering the housing needs of older people. These include health, mobility, travel and transport, falls, income, wealth and poverty, fuel poverty and internet access.

Whatever the definition or the age spectrum, there is an ageing population in Northern Ireland. The proportion of the total population accounted for by people aged 65 or over is projected to increase from 16% to 24.5% (one in four of the population) by 2041, with a significant increase initially in those aged 70-84 and, from 2026 onwards, among those aged 85 plus (from 2% of the total population in 2016 to 4.1% in 2041).

Section 3: Older People – Housing Research, Strategy and Policy

This section explores the question of whether there is a vision for housing and older people in Northern Ireland. In doing so, it takes account of some of the key recent strategy and policy developments in relation to older people's housing in Northern Ireland, other UK regions and the Republic of Ireland, and of the links between housing and health.

Northern Ireland

It is clear that much work has already been done to identify and consider the housing related issues and needs of older people. In association with the organisation's contemporaneous *Older People Housing Policy Review Action Plan*, for example, 'housing and older people' was a major research theme for the Housing Executive during the period 2008-2013. However, much has changed since then in terms of the affordability of housing (in all sectors), the proportionate housing tenure mix in Northern Ireland, the increasing numbers of older people and increasing life expectancy.

In addition, a number of plans, strategy documents and policy developments that have been brought forward or reviewed during the intervening period have shaped the wider context within which planning for, and provision of, housing and associated services for older people sit. These include:

- The Draft Programme for Government and Outcomes Delivery Plan
- The Active Ageing Strategy 2016-2021
- The Housing Strategy for Northern Ireland
- The Social Housing Reform Programme
- The Supporting People Programme
- The Fundamental Review of Social Housing Allocations
- The Social Housing Development Programme
- Local Development Plans and Community Planning; and
- The Inter-Departmental Review of Housing Adaptations Service

Scotland, Wales and England

Elsewhere in the UK, the Scottish Government launched a ten-year strategy for housing for older people in 2011. More recently, the Welsh Government published a report drawn together by an expert group on housing an ageing population in 2017, while the Communities and Local Government Select Committee launched an enquiry into the availability and suitability of the housing on offer for older people in England in 2018. Previously, the report produced by the Housing our Ageing Population: Panel for Innovation (HAPPI; 2009) and a follow-up report for the Westminster All party Parliamentary Group had highlighted the connections between housing and health and set out a number of principles of good design for older people's housing.

Republic of Ireland

Similarly, in Ireland, a number of strategies have been published that have relevance for older people's housing, while the 2016 report, *Housing for older people – thinking ahead*, considered the current and future housing requirements and aspirations of Ireland's older people.

Housing and Health

Research and practice evidence indicates that housing and health connect on a number of levels, including the physical size and layout of the home; factors such as mobility and use of outdoor spaces; the presence and use of stairs; and the presence of a downstairs bathroom (where applicable). *Transforming your Care: A Review of Health and Social Care in Northern Ireland* (2011) made a range of proposals for change across health and social care services, based on the premise that everyone is entitled to continue living in their own home and remain independent, albeit with support. Following on from the recommendations of *Transforming your Care*, the reablement model of care that has been rolled out across Northern Ireland uses a person-centred approach to help people aged 65 and over to regain the necessary confidence, ability and/or skills to live independently after experiencing a health or social care crisis such as illness, deterioration in health, or injury.

Overall, the analysis shows that while older people are referenced in a range of reports and strategies produced by Northern Ireland government departments and the Housing Executive, at the time of writing there was no overarching strategy for housing and older people in Northern Ireland. However, the Housing Executive was in the process of developing an Older People's Strategy.

Section 4: Existing accommodation for older people in Northern Ireland

Housing choices for older people are directly related to where they lived during their adult life and by their tenure and housing conditions as they enter older age. Considerable secondary data points to the impact housing has on a person, including their health, because of factors such as heating and dampness, their financial capacity to repair and maintain the house, and under-occupation and inability to use part of the house because of factors such as disability and mobility.

The tenure, type, age and location of housing occupied by older people therefore tell us much about their accommodation situation and housing circumstances. Data from the most recent House Condition Survey indicates that in 2016 households with a reference person aged 55+ were:

- More likely to be living in an owner occupied dwelling (78%, compared with 66% of all households);
- More likely to own their home outright (86% of older owner occupiers, compared with 61% of all owner occupiers);
- More likely to be living in a bungalow (27%, compared with 21% of all households; 65% of all households living in bungalows were 55+);

- More likely to be living in a dwelling constructed before 1919 (68% of all such dwellings were occupied by older people) and less likely to live in a home built after 1980 (33% of older people, compared with 41% of all households);
- Living in dwellings which had requirements for both urgent and basic repairs that had higher than average estimated costs;
- Slightly more likely to live in a rural area (37% of older people, compared with 35% of all households); and
- More likely to be in fuel poverty (27% of older people, compared with 22% of all households; 64% of all those in fuel poverty were older);

The figures raise a range of issues in relation to the maintenance and upkeep of accommodation as well as under-occupancy and the suitability of the home for the future. The existence of 'capital' in that home, and the potential to release it, is a major consideration for older people. This section points to two questions:

- Are older people living in accommodation that is generally suitable for them at present and as they age in place? and
- Is moving house (and indeed moving tenure) an option for people as they get older?

Section 5: Housing Issues and Barriers – Feedback from Focus Groups and Stakeholder Interviews

In keeping with findings from research elsewhere, the feedback from focus group participants and stakeholders in this study was that the majority of older people want to stay in their own home. However, older people experience a wide range of housing-related issues and **barriers to staying at home**, including under-occupation, suitability and accessibility, fuel poverty, affordability and tenure-specific issues. Some or all of these issues can combine to impact on an older person's capacity to remain in their own home as they age.

Other circumstantial, non-housing specific factors can also act as barriers to remaining in the same accommodation; the key issues highlighted by this research are:

- health,
- isolation and loneliness,
- mobility, loss of partner and
- lack of family support.

External factors also limit older people's ability to stay in their home; these include security and safety and access to transport.

Other external factors act as **barriers to making a move**. Lack of (affordable) alternative options, difficulty or unwillingness to move tenure – particularly connected to the desire for capital retention – specific difficulties relating to downsizing and location were all noted.

Feedback from older people and stakeholders indicates that decision-making about whether it is feasible to stay or move is determined primarily by a combination of the desire to maintain independence and the range of realistic options available, together with the age cohort of the individual and their access to finance.

More options and choices are available to those living in urban rather than rural areas, to owner-occupiers than private rented tenants, and to those with more financial resources, who can make

repairs and maintain the property, adequately heat it and, if required, pay for someone to clean the house and provide them with support and care. Younger older people (aged 55 – 69) also indicated higher levels of capacity to remain living at home.

Section 6: Housing Aspirations – Feedback from Focus Groups and Stakeholder Interviews, and wider research

Older people who took part in focus groups indicated that their preference was to remain living in their current accommodation. Aspirations in terms of possible future housing were clearly linked to some of the barriers to making a move; these included location, space and configuration, access to outdoor space, good internet access and future adaptability. Information on future housing options was seen as being vital. In summary, the range of aspirations for future housing noted by older people themselves and stakeholders is outlined below.

- ✓ **Level access** to home, and all on one floor, whether bungalow or flat
- ✓ Plenty of **storage** in kitchen, bedrooms and hallways
- ✓ **Internal space**, including room for a dining area, seating area that can accommodate visitors, and to have someone to stay overnight (friend, family member, carer)
- ✓ Continued **access to outdoor space**, smaller in nature, with room to store tools and equipment
- ✓ **Adaptability** for future care and health needs, including wider doors, switches lower on wall
- ✓ **External areas** – easy to maintain or maintained for householder
- ✓ **Safety and security** within the home and within the area/site; secure access
- ✓ Good **transport links** and **access to services**
- ✓ **Support coming into the home**, as and when required, including statutory support and more informal/voluntary sector support
- ✓ Located in **same area**, and within a reasonable distance of, current housing
- ✓ **Downstairs/accessible bathroom**; in particular walk-in shower facility (not shower over bath)
- ✓ **Affordability**, irrespective of tenure, and value for money, including opportunity to release capital through making a move

Section 7: Housing models and options – support to stay

Based on the main housing issues and barriers identified by the older people and stakeholders who took part in the research, this section explored two possible responses:

- **support measures** to help people stay in their current accommodation; and
- measures to **reconfigure or better use** – and thus stay in – their existing accommodation.

Support measures to stay

Support and sign-posting, whether provided by the community/voluntary or statutory sector, can help older people retain independence in their own home through provision of minor interventions, advice and engagement on either an ad hoc or ongoing basis. Similarly, **housing support** can help service users maintain their tenancy and accommodation and remain in their home for longer. Examples considered included Agewell Mid Ulster and the Community Navigator Service delivered through a partnership between AgeNI, the Building Communities Resource Centre and Mid & East Antrim Area Partnership.

Physical and technological aids can also help older people retain independence in their homes.

Assistive technology refers to a range of devices and systems that can help maintain or improve a person's ability to perform everyday activities and tasks by assisting with difficulties such as memory and mobility problems. With relatively low set-up and maintenance costs, this technology can minimise the frequency of support required and have positive outcomes for loneliness and isolation.

Other options include **telecare and telehealth systems**, which allow health professionals to respond at a distance to data collected from sensors or the activation of an alarm within the home; a Northern Ireland-based example is the 'Connect24' service provided by Radius Housing.

'Home Improvement Agency' Services can provide help for those who might struggle with the physical maintenance and upkeep of their property. Previous research indicated that the structure of provision of this type of 'care and repair' service in Northern Ireland was complex and fragmented, and that, unlike England and Scotland, the region had never benefitted from core government funding to extend these types of services. In Northern Ireland, services referred to as 'Home Improvement Agencies' focus on provision of advice and assistance to applicants wishing to access the grants services delivered by the Housing Executive.

Measures to reconfigure or better use the existing home

In Northern Ireland, grants to assist with adaptations recommended by an Occupational Therapist for home owners and people living in private rented properties are administered by the Housing Executive. A Grants satisfaction survey carried out in 2017 among grant recipients, three quarters of whom had received disabled facilities grants, indicated that a substantial proportion of these grants had assisted older people. The vast majority of respondents indicated that the grant had improved their quality of life and improved their ability to live independently, and most were satisfied with the grants process. However, some respondents commented that the process itself was slow.

Provision of energy efficiency measures can also help people to continue living in their own home. The Affordable Warmth and Boiler Replacement schemes are the two main sources of support in Northern Ireland. Annual surveys of affordable warmth grants recipients indicate high levels of satisfaction with the scheme. In 2017/18, the majority of respondents were aged 60 or over.

Innovative Models

In Great Britain and Ireland, models to reconfigure or better use dwellings occupied by older people have been explored on a small scale. In Dublin, Ava Housing helps older home owners reconfigure family-sized homes to create a new rental unit within the house.

Homeshare UK is part of a global movement that connects older people living on their own with a spare room and younger adults seeking affordable accommodation. In return for a lower rent, the younger

person provides an agreed level of practical support to the home owner. Some initial exploratory work has been carried out to assess the feasibility of setting up a homeshare scheme in Northern Ireland, and the idea was tested with focus group participants as part of this research. The majority of this particular group of older people did not think it was an option they would consider, but it was the first time many of them had come across the idea.

Section 8: Housing Models and options – new models and support to move

Drawing on the literature review and primary research, this section considered three main housing options for people who wish or need to move home in later life:

- New models of housing specifically for older people
- New and enhanced models within mixed-age community settings; and
- Support for moving house.

The section also highlighted the ‘HAPPI’ principles, which recommended 10 key components for the design of retirement housing for older people, irrespective of tenure. It was noted that while aspects of these principles have been adopted by both private and social housing providers in Northern Ireland, they had not been fully adopted at the time of the research.

During the focus groups, where applicable, participants’ experience of having made a move to sheltered housing was explored. The feedback indicated that those who had moved mainly did so for support, safety and companionship and were largely favourable about their accommodation and their move in later years. In some cases it was acknowledged that the decision to move to sheltered housing was partly due to the lack of other options, and was influenced by immediate family members.

New Models: Retirement Villages

The concept of retirement villages and extra care schemes has been slow to take off in Northern Ireland in comparison with the level and range of developments in Great Britain and a small number of examples in Ireland. Focus group participants understood the vision of the model and saw its advantages and attraction. However, there were some concerns about the potential costs and the possible need to relocate to live in this type of development.

New and enhanced models in mixed-age community settings

Other options that could help support older people to remain living independently within the wider community include equity release and more widespread application of the Lifetime Homes standard. While there is recognition that equity release presents opportunities, the possible drawbacks for older people and the level of negative equity remaining in Northern Ireland after the post-2008 housing market downturn may mean that this is not the best way forward for many households.

The Lifetime Homes Standard, which is a requirement for grant-funded social housing developments in Northern Ireland, incorporates 16 criteria that make it easier and less costly to adapt a house for people who develop a mobility problem or disability in later life. Some stakeholders have suggested that the standard should be applied to *all* new dwellings developed in Northern Ireland.

Support for moving house

In Ireland, the *Housing Options for Our Ageing Population* policy statement included an action to develop the provision of financial incentives to support older people to downsize or ‘rightsize’ from larger family homes to retirement home-type communities or ‘age friendly’ housing estates.

Support in the practical aspects of making a move, including decluttering, packing and so on, can also be a critical enabler for those who might wish to do so. Where hoarding or clutter have become problematic, some community and voluntary services can provide assistance to help people address this issue and either enable them to move or continue living in their own accommodation, ensuring that it is safe and accessible.

Section 9: Matching housing issues and aspirations

This section considers stakeholder feedback on a range of issues relating to the existing provision of housing for older people and planning processes for future delivery, with a focus on how to address older people's housing issues while also meeting their aspirations.

Issues emerging included:

- questions over whether current need assessment methods can fully capture the range of requirements and allow for new approaches to provision;
- the need to learn from the past in planning for the future;
- the need for joined-up housing and health assessments of individual circumstances;
- the need for attractive dwelling types (suitable alternatives to bungalows) in the right locations;
- whether older people's housing requires its own strategy or whether it should be embedded within an overall regional housing strategy;
- the need for ongoing data sharing and joint working across the social sector in order to better meet current and future need;
- the value of relatively low level interventions such as provision of Community Occupational Therapy services to provide advice on and measures to improve mobility and safety in the home; and
- the difficulties and sensitivities associated with trying to encourage people to 'right size' given strong attachments to home and community,

Taken together, the analysis highlights the need for clear and coordinated planning to ensure that older people's needs and aspirations in relation to current and future housing are met. Inadequacies in current systems and processes are noted, together with some suggestions around active stock management and the need for planning in terms of house numbers and locations to be closely aligned with older people's preferences.

The range of organisations involved in planning for future housing needs, and the different approaches taken (top-down and bottom-up) necessitate a need for close inter-departmental and inter-agency cooperation and planning processes. In addition, the lack of a coordinated housing strategy for older people was noted.

Section 10: Conclusions and Recommendations

Overall the findings highlight a number of key points:

- the housing needs and aspirations of older people are multiple and complex and their expectations are increasing;
- the possible housing solutions are multi-faceted and relate to a wide range of circumstances and individual situations;

- choice is a critical contributing element: older people actively and reactively decide whether to remain in their current accommodation, adapt or future-proof their accommodation or make a move in later life;
- the delivery of housing, housing-related services and community-based advice and support for older people is a central and/or secondary role for a wide range of statutory and voluntary sector organisations; and
- the housing issues, needs and aspirations of older people relate to much more than their physical accommodation.

Planning actions that could help meet the housing needs and aspirations identified by this research are set out as recommendations for consideration by relevant stakeholders across the housing and associated sectors. They are informed by two key considerations:

- Prevention: How can some of the factors that become housing issues and barriers be prevented? and
- Independence: How can an older person be supported to live in their accommodation independently (if that is their choice) or supported to make a move?

The recommendations are wide-reaching in terms of their content and where responsibility lies to put them into action. This study started as a piece of housing research; however, it became clear very early in the process of scoping the research questions and themes that the topic reached beyond both the bricks and mortar of a person's home and the responsibility of any one agency or organisation. The recommendations therefore cover themes relating to:

- ensuring the better use of current stock;
- looking at how housing need is identified and assessed;
- reconfiguring current provision;
- providing the necessary supports for an older person to choose to remain at home or move; and
- overall, to develop a positive and overarching housing strategy for older people.

Some of the recommendations are specific to housing; others are broader in nature and will require further exploration and identification of the most appropriate channels for delivery.

It is recognised that fulfilment of these recommendations depends on a number of critical factors; they require budget availability and the constraints both in terms of revenue and capital funding are well-documented. They are also dependent on inter-agency and partnership working within the context of the draft PfG and new responsibilities for councils and their partners under Community Planning. Ultimately, delivery will also depend on the existence of a working NI Assembly and the will to develop and implement a vision of a housing strategy for older people. The rationale for each of the recommendations is set out in full in Section 10 of the report.

Recommendations

Help to Stay

The person: isolation and loneliness; lack of family and other support; safety and security

Recommendation 1

We recommend a scoping review by relevant agencies of the range, type and mix of delivery mechanisms (including digital engagement) provided for low level contact to older people across Northern Ireland.

Recommendation 2

Building on existing opportunities for engagement we recommend that a more collaborative approach across all relevant agencies is taken to identify vulnerable older people at the point of contact with relevant services, in order to identify their needs in relation to a range of vulnerability measures (e.g. lack of family support, social isolation, fuel poverty, and mobility), with onward sign-posting/referral to the most appropriate services.

Recommendation 3

Based on the concerns raised by older people and feedback from stakeholders, we recommend that housing providers and housing advice agencies should review the information and advice available to older people (all tenures) about managing safety and security issues.

The person: health and mobility

Recommendation 4

We recommend that the Housing Executive and relevant bodies should continue to examine the interconnections between housing and health, with particular reference to the way in which older people are assisted and supported to remain living at home.

Recommendation 5

We recommend that opportunities to reconfigure and develop existing Category 1 and 2 sheltered accommodation, both in terms of structural build and physical changes and in relation to the model of service delivery, should be explored by relevant agencies. As far as possible, this review should incorporate learning from the HAPPI principles and specifically the ten components for the design of retirement housing for older people irrespective of tenure or type of housing or scheme.

The person: care and support needs

Recommendation 6

Based on this research we recommend that relevant agencies complete a comprehensive, cross-sectoral review of the type, level and frequency of assistance available for older people with care and support needs, to enable them to remain in their own homes. This should also review the level and type of risks and potential lack of safety for older people living alone in vulnerable circumstances.

Dwelling-related barriers

Recommendation 7

We recommend that the Housing Executive, with relevant bodies, should continue to examine issues relating to management of assets in the social rented sector.

More broadly, we recommend that consideration should be given to the potential for use of financial incentives across all tenures to help older people right-size into accommodation that meets their needs, keeping a 'watching brief' on any policy developments in this regard elsewhere.

Recommendation 8

We note that the Housing Executive has been seeking to improve and streamline the Home Improvement and Disabled Facilities Grants process for customers, taking account of the grant application process, the timing of administration and the ease of and support for undertaking works for

vulnerable people. We recommend that customers' experience of the grants process should continue to be monitored regularly to ensure the effectiveness of changes made and enable ongoing improvement.

Affordability as a barrier

Recommendation 9

We recommend that the Housing Executive and relevant bodies should continue to review housing advice provision across Northern Ireland, and explore the ways in which signposting could be further enhanced; for example, interconnections on housing websites and wider government portals and through engagement with innovative approaches such as the Community Navigator project.

Recommendation 10

We note the proposals for change to the Affordable Warmth Scheme that were put forward in 2017 and recommend that any future policy decisions on eligibility criteria should retain the scope to assist households who may be in fuel poverty but who do not reside within the target areas.

Help to move

Range of options and choice

Recommendation 11

We recommend the development and communication of targeted and specialist financial advice on the costs and benefits of moving for older people, drawing on the cross-sectoral approach outlined in the Interdepartmental Review of Housing Adaptations. In particular, this advice should highlight the actual cost of staying in owner occupation and the likely implications in terms of care costs if an older person moves into residential or nursing care. This could be undertaken via various providers and would ensure that older people know their full range of housing options and choices.

Recommendation 12

We recommend that the Housing Executive take a strategic view to assess the level of 'suitable' provision available across all tenures, linked to the regional distribution of older people in the population.

In addition, the Housing Executive with partner agencies should raise awareness of the range of options available to older people including newer models of provision e.g. retirement villages and existing models of provision e.g. sheltered housing so that older people are more informed of their choices and options.

Availability, affordability and suitability of alternative options

Recommendation 13

We recommend that the Housing Executive continue to look at demand and supply, based on the recent analysis undertaken for various reviews, using this to assess the number and type of specialist units needed for development to meet population projections, as well as how the private sector can be encouraged to respond.

Recommendation 14

Alongside Recommendation 13, we recommend that the Housing Executive with relevant bodies examine the potential to incorporate the HAPPI principles into the specifications for the delivery of future schemes and reconfiguration of current schemes through the DfC Design Guide.

Recommendation 15

We recommend that the Housing Executive, as statutory partner with local councils in both Local Development Plan and Community Planning structures, takes into account the recommendations of this research into the housing aspirations of older people in relevant policy and delivery actions.

Recommendation 16

We recommend that social housing providers work with relevant bodies to establish protocols to share relevant information on stock availability in the social rented sector. This would support both active and passive stock management across the social sector.

Support to make a move

Recommendation 17

We recommend that the Housing Executive and relevant bodies should review the need for support and input from the statutory sector, and financial support to enable the voluntary sector, to assist older people who wish to move house through provision of advice and information, and practical support.

Overarching conclusion and recommendation: a vision for housing for older people

Recommendation 18

We recommend that the Housing Executive should take account of the findings of this report in developing its housing strategy for older people. This strategy should be collaborative, given the nature of, and cross-sectoral linkages arising from, the range of issues affecting older people's choices and decision making about their accommodation in later life.

Section 1: Background, Objectives and Methodology

1.1 Rationale for the Research

Between 2008 and 2013 the Northern Ireland Housing Executive (henceforth ‘the Housing Executive’) examined the topic of housing and older people and published a number of reports on the subject; more information on this previous work is set out in Section 3 of this report.

The Housing Executive continues to review the housing needs of older people as part of its wider role in assessing housing need, and regularly captures quantitative data on a range of issues relating to older people’s housing circumstances through surveys including the House Condition Survey and the Continuous Tenant Omnibus Survey (CTOS)¹. However, more than a decade since the previous suite of dedicated research on housing and older people in Northern Ireland commenced, it was considered timely to revisit the subject, particularly in light of the Working Draft Programme for Government Framework², the associated outcomes of which include ‘We enjoy long, healthy, active lives’ and ‘We care for others and we help those in need’. These outcomes are the most relevant to the research topic; housing and older people.

In this context, understanding the housing needs and aspirations of older people is important for a range of policy makers and stakeholders both within and beyond the housing sector, and this research seeks to contribute to the knowledge available on older people’s housing circumstances, needs and aspirations. Recognising these issues and that the global trend of a growing older population is reflected in Northern Ireland, this research study ‘Older People: Housing Issues, Aspirations and Needs’ was commissioned by the Northern Ireland Housing Executive in October 2018. The research was undertaken by Fiona Boyle, Principal consultant, Fiona Boyle Associates, with research management and support provided by the Housing Executive Research Unit and a number of Housing Executive personnel.

The main purpose of this research study was to support and inform decision-making and enable better strategic planning in relation to appropriate housing for older people in Northern Ireland by reviewing relevant data and providing updated qualitative insights on the views of older people themselves and a range of expert stakeholders. It is envisaged that the findings will be of interest and relevance to a wide external audience, particularly in the fields of housing and gerontology.

1.2 Terms of Reference

The focus of this research study was on examining the changing housing issues, aspirations and needs of older people and in particular how these will, or may, be addressed as people age.

The specific research aims were as follows:

- To explore the needs, aspirations and preferences of different cohorts of older people in relation to housing options;
- To identify planning actions by housing providers and representative organisations in order to meet the future housing needs and aspirations of older people;

¹ See www.nihe.gov.uk/Working-With-Us/Research for full details of research undertaken by/for the Housing Executive’s Research Unit

² www.executiveoffice-ni.gov.uk/sites/default/files/publications/execoffice/pfg-framework-working%20draft.pdf (accessed 8 August 2019)

- To collate data on what existing accommodation is available in relation to the distribution of the older people population across Northern Ireland; and
- To ascertain levels of future housing need in relation to the same.

Secondary objectives included consideration of three further areas:

- The suitability of current accommodation in meeting older people's needs and aspirations;
- Potential barriers to remaining in current accommodation (e.g. health issues, unsuitable accommodation, upkeep of home being financially unviable); and
- Measures that might assist older people to stay in their current accommodation (e.g. housing design, lifetime homes, assistive technology, grants, care support packages).

These research objectives were designed with recognition of the following factors in relation to older people and demographic trends:

- Global population trends of a growing older population are reflected in Northern Ireland;
- Both housing needs and housing aspirations are multi-dimensional and strongly tied to demographic trends;
- Older people are not a homogenous group and there is a breadth and diversity in later life that should be considered in relation to housing options; and
- Attachment to the home is meaningful and extends beyond the physical structure.

In addition, it was agreed that the research should reflect on both the current and projected demographic profile of older people (e.g. family size, lone older people, and age-cohorts), housing need in both a rural and urban context, and linkages between housing and the promotion of older people's health and well-being. As such, the research was tasked with taking account of different cohorts of older people, older people living in different housing tenures (owner-occupier, private rental sector and social housing) and diversity within equality groups.

1.3 Terminology

A recent study by the Expert Group on Housing an Ageing Population in Wales (2017) noted that:

*"Housing "needs", "market demand", "requirements", "preferences" and "aspirations" are all terms used to describe, in one form or another, what people need and want in terms of housing. It has proved difficult to identify one word which encapsulates the meaning of all these words"*³

This interchangeability of 'issues', 'aspirations' and 'needs' was recognised by the author from the outset but for the purposes of clarity in this report, these key terms are defined as:

Housing Issue was taken to mean any important topic or problem which affected older people in relation to their current housing, which was identified by the householder themselves or by an outside agency. It was further agreed that a *housing issue* would impact the older person in terms of their functionality and the usability of their home, the suitability of their home for their changing needs, and the longer term viability of them remaining in their home. Where the viability of remaining in the home is threatened, this was deemed to be a *housing barrier*.

³ Welsh Government: The Expert Group on Housing an Ageing Population (2017) *Our Housing AGenda: meeting the aspirations of older people in Wales*. [pdf] Cardiff: Welsh Government p.11 Available online at: <https://www.housinglin.org.uk/assets/Resources/Housing/OtherOrganisation/170213-expert-group-final-report-eng.pdf> [Accessed 15th November 2018]

Housing Aspiration was defined as being about looking forward to what an older person (or a cohort of older people) might hope and/or be ambitious for, in terms of their housing.

Housing Need was defined as being a housing requirement, which went beyond the housing issue relating to the individual older person or a cohort of older people and crossed over into how older people's housing needs are acknowledged, assessed and established.

1.4 Methodology

This research study was underpinned by a qualitative methodological approach and findings were based on thematic analysis of the views of older people and both internal and external stakeholders. This approach was chosen in order to 'capture' the voice of older people regarding their current housing situation and their indications of future housing needs and aspirations.

Primary fieldwork was informed by the development of background knowledge and context through:

- A review of academic and grey literature from Northern Ireland, Great Britain, Ireland, Europe and internationally;
- Secondary data analysis of statistics relating to both older people and housing; and
- A review of good/best practice models and emerging practice models.

Primary fieldwork was divided into three phases:

- Phase I – Feedback from internal NIHE stakeholders;
- Phase II – Feedback from external stakeholders; and
- Phase III – Feedback from older people

Both Phase I and Phase II of the primary research data collection were considered crucial to meeting the research objectives by enabling the engagement of a wide range of housing professionals and those with an interface with older people in their day-to-day work.

Phase I gathered the views of internal stakeholders from the Housing Executive. In total, sixteen internal stakeholders contributed to the research study through participation in three focus groups (n=15) and email feedback (n=1). They represented the views of thirteen internal units across the Housing Executive.

An additional twenty-one external stakeholders participated in Phase II of the research study. They represented the views of seventeen organisations through three focus groups (n=11), individual face-to-face interviews (n=7) and individual phone interviews (n=3).

The names and roles of participants in Phases I and II are outlined in Appendix 4.

Phase III of the primary data collection was considered crucial to meeting the objectives of the research study by engaging and listening to the voices of older people.

A total of 57 older people took part in the research study via nine focus groups (n=55) and through telephone interviews and/or email feedback from tenants in the private rented sector (n=2). The profile of participants in Phase III is provided in Appendix 5 and discussed in Section 5.

Focus groups were organised with the help of eight gatekeeper organisations. These organisations and the venues for each focus group are listed in Appendix 4.

The research process was undertaken in line with Social Policy Association Guidelines on Research Ethics⁴ and the general ethical principles for research with vulnerable groups in Northern Ireland⁵. Particular emphasis was placed on the obligations to older research participants in terms of protection from harm and in relation to their rights; as well as requirements in terms of informed consent, confidentiality and the sharing of research findings and safe storage of data.

In line with these guidelines, all participants were provided with a participant information sheet and a consent form prior to participation.

In addition, older people participating in Phase III were provided with research study guidance notes and a short questionnaire to complete on the day of the focus group. Appendices 2 and 3 provide information on all research tools used in this study.

1.5 The Project Advisory Group

Additionally, a Project Advisory Group (henceforth referred to as the PAG) was established for the research study. The Terms of Reference of the PAG were to:

- Use their expertise and knowledge to provide guidance to the research team about emerging research or policy issues;
- Facilitate access for the research team in terms of both the primary and secondary research being undertaken; and
- Act as a sounding board for conclusions and any recommendations that might emerge from the research.

Internal membership was determined in order to include those with a particular strategic and/or operational interest in older people's issues. External membership was determined in order to include those with in-depth knowledge of older people's issues.

Membership of the Project Advisory Group (PAG)

Internal Housing Executive representatives included:

- Kelly Anderton, Rural & Regeneration Unit;
- Louise Clarke, Place Shaping Unit and Client;
- Sinead Collins, Rural & Regeneration Unit;
- Michael Conway, Housing Services Division;
- Bernie Duffin, Housing Analytics Unit;
- Adele Faulkner, Supporting People;
- Karly Greene, Head of Research (Chair of the PAG);
- Tricia Mullan, Research Unit (Project Manager); and
- Leeann Vincent, Asset Management Division.

⁴ Social Policy Association (2009) *Social Policy Association Guidelines on Research Ethics* London: SRA. Available online at: http://www.social-policy.org.uk/downloads/SPA_code_ethics_jan09.pdf [Accessed 10th November 2018]

⁵ Connolly, Paul (2003) *Ethical Principles for Researching Vulnerable Groups (2003)* Commissioned by the Office of the First Minister and Deputy First Minister Belfast: OFMDFM. Available online at: http://www.paulconnolly.net/publications/ofmdfm_ethics_2003.pdf [Accessed 10th November 2018]

External representatives included:

- Eamonn Donaghy, CEO, Age Sector Platform;
- Eamon Quinn, Director, Engage with Age;
- Ray McCaffrey, Policy & Research Officer, COPNI

The PAG met three times during the research process in order to:

- Review the terms of reference for the study and comment on the methodology and research tools;
- Receive an update on project progress and discuss initial research findings; and
- Review and discuss the final research report.

1.6 Structure of Report

The structure of the remaining sections is as follows:

Section 2:	Definitions and Demography
Section 3:	Housing research, strategy and policy
Section 4:	Research Findings: Existing accommodation for older people in Northern Ireland
Section 5:	Research Findings: Housing issues and barriers
Section 6:	Research Findings: Housing Aspirations
Section 7:	Housing models and options – support to stay
Section 8:	Housing models and options – New models of housing and support to move
Section 9:	Research Findings – Matching housing issues and housing aspirations
Section 10:	Conclusions and Recommendations
Appendices	

The report includes comments made by individuals who participated in the research, which are used to illustrate the themes identified and support the conclusions and recommendations offered. These are generally representative of the comments of a number of participants. In order to ensure that participants felt free to express their opinions and that anonymity is maintained, comments are attributed to either an 'Older Person' or a 'Stakeholder' throughout the text of this report.

Section 2: Definitions and Demography

Coverage of this section

This section considers the wider context outlined in the research brief in terms of definitions of older age, demography and population trends, and tangential needs of older people. This section reflects the fact that the grouping referred to as 'older people' is not homogenous, but diverse and varied. It concludes with the definition of 'older people' which informs this research study and the views of participants from the primary research element of the study on what constitutes older age.

2.1 Definitions of 'old' and 'older' cohorts

A review of relevant literature at international level clearly indicated confusion and inconsistency with regard to what constitutes 'older age'. The World Health Organisation (WHO) noted that most developed countries have accepted the chronological age of 65 years as a definition of older person, whilst the United Nations (UN) standard definition is 60+ years⁶.

Other international research suggested that old age now starts at 74, with middle age lasting nine years longer than current estimates (stopping at 65). Studies undertaken by the International Institute for Applied Systems Analysis (IIASA) suggested that old age should now be measured by how long (on average) people have left to live, rather than taken from point of entry; and that this should be calculated on having 15 or fewer years left to live. In addition, these studies suggested that what was viewed as 'old' (based on age) has changed, and will need to continue to change as people live longer⁷.

The variation in 'age of entry' into older age, and as a result access to various services, including housing, also differed at a national (UK) level. This diversity in both the entry age to old age and the length of old age was reflected within the world of work, social services and social security.

In a governmental context, state pension age was traditionally deemed to be a starting point in terms of categorisation of older people. As a result, most UK-based analyses of older people concentrated on age cohorts from 65 years upwards. However, with ongoing changes to the state pension age, this entry point into 'older age' was becoming increasingly flexible. At the time of writing, the State Pension age is 65 for men and is gradually increasing for women from 60 to 65, depending on their date of birth. From 2019 the State Pension age will increase for both men and women, to reach 66 by October 2020. Further increases will see the State Pension age rise from 66 to 67 between 2026 and 2028⁸.

At a local level, organisations included people aged 50 and upwards in their definition of older people, both from a service delivery and planning perspective⁹. Discussion by both internal

⁶ World Health Organisation (2002) *Health statistics and information systems - World Health Survey* Geneva: WHO. Available online at: www.who.int/healthinfo/survey/ageingdefolder/en/ [Accessed 02 December 2018]

⁷ Sanderson WC & Scherbov S (2013) *The characteristics approach to the measurement of population aging*. Population and Development Review 39 (4): pp. 673-685.

⁸ Age UK (2019) *Changes to State Pension Age* London: Age UK Available online at: www.ageuk.org.uk/information-advice/money-legal/pensions/state-pension/changes-to-state-pension-age/ [Accessed 02 December 2018]

⁹ The Commissioner for Older People Act (Northern Ireland) 2011 established the role of the Commissioner and provided interpretation for the term 'older person'. Section 25 noted that for the purposes of the Act 'older person' means a person

(Housing Executive) and external stakeholders on definitions of 'older age' is outlined in Section 2.2.14.

This lack of consistency in both definitions and subsequent data collection impacts upon capacity to assess and address housing need; as Park and Porteus (2018) have recognised more broadly:

*Official thresholds lack consistency...if we are looking for designated housing we only need to be 55; to get a free bus pass we need to be 60; to draw our pension we will soon need to be 70.....our needs and aspirations do not suddenly converge because of age.*¹⁰

This viewpoint also recognises that age alone does not predict older people's needs and aspirations. Someone in their late 80s may have lesser housing, health, care or mobility needs than someone in their mid-60s. An individual's personal circumstances and other factors do not neatly fall into age cohorts or age ranges, or definitions of cohorts, and this is true for a whole range of needs, not least that relating to housing. We were mindful of this variation across and within different age cohorts throughout this research study.

2.2 Profile of 'older people' in Northern Ireland

In order to provide background and context to this research, it was deemed important to understand the profile of older people in Northern Ireland. A range of data sources were examined; as discussed above, the entry point into 'older age' was variable and the data reflected this. Thus the information that follows provides a 'snapshot' profile of older people rather than a comprehensive and comparable picture.

2.2.1 Demography

On 30 June 2017, the mid-year Population Estimates for Northern Ireland stated that the population of Northern Ireland was an estimated 1.871 million people. This was an increase of 0.5 per cent since mid-2016. Population growth in Northern Ireland reflected similar patterns to that in Great Britain (0.6%) over the same time period.

In June 2017, an estimated 303,000 people within the overall population were aged 65 and over. This was an increase of 1.8% since mid-2016. Those aged 65+ formed 16% of the overall population. Within this group, those aged 85+ constituted an estimated 37,200 people, which was a 1.9% increase from mid-2016 estimates. This 'older old' population formed 2% of the entire population¹¹. Fifty-five percent of those aged 65+ were female and 45% were male¹².

aged 60 or over. In addition, this can extend to persons aged 50 or over, if the Commissioner is of the opinion that a matter raises a question of principle affecting people in that age group.

¹⁰ Park, Julia and Porteus, Jeremy (2018) *Age-friendly Housing: Future design for Old People* London, RIBA Publishing

¹¹ NISRA (2018) *NISRA Statistical Bulletin: 2017 Mid-Year Population Estimates for Northern Ireland*. Belfast: NISRA. Available online at: www.nisra.gov.uk/sites/nisra.gov.uk/files/publications/MYE17-Bulletin.pdf [Accessed 04 December 2018]

¹² NISRA (2018) *2017 Mid-Year Population Estimates for Northern Ireland (New Format Tables): All areas - Population by sex and age bands*. Available online at www.nisra.gov.uk/publications/2017-mid-year-population-estimates-northern-ireland-new-format-tables [Accessed 04 December 2018]

2.2.3 Population Projections

Population projections are produced by NISRA, based on mid-year population estimates and a set of underlying demographic assumptions regarding future fertility, mortality and migration levels¹³.

The 2016-based population projections indicated that during the period 2016 to 2041, there would be a sustained and significant growth in the number of people aged 65+ across Northern Ireland and within each of the eleven Local Government Districts (LGDs). NISRA have stated that: *“These projections show the real impact of the marked increase in the size of the population at older ages.”*¹⁴

Additionally, the age structure of the population is projected to change, with figures indicating that by mid-2028 onwards, there will be a greater population of ‘older’ people (65+) living in Northern Ireland than children (0-15 years)¹⁵.

As highlighted in Table 1 below, the population of Northern Ireland aged 65+ is projected to increase by 65.1% from a mid-2016 base with the result that one-quarter (24.5%) of the overall population will be considered ‘older’ by 2041.

Table 1: Projected Population of people aged 65 and over (mid-2016 to mid-2041)¹⁶

Year	Number aged 65 and over	Percentage of Total Population	Percentage change from mid-2016	Total Population
2016	297,800	16.0	-	1,862,100
2021	329,100	17.3	10.5	1,904,200
2026	372,300	19.2	25.0	1,939,700
2031	422,800	21.5	42.0	1,966,200
2036	465,700	23.4	56.4	1,986,200
2041	491,700	24.5	65.1	2,003,400

Adapted from NISRA (2017) Projected Population of People aged 65 and over, mid 2016 to mid 2041

The projected population growth over this period is even more pronounced in the 85+ age group, with the number of people of this age projected to increase by 127.2% from the mid-2016 base. By 2041, the ‘older old’ will form 4.1% of the overall population of Northern Ireland, doubling the current ‘older old’ population within the next 25 years (Table 2).

¹³ NISRA (2017) NISRA Statistical Bulletin: 2016-based Population Projections for Northern Ireland Belfast: NISRA. p.4. Available online at www.nisra.gov.uk/sites/nisra.gov.uk/files/publications/2016-based%20Population%20Projections%20-%20statistical%20bulletin.pdf [Accessed 04 December 2018]

¹⁴ Ibid. p.1

¹⁵ Ibid.p.1

¹⁶ Ibid Table 3 p.14 [Adapted from source]

Table 2: Projected Population of people aged 85 and over (mid-2016 to mid-2041)¹⁷

Year	Number aged 85 and over	Percentage of Total Population	Percentage change from mid-2016	Total Population
2016	36,500	2.0	-	1,862,100
2021	41,100	2.2	12.8	1,904,200
2026	47,900	2.5	31.4	1,939,700
2031	60,300	3.1	65.3	1,966,200
2036	72,600	3.7	99.0	1,986,200
2041	82,800	4.1	127.2	2,003,400

Adapted from Source: NISRA (2017) Projected Population of People aged 65 and over, mid 2016 to mid 2041

2.2.4 Household Composition

Data from the 2017-18 Continuous Household Survey, outlining the distribution of households by household type, are provided in Table 3 below. The survey indicated that 16% of households comprised one person aged 60+, whilst a further 19% were two-person households where one or both adults were aged 60+.

Table 3: Household Type (2017-18)¹⁸

Household Type	%
One adult aged 16-59	12
Two adults aged 16-59	12
Youngest aged 0-4	12
Youngest aged 5-15	16
Three or more adults	13
Two adults, one or both aged 60+	19
One adult aged 60+	16

Source: Continuous Household Survey (2018) Household Composition - Household Type (1983 to 2017-18)

2.2.5 Household Projections

Published figures for the 2016-based Household Projections indicate that the numbers of households are set to grow faster (+12.2%) than the population (+7.6%) in the period 2016 to 2041 across Northern Ireland and within each of the eleven LGDs.

This change is due to projected growth in one- and two-adult households with no children, which are projected to account for three-fifths of all households by 2041. In this period, one-adult households with no children are projected to increase by 18.6%, from 201,700 to 239,300, while the number of two-adult households with no children is projected to rise even more sharply, from 197,748 (2016) to 251,042 (2041), a 27% change.

¹⁷ Ibid. Table 4 p.15 [Adapted from source]

¹⁸ Please note, these figures may also include non-dependent children

As noted by NISRA (2018), one of the main drivers for this growth in the number of smaller, adult-only households is the continuing ageing of the population in Northern Ireland, with an associated tendency for the older population (65+) to predominantly live in one- or two-adult households¹⁹. Bearing this out, the projections indicate that the number of households consisting of one adult aged 75+ is likely to increase from 47,249 in 2016 to 79,622, in 2041, growth of 68.5% from the mid-2016 base.²⁰ The figures also indicate that by 2041, people aged 65+ are projected to account for just under half (47.8 per cent) of all those living in one-adult households without children.

While a greater number of older women than older men will still be living alone in 2041, it is worth noting that the 'gender gap' is projected to lessen in the next twenty-five years due to changes in life expectancy between males and females. Between 2016 and 2041, the number of men aged 65+ and living alone is projected to increase by 59.8%, while the number of females aged 65+ and living alone is expected to increase at a lower rate (28.5%)²¹.

2.2.6 Poverty

Recent research by the Joseph Rowntree Foundation (JRF, 2018) which used an analysis methodology based on three-year averages indicated that, as in Great Britain, the poverty rate amongst pensioners across Northern Ireland had fallen in the last ten years, from 19% in 2003-2006 to 14% in 2013-2016.

The JRF analysis notes that poverty rates and the extent of change between 2003-06 and 2013-16 both varied between household types. Where pensioner households were concerned, there was a lower decline in the rate of poverty among one-person households (20% to 16%) than two-person households (19% to 12%)²². As noted in Table 3 above, people aged 60 or over and living alone account for a greater proportion of all households in Northern Ireland (16%) than those living alone and aged between 16 and 59 (12%).

When comparisons were made across the three main housing tenures, regardless of age, the greatest percentage point decline in poverty rates was among those living in social housing, where the overall poverty rate declined from 45% in 2003-06 to 40% in 2013-2016. However, it should be noted that the overall poverty rate for social housing tenants remained higher than for tenants living in either private rented (34%) or owner-occupied dwellings (13%). Nonetheless, due to the much higher percentage of people living in owner-occupation rather than as renters in Northern Ireland, 43% of the overall population in poverty were owner occupiers, compared to only one-third in the UK²³. Older people in Northern Ireland were much more heavily represented in this tenure type than any other age-cohort²⁴.

¹⁹ NISRA (2018) *Statistics Press Notice – Northern Ireland Household Projections (2016 Based)* Belfast: NISRA p.1. Available online at: www.nisra.gov.uk/sites/nisra.gov.uk/files/publications/HP16-bulletin.pdf [Accessed 10th December 2018]

²⁰ NISRA (2018) *Northern Ireland Household Projections (2016 based) HHP16* Belfast: NISRA Available online at: www.nisra.gov.uk/publications/northern-ireland-household-projections-2016-based [Accessed 10th December 2018]

²¹ NISRA (2018) *Statistics Press Notice – Northern Ireland Household Projections (2016 Based)* Belfast: NISRA p.10. Available online at: www.nisra.gov.uk/sites/nisra.gov.uk/files/publications/HP16-bulletin.pdf [Accessed 10th December 2018]

²² Joseph Rowntree Foundation (2018) *Poverty in Northern Ireland 2018* York: JRF. p.4. Available online at: <https://www.jrf.org.uk/report/poverty-northern-ireland-2018> [Accessed 15 December 2018]. The Research is based on JRF's analysis of statistics on *Households Below Average Income* and looks at relative income poverty after housing costs.

²³ Ibid. pp.11-12

²⁴ See Section 4.5 below

2.2.7 Fuel Poverty

The Housing Executive's *House Condition Survey* (2016) reports levels of fuel poverty using both the '10% definition'²⁵ (also used in Scotland and Wales) and the relatively newer 'Low Income High Costs' method (the measure now used in England)²⁶.

Calculations based on the 10% definition indicated that in 2016 22% of all households were in fuel poverty, rising to 34% of older household types and 38% of households headed by a person aged 75 plus.

There was a clear association between dwelling age and fuel poverty, as more than half (52%) of households living in dwellings built before 1919 were fuel poor. Location also played a part, with households in rural areas more likely to be in fuel poverty (32%) than those in urban areas (16%)²⁷.

2.2.8 Health and Life Expectancy

According to the latest Health Survey NI (2017-18), 60% of all respondents and almost half of those aged 65-74 (49%) reported 'good health in the last twelve months'. However, the proportion declined to one-third (33%) within the cohort of respondents aged 75+. Older females were less likely than all older people to report good health²⁸.

In the same survey, almost one-third (32%) of all respondents reported that they had a *limiting* long-standing illness; however, the proportion increased with age, rising to 46% of respondents aged 65-74 and 56% of respondents in the 75+ cohort²⁹.

Analysis published by the Department of Health (2018) indicated that in 2015-17, life expectancy in Northern Ireland stood at 78.5 years for males and 82.3 years for females, while healthy life expectancy at birth was 59.1 years and 60.3 years respectively.³⁰ Since 1980-82, life expectancy has grown at a faster rate in Northern Ireland than in any UK country, but it remains lower than in England and Ireland.³¹

2.2.9 Falls in the Home

The Health Survey Northern Ireland (2017-18) also explored the rate of falls in the home. While 14% of all respondents stated that they had 'fallen in or around their home' in the past two years, older respondents were much more likely to have experienced a fall: 19% of respondents aged 65-74 had fallen, which increased to 31% of respondents aged 75+³².

²⁵ Under the 10% methodology, a household is considered to be in fuel poverty if, in order to maintain a satisfactory level of heating (21°C in the main living area and 18°C in other occupied rooms), it is required to spend in excess of 10% of its household income on all fuel use.

²⁶ Northern Ireland Housing Executive (2018) *House Condition Survey Main Report 2016* Belfast: NIHE p.57 Available online at: www.nihe.gov.uk/Documents/Research/HCS-Main-Reports-2016/HCS-Main-Report-2016.aspx [Accessed 08 January 2019]

²⁷ Ibid. p.15

²⁸ Department of Health (2019) *Tables from Health Survey Northern Ireland: Health Survey NI Trend Tables: Health last 12 months*. Belfast: DoH. Available online at: www.health-ni.gov.uk/publications/tables-health-survey-northern-ireland [Accessed 10 January 2019]

²⁹ Ibid. *Health Survey NI Trend Tables: Limiting longstanding illness*

³⁰ Department of Health (2018) *Public Health NI – Fact Sheet 2018* Belfast (DoH) Available online at www.health-ni.gov.uk/news/public-health-ni-fact-sheet-2018

³¹ Department of Health (2017) *Health Inequalities: Life Expectancy Decomposition 2017* Belfast: DoH. Available online at www.health-ni.gov.uk/sites/default/files/publications/health/hscims-life-expectancy-decomposition-2017.pdf [Accessed 13 June 2019]

³² Ibid. *Falls & burns tables from Health Survey Northern Ireland*

2.2.10 Loneliness and Isolation

The Health survey also highlighted that one-fifth (20%) of all respondents, and 14% of those aged 65 and over, showed 'signs of loneliness'³³. This echoed findings from an analysis of longitudinal studies on loneliness in the UK from the past 70 years, which considered the proportion of older people experiencing chronic loneliness and noted that 6-13% of people over the age of 65 reported that they felt lonely 'all or most of the time' (Victor, 2011)³⁴.

At the time of writing, The Institute of Public Health in Ireland and the Bamford Centre for Mental Health & Wellbeing, Ulster University were undertaking a programme of work on the theme of Loneliness and Ageing in Ireland, North and South.

2.2.11 Transport and Mobility

The most recent Travel Survey for Northern Ireland (TSNI 2015-2017) indicated that, among the population aged 16 and over, the car remained the most commonly used mode of travel in the region. Among adults (aged 16+), more than half (56%) of the mileage covered each year was as a car driver, and a further 14% as a car passenger.

However, there were variations for older people (60+). Sixty-one per cent of journeys undertaken by older men were as a 'car driver' compared to a much lower 43% of journeys taken by females. Conversely, 30% of journeys undertaken by older females were as a car passenger, while the figure was much lower (8%) for older men³⁵.

This was not surprising given that there was also a 'gender gap' in driving licence ownership, particularly in the older population. Sixty-five per cent of all older respondents (70+) held a driving licence but there was a difference of 31 percentage points between older males (82%) and older females (51%)³⁶.

Public transport access was curtailed by location, with 79% of urban households (regardless of age) reporting a walk of six minutes or less to their nearest bus stop, whilst this was true for only 46% of rural households. Conversely, almost one-in-ten rural households (9%) reported that it would take 44 minutes or longer to walk to their nearest bus stop in comparison to less than 0.5% of urban households³⁷.

According to the 2017-2018 NI Transport Statistics Compendium, as of 31 March 2018, 316,880 SmartPasses were held by older people. The Department for Infrastructure (DfI) used mid-2017 population estimates to conclude that this equated to an uptake of 79% by the older population³⁸. The same report stated that between 2014 and 2016, those with a mobility problem (of all ages) made 39% less journeys per year than those with no mobility difficulties³⁹.

³³ Department of Health (2019) *Health survey Northern Ireland: first results 2017/18*. [pdf] p.6. Belfast: DoH. Available online at: www.health-ni.gov.uk/sites/default/files/publications/health/hsni-first-results-17-18.pdf [Accessed 10 January 2019]

³⁴ Victor C. (2011) 'Loneliness in old age: The UK Perspective' *Safeguarding the Convoy: A call to action from the Campaign to End Loneliness*. Oxford: Age UK Oxfordshire

³⁵ Department for Infrastructure (2019) *Travel Survey for Northern Ireland In-depth Report 2015-2017: Table 3.6: Journeys per person per year by main mode*, age and sex: 2015-2017* p.22. Belfast: DfI Available online at: www.infrastructure-ni.gov.uk/system/files/publications/infrastructure/tsni-in-depth-report-2015-2017.pdf [Accessed 20 January 2019]

³⁶ Ibid. Table 2.3: *Driving licence holders by age and sex: 2005-2007, 2010-2012, 2014-2016 and 2015-2017* p.15

³⁷ Ibid: Figure 6.1: *Time taken to walk to nearest bus stop by urban-rural split1 2015-2017* p.64

³⁸ Department for Infrastructure (2018) *Northern Ireland Transport Statistics 2017-2018: Issue No: 29*. [pdf] p.22. Belfast: DfI Available online at: www.infrastructure-ni.gov.uk/sites/default/files/publications/infrastructure/NI-transport-statistics-2017-2018.pdf [Accessed 20 January 2019]

³⁹ Ibid. p.22

Sixteen per cent of all survey respondents reported a mobility difficulty, rising to 24% for respondents aged 60-69 and to 39% of those aged 70+. ⁴⁰

2.2.12 Internet Access

The 2017-18 Continuous Household Survey indicated that 84% of respondents across Northern Ireland had internet access at home or elsewhere. However, the proportion decreased to 55% for those respondents aged 65 and over ⁴¹.

2.2.13 Definitions of *old* and *older* cohorts in this research study

Prior to the commencement of primary research, various definitions of ‘old’ and ‘older’ were considered by the PAG. Table 4 outlines the age related cohorts that were developed, and agreed by the PAG, for the purposes of this research study ⁴².

Table 4: Older people – age related cohorts

	Cohort	Description	Age range
1	Economically active ‘young older’	This group is likely to be working and involved in some economic activity, voluntary activity or activity within the wider family e.g. providing childcare for grandchildren. Some in this cohort are not economically active or may have reducing levels of economic activity.	55 - 69
2	‘Transition older’	This group may still, in some cases, be working but is more likely to be retired and have reducing levels of economic activity. Some are still involved in voluntary work and active in the community. Some are still fit, active and healthy whilst, for others, health problems and mobility are starting to become problematic.	70 – 84
3	‘Older old’ ⁴³	The majority of this cohort has some health or mobility difficulties, with increasing need for care and support (in some cases nursing care). However, they may still be living at home and/or on their own. In some cases this group is referred to as ‘frail elderly’.	85 plus

Thinking about age of entry and eligibility for various housing systems and processes (i.e. the definition of an ‘older person’ for housing need and entry into different types of housing) was important in this study. We noted that “*anecdotal evidence suggests that setting any age limit*

⁴⁰ Ibid. Table 3.5 Mobility difficulties by age and gender, Northern Ireland: 2014-2016 p.27

⁴¹ Source: NISRA (2018) *Proportion of NI adults (16+) who have access to the internet by age band 2017-18*

⁴² There were arguments to have a further grouping of those aged 95 to 105 years old. This is an increasing group, given increased life expectancy and the projections of numbers in this group. However, data for this cohort would result in too small a sample size to enable analysis.

(even one as low as 55) may, in itself, attract a much older cohort than might otherwise have been the case.”⁴⁴

Based on the cohorts agreed for this study and the 2017 population estimates, those aged 55 and over accounted for 28% (n=521,566) of the total population of Northern Ireland (n=1,870,834); on this basis just over one in four people in Northern Ireland would be defined as older. Table 5 indicates that the majority of ‘older people’ were in the 55-69 age band (59% of older people), while around one third (34%) were aged 70-84 and the remaining seven per cent were aged 85+.

Table 5: Population Estimates in Northern Ireland (2017) by Age Bands

Age Band	Number	% of Older NI population	% of total NI population
55-69	307,575	59	16
70-84	176,837	34	10
85+	37,154	7	2
Total ‘Older’	521,566	100	28
Total NI population	1,870,834		100

Source: NISRA (2018) 2017 Mid-Year Population Estimates: New Format Tables

Table 6 illustrates that in 2017 females were slightly more highly represented in older age groups compared to the overall population, and this discrepancy accelerates into the older age bands. Sixty-six per cent of those aged 85 plus were female.

Table 6: Population Estimates in Northern Ireland (2017) by Gender and Age Bands

	Male		Female		Total	
	Number	%	Number	%	Number	%
Total Population Northern Ireland	920,248	49%	950,586	51%	1,870,834	100%
Older People	244,383	47%	277,183	53%	521,566	100%
55 – 69	151,344	49%	156,231	51%	307,575	100%
70 – 84	80,491	46%	96,346	54%	176,837	100%
85+	12,548	34%	24,606	66%	37,154	100%

Source: NISRA (2018) 2017 Mid-Year Population Estimates: New Format Tables

2.2.14 Discussion of definitions of ‘older age’ with participants in this research study

In the primary fieldwork element of this study, both internal (Housing Executive) and external stakeholders were asked to define old age, and place parameters on their definition. Housing Executive personnel highlighted that while, for planning purposes, applicants on the Common Waiting List⁴⁵ are categorised as ‘older’ from the age of 60, particular types of specialist older

⁴⁴ Park, Julia and Porteus, Jeremy (2018) *Age-friendly Housing: Future design for Old People* London, RIBA Publishing

⁴⁵ The Housing Selection Scheme represents a single gateway into social housing in Northern Ireland that is let on a permanent basis, whether owned and managed by the Housing Executive or any housing association. Common criteria are used to assess

people's accommodation may be occupied by people aged 55 plus, depending on individual circumstances and the policy of the landlord.

The schemes that we would fund in Supporting People would tend to have a lower age limit of around 60 but a lot of them would have a fall-back plan of 55. So they would give places to 60 and over, but they do have some 55s and that would go right up, really... (Stakeholder)

The interaction of different entry ages, different Government policies with age-related criteria (e.g. the Social Sector Size Criteria or 'Bedroom Tax'), and the fact that many people in what we have termed the *young older* cohort are still of working age, can result in a confused picture.

External stakeholders also pointed to a complicated and variable picture across sectors including social care, housing, and benefits, together with people's own perceptions. External organisations pointed to the need to look more at the person's needs, and how these were changing over time, rather than getting caught in specific entry or cut-off points based solely on age.

The point of an age marker is to give you something to refer to – the multi-health and multi-relationship issues. The definitions of age points are useful but only as a way to say: people over this age are considered to be... (Stakeholder)

It's getting more complicated...you really can't put an age on it....there are so many different groups within the broad range of older people: retired people with a decent pension, much younger people who are retired through ill health and a challenging set of circumstances who appear older. In our work we don't use a specific definition or age grouping....we work with some older people's groups and they self-define. (Stakeholder)

The perception of older people themselves in relation to definitions of old age, the age at which 'older age' starts and the broad spectrum of ageing was also covered in the focus groups.

Most participants perceived 70 as being the start of 'older age'; some had already reached or surpassed that age, whilst others indicated they did not feel old in their 50s and 60s. However, the picture was variable. In general, participants did not generally see themselves as being old but a small proportion of respondents in their 50s and 60s said they already felt old. For many, age was a moving concept.

I think it's one of those terms which moves with you as you get older....when I was 30 people who were 60 were old, but now they are youngsters. So I do think the term changes as you get older. So you get people who are 80 who still regard themselves as young. (Older person)

Participants pinpointed health (encapsulating both physical and mental well-being) as the biggest factor in contributing to 'feeling your age':

My fitness has gone down very rapidly – and I judge it as to when my fitness went down. (Older person)

I think being older is the time when your fitness starts to deteriorate. I have been blessed with average good health. I thought I was beginning to start feel getting older when I was about 78

– because I was less fit to cope with normal functions of life. And as each year passes I get less able. (Older person)

Having a positive mental attitude to ageing was also considered key to how participants felt about growing older:

At 65 you're a young cub. I'm in my late 80s. It's up to the individual. I've never sat down, that's why I've reached nearly 90. A lot of people get it into their head when they retire that they have to slow down because they're getting old. But believe you me – they will get old if they think like that. I think it's a mental thing. (Older person)

Older people suggested that perception and experience of older age was directly related to their generation of birth, referencing differences between those born in the war generation (rationing and war experience) to the post-war generation to the baby boomers (1960s) and how these differences impact people's experience later in life.

Their attitudes to themselves and how they feel about life....an attitude that has been geared by economic and social events that affected them at particular times in their life. (Older person)

Section 2: Definitions and Demography Summary

Defining old age is not a simple task. Older people's personal circumstances including housing, health, mobility and wealth vary greatly both within and between various age ranges or cohorts. The definition of an older person by age varies world-wide and between organisations and agencies in Northern Ireland, with age of entry ranging from 50 to 65 (or higher if pension age of 67) and even into the mid-70s.

It was clear that there was an overall lack of consistency in terms of how services are administered or data is collected on the basis of age. For the purposes of this research three cohorts were defined: *economically active/young older, transition older and older old*.

The older people we spoke to provided their own definition of older age and the age of entry into this period of life. Many participants did not view themselves as being old and perceived 70 as the start of older age based on factors relating to health and mobility.

A range of other factors are important when considering the housing needs of older people. These include health, mobility, travel and transport, falls, income, wealth and poverty, fuel poverty and internet access.

Whatever the definition or the age spectrum, there is an ageing population in Northern Ireland. The proportion of the total population accounted for by people aged 65 or over is projected to increase from 16% to 24.5% (one in four of the population) by 2041, with a significant increase initially in those aged 70-84 and, from 2026 onwards, among those aged 85 plus (from 2% of the total population in 2016 to 4.1% in 2041).

Section 3: Older People – Housing research, strategy and policy

Coverage of this section

This section examines previous and current housing research, housing strategy and housing policy, with particular reference to older people. In particular, this section aims to examine two questions:

*Is there a vision for housing and older people in Northern Ireland?
What are the building blocks to realising that vision?*

3.1 Previous Housing Executive/Departmental research in the field of housing and older people

A suite of research on the housing needs of older people was undertaken for the Housing Executive between 2008 and 2013. This research comprised a number of strands, some of which focused specifically on existing and potential housing models for older people. Topic-specific reports produced for the Housing Executive between 2008 and 2013 included:

- *Strategic Review of housing and housing-related information needs for older people (2008)*⁴⁶.
- *Analysis of the need and demand for retirement villages in Northern Ireland (2008)*,
- *Assessment of the potential for equity release for older owner-occupiers (2010)*,
- *Electronic Assistive Technology: Supporting older people within local communities (2010)*,
- *Moving Forward with services for older people in Northern Ireland: a home improvement agency/care and repair scoping study (2011)*
- *The role of sheltered housing in Northern Ireland and future issues (2012)*

Wider research has also been undertaken for the Housing Executive. This includes *Research on the future housing aspirations of older people (2013)* and *Analysis of the future need and demand for appropriate models of accommodation and associated services for older people (2010)*. For a period of time the Housing Executive developed and published *Older People Housing Policy Review Action Plans (2008-2010)*.

This suite of research, together with wider external government and academic studies, provides a substantive body of evidence on the specific housing issues and needs relating to older people. Setting this together with the demographic trends and projections noted in Section 2 suggests a pressing need to examine the way forward in Northern Ireland. This need has been recognised by the Housing Executive, which is developing an Older Persons' Housing Strategy.

⁴⁶ A full list of research undertaken in this time period is included in the bibliography.

3.2 Older people – strategic thinking

3.2.1 Draft Programme for Government and Outcomes Delivery Plan

The Draft Programme for Government (henceforth the Draft PfG) provides the highest level strategic document of The Executive Office in Northern Ireland. The initial Programme for Government Consultation Document that was published in 2016⁴⁷ was structured around a total of 14 outcomes. Within that document, Outcome 13 – *We connect people and opportunities through our infrastructure* – included an indicator on the ‘Gap between the number of houses we need, and the number we have’ and an action to increase housing supply. The proposed measures to increase housing supply included the proposal ‘We will find ways of stimulating demand for and supply of appropriate, smaller, affordable accommodation for older owner-occupiers and supporting those who want to downsize’.

The working Draft Programme for Government Framework published in January 2018⁴⁸, after a review of consultation responses and following the collapse of the Northern Ireland Assembly in spring 2017, was based on a slightly restructured framework of 12 outcomes and while the housing gap indicator was retained, the specific reference to older owner-occupiers and downsizing was not.

At the time of writing the operation of the Draft PfG was through the 12 outcomes set out in the *Outcomes Delivery Plan 2018–19*⁴⁹. Outcome 4 – *We enjoy long, healthy, active lives* uses average healthy life expectancy as an indicator and also takes account of the role of housing adaptations in helping people with a disability and/or illness to stay in their own homes for longer, with an associated action in the 2018/19 delivery plan to reduce the length of time taken to complete major adaptations to social homes

Outcome 8 – *We care for others and we help those in need* – is the most relevant in relation to housing. This outcome covers the themes of supporting people to live independently and improving access to suitable housing. The Draft PfG acknowledges that people want to stay at home for as long as possible and remain connected to their own communities, and includes in the action points a commitment to continue to provide a range of housing support services through the Supporting People programme, which help to make it easier for vulnerable people (including older people) to maintain independence and stay in their own home.

Where access to housing is concerned, the Draft PfG notes population trends and the level of unmet housing need and stress, and references the need to increase new home building across all tenures and the requirement for effective reform in the private rented sector.

In addition, Outcome 8 includes actions around improving the quality of life for older people, in particular ensuring that they do not become socially isolated.⁵⁰ Setting out the issues in relation to Outcome 8, the Outcomes Delivery Plan 2018-19 notes:

⁴⁷ Northern Ireland Executive (2016) *Programme for Government Consultation Document* Available at: www.northernireland.gov.uk/sites/default/files/consultations/newnigov/pfg-consulation-document.PDF [Accessed 1 October 2019]

⁴⁸ The Executive Office (2018) *Programme for Government Framework – Working Draft* Available at: www.executiveoffice-ni.gov.uk/publications/programme-government-framework-working-draft [Accessed 1 October 2019]

⁴⁹ The Executive Office (2018) *The Outcomes Framework – Outcomes Delivery Plan 2018 – 19*. Belfast: TEO pp 28-34. Available online at: www.executiveoffice-ni.gov.uk/publications/outcomes-delivery-plan-201819 [Accessed 24th January 2019]

⁵⁰ Ibid. pp 57-65

"Northern Ireland's population is growing and we are living longer. We must consider the needs of an ageing population, promote positive attitudes to older people and tailor support to enable them to enjoy better health and active lifestyles. We also need to ensure that older people are able to feel safe and secure in their environments, and that they do not become economically or socially isolated.

We will work with older people to identify areas where specific action might be taken so that older people enjoy good health for longer and lead active lives."

Outcomes Delivery Plan 2018-19
Outcome 8: We care for others and we help those in need (p60)

3.2.2 Active Ageing Strategy

The Active Ageing Strategy (2016-2021) published by the Northern Ireland Executive in 2016 covered a range of priorities and actions to enable Northern Ireland to become a more age friendly region. These covered factors such as poverty and fuel poverty, appropriate health and social care provision, social isolation and access to transport. The strategy also references the need for appropriate housing; this is most clearly noted in terms of the need to deliver suitable, warm housing so that older people can remain in their own homes. The strategy notes a vision of enabling older people to live independently for as long as they are able in suitable and safe homes without experiencing poverty. This strategy provides the basis for better development and focus on cross-departmental actions linking issues for older people in terms of their housing, health and other needs⁵¹.

3.3 Housing Strategy and housing policy in Northern Ireland

This sub-section reviews current relevant housing strategy and housing policy, including relevant consultations in Northern Ireland, with particular reference to older people. Given the breadth of this topic the most relevant strategies and policies have been highlighted.

3.3.1 The Housing Strategy for Northern Ireland

The Department for Communities (henceforth the DfC) has responsibility for housing strategy. Its predecessor, the Department for Social Development (henceforth DSD) published the first housing strategy developed in Northern Ireland in 2015. This publication *'Facing the Future: The Housing Strategy for Northern Ireland 2012-2017'* provided a vision for the Government's key roles in relation to housing over a five-year period. In the absence of a functioning Northern Ireland Assembly and Executive since January 2017, this strategy has not been superseded, and is deemed under civil service rules to continue. Its purpose was to ensure that everyone has the opportunity to access good quality housing at a reasonable cost. There was recognition that *a home is at the heart of people's lives and good quality, reasonably-priced housing contributes significantly to creating a safe, healthy and prosperous society*⁵².

⁵¹ The Northern Ireland Executive (2016) *The Active Ageing Strategy (2016-2021)* Belfast: NIE Available online at: www.communities-ni.gov.uk/sites/default/files/publications/ofmdfm/active-ageing-strategy.pdf [Accessed 24 January 2019]

⁵² Department for Social Development (2015) *Facing the Future: Housing Strategy for Northern Ireland*. Belfast: DSD p.4 Available online at: www.communities-ni.gov.uk/sites/default/files/publications/dsd/facing-the-future-housing-strategy.pdf [Accessed 25 January 2019]

Facing the Future noted the Government's five main roles in relation to housing; whilst not specifically referencing older people there are clear links to this group in points 2 and 3 below:

1. Helping to create the right conditions for a stable and sustainable housing market that supports economic growth and prosperity;
2. Providing support for individuals and families to access housing, particularly the most vulnerable in society;
3. Setting minimum standards for the quality of new and existing homes and for how rented housing is managed;
4. Driving regeneration within communities, particularly those suffering from blight and population decline;
5. Promoting equality of opportunity in housing and promoting good relations⁵³.

3.3.2 Social Housing Reform Programme and Housing Executive Asset Management Strategy

In January 2013 the then DSD introduced proposals for the review of social housing delivery through the Social Housing Reform Programme (SHRP). The programme aims were:

1. To improve housing structures, making the system financially sustainable for tenants and the NI Executive;
2. To ensure delivery of well-maintained housing stock and increase investment in social housing more generally;
3. To improve the focus on strategy and regional delivery of services;
4. To create space and freedom for social landlords to play a more proactive and innovative role in the communities they serve⁵⁴.

A Joint Asset Commission between the Housing Executive and the then DSD was subsequently established to examine the condition, performance and management of the Housing Executive's dwelling stock. The resulting Asset Management Strategy, published in 2015, reported a significant investment shortfall in existing stock and a mismatch of stock to demand. The Strategy stated that almost 27,000 tenants aged under 65 years lived in properties with more bedrooms than they required and with both a projected growing number of over 55s in Northern Ireland and welfare changes, the Strategy indicated that "this may lead to an increase in demand for retirement and smaller homes that currently isn't being met."⁵⁵

However, the Strategy also stated that "there would be very real practical difficulties in realigning tenants with appropriately sized properties due to the presumed reluctance of tenants to leave their homes, the parochial nature of communities and the likelihood that the incidence of overcrowding and under-occupation are likely to be concentrated on either side of the community divide."⁵⁶

Within the wider context of the Active Ageing Strategy, the DfC *Facing the Future* Housing Strategy, and the Inter-Departmental Review of Adaptations Report and Action Plan 2016-17, and with a view to ensuring the best and most appropriate use of its housing stock, the Housing

⁵³ Ibid.

⁵⁴ NICVA (2019) *Social Housing Reform Programme*. Belfast: NICVA. Available online at: www.nicva.org/key-issues/social-housing-reform-programme [Accessed 28 January 2019]

⁵⁵ Department for Social Development (2015) *An Asset Management Strategy for Northern Ireland* Housing. Executive Belfast: DSD p.18 Available online at: https://m.nihe.gov.uk/asset_management_strategy.pdf [Accessed 30th January 2019]

⁵⁶ Ibid. p.19

Executive has worked for a number of years to develop an Accessible Housing Register (AHR). While the Register is currently an information tool, it may in future incorporate operational functionality as an allocation tool to ensure that specific properties meet the needs of particular people/households on the waiting list. The Register can also be used to assist planning through the identification of unmet need⁵⁷. Whilst the AHR is intended as a key enabler for disabled people, the connection between disability and age means that it also has the potential to play an important role in promoting independent living for older tenants and housing applicants.

3.3.3 Supporting People

The Supporting People Programme is administered in Northern Ireland by the Housing Executive, on behalf of the Department for Communities. With an annual budget of approximately £72 million, Supporting People provides around 850 housing support services for up to 19,000 service users within four client groups (Disability, Homelessness, Older People and Younger People), helping them to live independently in the community through support to:

- Develop domestic/life skills
- Develop social skills/behaviour management
- Find other accommodation
- Establish social contacts and activities
- Gain access to other services
- Manage finance and benefit claims
- Set up and maintain a home/tenancy
- Maintain the safety and security of the dwelling

The main forms of support available are:

Short-term <i>Floating Support</i>	Assists people who need housing-related support to maintain independence in their own home
Short-term <i>accommodation-based support</i>	Helps people who need housing support and who are also in housing need (e.g. support provided through hostels or refuges)
Longer-term support	Enables people to sustain a home (e.g. where someone has a tenancy, support can help to maintain it)

The *Supporting People Review 2015* was the first fundamental review of the policy framework and operational outcomes of Supporting People since it was established in 2003. The Review noted that the Floating Support model ‘plays a key role in early intervention and prevention’ and highlighted the potential to extend Supporting People services across a wider geography, particularly rural areas, and recommended that opportunities to progress the Floating Support service, as a cost effective way of meeting need, should be progressed. Two other recommendations from this Review are important when considering the needs of older people. Recommendation 1 referenced the development of a strategic needs assessment framework in relation to housing and housing support need, and Recommendation 7 outlined the roles and

⁵⁷ At the time of writing – and since April 2015 – the Housing Executive has interim AHR arrangements in place pending development of an in-house AHR system for social housing stock in Northern Ireland. In addition, the Housing Executive has been working with the NI Federation of Housing Associations (NIFHA) to develop an in-house AHR solution for implementation in 2019-20, and has been exploring the potential for a web based module of an AHR private sector interface, in order to be able to advertise available private sector accessible stock.

responsibilities in terms of Supporting People for both the Department for Health (henceforth the DoH) and the-then DSD⁵⁸.

Most recently, the Housing Executive published a document setting out its plan for Supporting People (2019-20) and Strategic Intent for the Programme (2020-22).⁵⁹ Some of the key points set out in this document were that:

- At the time of publication there were 10 floating support services for older people in Northern Ireland.
- Trend analysis suggested that of the four Supporting People client groups, pressures appeared to be greatest in terms of need for housing and support for Older People and Younger People, and gaps in provision of floating support for these groups were identified.
- It was estimated that around 200 additional floating support places for Older People were required at locations across Northern Ireland: Newry; Lisburn/Downpatrick/Ards; Moyle; and Limavady/Derry/Strabane.
- Within the Older People theme, it was noted that there was potential for some sheltered accommodation to remodel to Floating Support; the implications were to be considered going forward.

The ongoing role of Supporting People in meeting the needs of older people to support them to stay at home is discussed in more detail in Section 4.

3.3.4 Fundamental Review of Social Housing Allocations

As part of a commitment set out in the Housing Strategy 'Facing the Future' (2012-17) and the draft Programme for Government, the DfC commenced work on a Fundamental Review of Social Housing Allocations in 2013. The overall aim of this review, the work of which is ongoing, is to produce a better range of solutions to meet housing need and in particular an improved system for the most vulnerable applicants to the Common Selection Scheme, including those who are homeless.

The *Consultation on Proposals*⁶⁰ published by the Department for Communities in 2017 put forward a total of 20 proposals to make the allocations process more fair, transparent and effective for all. While, for the most part, the proposals are not specific to household types or age groups, a number of them have relevance to issues that are discussed in this report. The first proposal, for example, is that there should be an independent, tenure-neutral housing advice service for Northern Ireland, open to all adults and to anyone who requires advice on private housing. The Consultation advocates that service should offer tailored advice to help individuals and households meet their specific housing need and find or keep suitable accommodation in any tenure, including by getting 'support to stay where they are (whether

⁵⁸ Department for Social Development (2015) *Supporting People Review: Final Report*. Belfast: DSD p.31 Available online at: www.communities-ni.gov.uk/sites/default/files/publications/dsd/review-of-supporting-people-report.PDF [Accessed 02 February 2019]

⁵⁹ Housing Executive (2019) *Supporting People: Plan 2019-20 and Strategic Intent 2020-22* Available at www.nihe.gov.uk/getmedia/911f0ea2-5a44-4a27-8105-4874dd33c98a/supporting-people-plan-2019-20-and-strategic-intent-2020-22.pdf.aspx?ext=.pdf [Accessed 30 September 2019]

⁶⁰ Department for Communities (2017) *A Fundamental Review of Social Housing Allocations* Belfast: DfC pp 111-114 Available online at: www.communities-ni.gov.uk/sites/default/files/consultations/communities/AW-041017%200641%20Housing%20Consultation%20Review%20of%20Social%20Housing%20Allocation.pdf [Accessed 05 February 2019]

rented or owned)'. The expected outcomes of this proposal are a greater range of solutions to meet housing need and an improved system for the most vulnerable applicants.

Proposal 6 suggests that the Housing Executive and housing associations should promote the mutual exchange service more. People who live in social homes can apply for a transfer and/or use a mutual exchange service, which helps them find other households who want to swap their home. It is suggested that this service could help some people to move more quickly and help meet two households' housing needs/aspirations at once. The proposal is framed in general terms, but has relevance to issues around down-sizing and 'right-sizing' that were considered as part of this research on older people's housing needs and aspirations.

The Fundamental Review also made a consultation proposal (Proposal 20) that specialised properties should be allocated outside the Selection Scheme, with social landlords to lead a time bound review to consider the matter further.⁶¹

***A Fundamental Review of Social Housing Allocations: Consultation on Proposals
Proposal 20: "Specialised properties should be allocated by a separate process outside the Selection Scheme"***

Type of specialised property	Existing Allocation method	Proposed Allocation method
'Housing with care' and residential schemes	Outside the Housing Selection Scheme	Outside the Housing Selection Scheme
Schemes for people diagnosed with dementia		
Sheltered housing	Within the Housing Selection Scheme	
Properties designed or adapted to meet the wheelchair accessible design standard		

3.3.5 Housing Supply Forum

The Housing Supply Forum, which emanated from the *Facing the Future* Housing Strategy, was established as a means of identifying ways of helping to increase housing supply in Northern Ireland. The *Report and Recommendations* published in January 2016 highlighted a number of important issues around the development of housing in general, and which therefore have relevance in relation to housing for older people.

The Forum found that *little of Northern Ireland [was] currently covered by an up-to-date development plan* and that this was inhibiting the delivery of the right homes in the right places, mainly because insufficient land was zoned for housing, including social and affordable housing⁶². Action to address this deficit is now well under way, as the councils develop and adopt Local Development Plans (LDPs), although different councils are at different stages in this process⁶³. The overall message of the Supply Forum on this issue was the need to have policies and frameworks in place that provide greater consistency in generating the supply to meet identified housing need.

⁶¹ Ibid, pp 111-114

⁶² Housing Supply Forum (2016) *Report & Recommendations* p.13 Available online at: www.communities-ni.gov.uk/sites/default/files/publications/dsd/2016-housing-supply-forum-report.pdf

⁶³ Planning powers were devolved to local Councils in April 2015. See Section 3.3.8.

The Forum also commented on the need to enable more ambitious mixed-tenure and mixed-use developments, including through less doctrinaire application of NI Public Procurement Policy by CPD, DSD [DfC] and the Housing Executive in order to allow more joint ventures between housing associations and private developers, including 'design and build'. The report noted, *"at present the Housing Association sector has the funding, while the private sector has the development and construction skills"*.⁶⁴

3.3.6 Housing Market Symposium

In 2017, the DfC brought together a small number of experts with knowledge and experience in the field of housing research and statistics in response to a key indicator in the draft PfG: the 'gap between the number of houses we need and the number of houses we have'. The primary focus of the group's work, which was carried out over a period of nine months, was to improve the evidence base for developing effective housing policy. Setting out the key trends impacting on the housing market, the resulting report⁶⁵ noted a range of factors including a trend for decreasing household size and the rising age profile of the population. The report also noted that:

"How policy reacts to the growing challenge of supporting an ageing population is a further unknown in housing forecasting. At a macro level, the Northern Ireland economy is under-provided in terms of funding for pensions, while the cost of providing care for older people is rising faster than the ability of the tax base to cope with this. There may well be radical policy shifts which will impact on living choices for older people."

Housing Market Symposium 2017: Final Report and Recommendations

The report concluded by highlighting a number of issues on which further research and/or additional/improved data would be helpful. They included:

- *A comprehensive and consistent profile of Northern Ireland's housing stock*
While the quality of data on the housing stock has improved in recent years, inconsistencies remain and the report suggested that data on aspects such as location (accessibility) and the tenure structure could be further enhanced.
- *Housing Market Response to Demographic Change*
Noting that the steady ageing of the population, the continuing increase in the number of smaller households and the increase in single living are among a range of issues that impact on supply and demand for housing, the report advocated research to examine ways of meeting the future housing requirements of a variety of household types, taking account of factors such as dwelling design, housing mix and space standards appropriate for the modern age.

⁶⁴ Ibid. p.15

⁶⁵ Department for Communities (2017) *Housing Market Symposium 2017: Final Report and Recommendations* Available at: www.communities-ni.gov.uk/publications/housing-market-symposium-report [Accessed 1 October 2019]

3.3.7 The Social Housing Development Programme and Social Housing Need

The Social Housing Development Programme (SHDP) is administered by the Housing Executive on behalf of the DfC and delivered through housing associations. The DfC is the Regulatory Authority for Registered Housing Associations in Northern Ireland. The DfC *Housing Association Guide* sets out requirements on development, finance, governance, and housing management functions and includes specific requirements on the design of properties built through the SHDP. At the time of writing, the design standards for older people's housing were under review and the DfC was involved in discussions with housing association stakeholders on proposed standards.⁶⁶

The Housing Executive reports on the performance of the housing market using a range of statistics from the organisation's ongoing analysis of the housing markets across Northern Ireland as well as from government departments and private sector sources. Evidence of the need for new social housing comes from two main, complementary sources: the common waiting list for social housing and the Net Stock Model (NSM). The NSM is a 'top down' forward-looking model; it concentrates principally on the measurement of newly-arising need by estimating the total extra number of new social dwellings required over a 10-year period, based on a combination of demographic and housing stock data. The model adopts a residual approach, assuming that most dwellings constructed in Northern Ireland will continue to be for the private sector, with the social sector meeting the residual requirement. The most recent iteration of the model was produced in late 2015 and indicated a requirement of 1,600 additional new social dwellings to meet ongoing need or an overall figure of 2,000 new social dwellings in order to make significant inroads into the waiting list.

This Northern Ireland-level figure cannot be disaggregated on a sub-regional basis, and the NSM is therefore complemented by Social Housing Needs Assessment (HNA), which uses a 'bottom up' approach based on the Common Waiting List to assess social housing need at local level. Applicants whose circumstances accumulate 30 points or more under the Common Selection Scheme are defined as being in *housing stress*, and are considered in the calculation for projecting social housing need. The available supply of accommodation is examined against the projected demand as expressed by the number and type of households in stress within defined catchment areas, and an indicative requirement for new social housing is calculated, taking account of the strategic guidelines for new build⁶⁷.

The HNA formula (bottom up) and the NSM (top down) approaches embody different concepts of housing need; the former is stronger in representing current (backlog) need, whilst the latter places greater emphasis on measuring newly-arising need; both models have been reviewed and academically endorsed⁶⁸. It is noted that housing need requirements in future must take account of sensitivity analysis.

⁶⁶ The first stage comprised a review of the Department's CAT1 design standards (space standards and a range of design aspects). The Department consulted externally with Housing Associations (through NIFHA), culminating in a workshop in November 2018. The Department are now establishing a small review team including Housing Associations to look at the draft proposals. The overall aim is to complete the first stage of the review in Autumn 2019.

⁶⁷ For more information see the Housing Executive *Commissioning Prospectus for Affordable Social and Intermediate Housing* www.nihe.gov.uk/getmedia/d4b4a865-f112-493d-bb02-efa23e11439c/2019-2022-commissioning-prospectus.pdf.aspx?ext=.pdf (accessed 12 August 2019)

⁶⁸ Newhaven Research (2010) *Review of Housing Need Assessment Formula for the NIHE*

3.3.8 Local Development Plans

Planning powers were devolved to local Councils in April 2015, and require that Councils prepare new Local Development Plans (LDPs); these will set the planning framework – including planning for housing – within the Council area, over a 15-year period. In formulating their local development plans, Councils have responsibility under the Regional Development Strategy *Building a Better Future 2035* to take Housing Growth Indicators⁶⁹ into account (in various reports it is noted that these are indicators, not targets). This strategy identified an estimated need for a total of 190,000 dwellings over the period 2008 – 2025, with the aim of ensuring an adequate and available supply of quality housing to meet the needs of the total population. The strategy references population projections for Northern Ireland, with emphasis on the anticipated marked increase in numbers within the older age cohorts⁷⁰.

As a Statutory Consultee, the Housing Executive is assisting in the preparation of new planning policies for housing. In order to ensure that the policies take account of the housing needs of older people, the Housing Executive has submitted representations that all new housing is developed to Lifetime Home standards (see Section 9 for more detail) and that a proportion of wheelchair standard housing is provided in residential developments. Housing Executive submissions have resulted in a form of accessible housing policies being included in Belfast City Council's LDP draft Plan Strategy (Policies HOU 7 and HOU 8)⁷¹.

3.3.9 Community Planning

The reform of Local Government gave each Council responsibility for Community Planning. The resulting plans provide an over-arching framework for councils and statutory, community and voluntary sector partners to work together to improve the social, economic and environmental wellbeing of citizens within the district. The Community Planning process requires that Councils embed the themes of sustainability, equality and good relations, tackling poverty, social exclusion and deprivation within plans. These themes permeate across central and local government policy and service provision. All Community plans have been published and all make reference to actions relating to older people.

Detailed local plans for housing interact with Councils' LDPs and Community Planning responsibilities through the Housing Investment Plans (HIPs; formerly District Housing Plans) produced by the Housing Executive for each Council area. The HIPs are 4-year plans that set out the strategic direction for housing across all tenures aligned to four key themes:

- Theme 1 – Helping people find housing support and solutions
- Theme 2 – Delivering better homes
- Theme 3 – Fostering vibrant, sustainable communities
- Theme 4 – Delivering quality public services

The HIPs provide an analysis of the local housing market and set out details of planned social housing development activity, alongside a summary of unmet housing needs across settlements and household types. Actions within each theme are complementary to, and support the

⁶⁹ Housing Growth Indicators (HGLs) have been produced as a guide for those preparing development plans. The figures are an estimate of the new dwelling requirement 2008-2025 for each of the then existing 20 District Councils outside the Belfast Metropolitan Urban Area and its hinterland and for the 6 BMUA Council areas.

⁷⁰ Department for Regional Development (2010) *Regional Development Strategy RDS 2035 Building a Better Future*. Belfast: DRD p.102 Available online at: www.infrastructure-ni.gov.uk/sites/default/files/publications/infrastructure/regional-development-strategy-2035.pdf [Accessed 04 February 2019]

⁷¹ Belfast City Council (2018) *Belfast Local Development Plan Draft Plan Strategy 2035* Belfast: BCC Available online at: www.belfastcity.gov.uk/buildingcontrol-environment/Planning/ldp-plan-strategy.aspx [Accessed 06 February 2019]

delivery of, the relevant Community Plan and LDP development process with each local Council⁷².

3.3.10 Inter-Departmental Review of Housing Adaptations Services

The Housing Executive, housing associations and Health and Social Care Trusts incur a substantial level of expenditure each year on adaptations to make the home of a person with a disability suitable for their needs, and much of this work is carried out in the homes of older people. In the context of increasing pressure on public finances, and recognising the need to work collaboratively to use resources efficiently, the then-Department for Social Development and Department for Health launched an inter-departmental review of housing adaptations in 2010. The review resulted in a series of recommendations, which were the subject of public consultation in 2013. Following a further consultation, the resulting final report and action plan was published in 2016⁷³, paving the way for closer joint working to further improve service provision. The plan was signed off by the respective Ministers, before the collapse of the Assembly in early 2017 and work has continued on implementation of the various actions identified.

During 2019, the Housing Executive undertook a review of major adaptations for persons with disabilities within its own stock. The review had four main objectives:

- To clearly understand the current model for collaborative working of different departments within the Housing Executive to deliver major adaptations for people with disabilities;
- To clearly understand the current model for collaborative working with external stakeholders including Occupational Therapy services to deliver major adaptations for people with disabilities;
- To identify obstacles to the optimal way of working; and
- To identify areas where improvements can be made to achieve

More information on the recommendations and how they will be taken forward is expected to become available in late 2019/early 2020.

3.4 Housing strategy and housing policy in Great Britain and Ireland

This sub-section examines housing strategy and housing policy with specific reference to older people in the other GB jurisdictions and Ireland. In each of these jurisdictions, Government is working across departments and across regional government to identify opportunities to build more affordable and accessible housing and to enable older people to stay at home.

3.4.1 Wales

In *Our Housing AGenda: meeting the aspirations of older people in Wales* (2017) an expert group reviewed a number of factors and made overarching recommendations. The rationale for looking at housing and its interface with older people is well stated: “it makes good policy

⁷² For further details on the Housing Investment Plans, please see: [www.nihe.gov.uk/Working-With-Us/Partners/Housing-Investment-Plans-\(HIPS\)](http://www.nihe.gov.uk/Working-With-Us/Partners/Housing-Investment-Plans-(HIPS))

⁷³ Northern Ireland Executive (2016) *DSD/DHSSPS Inter-Departmental Review of Housing Adaptations Services: Final Report and Action Plan 2016* Available at https://m.nihe.gov.uk/housing_adaptations_review_final_report_2016.pdf [Accessed 10 October 2019]

sense to get housing right for our ageing society. Better quality and suitably located housing can make it possible for people to live at home for longer.”⁷⁴

This ‘expert witness’ approach to determining priorities for older people’s housing recommended that new affordable homes should be suitable for an ageing population, that there should be a good mix of affordable and private homes for sale and rent, and that new housing choices and ownership models for people in later life should be tested in Wales, with particular recognition given to rural areas. The value of having an understanding of the needs and preferences of older people was also noted, as well as the potential to incentivise change.

3.4.2 Scotland

The Scottish government launched *Age, home and community: a strategy for housing for Scotland’s older people 2012–2021*, in December 2011. This strategy examined and made recommendations around the provision of housing and housing-related support for older people in Scotland. The report, based on an examination of demographic change and financial resources, and incorporating consultation with older people, made recommendations on four key areas: information and advice; better use of existing housing (through adaptations, repairs and maintenance, keeping warm, support and care etc.); preventative support services to enable an older person to ‘stay put’ (handyperson services, telecare); and new build housing (looking at issues relating to affordability, planning, building standards and innovation)⁷⁵.

As in Wales, the need to look at challenges in rural areas is considered a priority in Scotland, together with the Scottish Government seeking to develop more affordable retirement housing. Plans are already in place through integrated joint boards which bring health and social care together with pooling of budgets.

3.4.3 England

Against a backdrop of significant generic housing shortages, rising numbers of older people, pressures on adult social care and limited resources in terms of housing stock specifically designed for older people, the Communities and Local Government (CLG) Commons Select Committee launched an inquiry into whether the housing on offer in England for older people was sufficient in its availability and suitable for their needs. The resulting report, published in February 2018, concluded that a national strategy on housing for older people should be introduced in England. This report touched on themes including the need for amendments to the national planning policy framework, the option of encouraging models of housing specifically for older people, and the development of locally based council strategies. In addition, the report recommends additional funding for Home Improvement Agencies, the provision of focussed and specialist advice and the need to further strengthen the link between housing and social care⁷⁶.

⁷⁴ Welsh Government (2017) *Our Housing AGenda: meeting the aspirations of older people in Wales*: A report by the Expert Group on Housing an Ageing Population in Wales Cardiff: Welsh Government p.7. Available online at: <https://gweddill.gov.wales/docs/desh/publications/170213-expert-group-final-report-en.pdf> [Accessed 13 February 2019]

⁷⁵ Housing and Social Justice Directorate (2011) *Age, Home and Community: A Strategy for Housing for Scotland’s Older People: 2012 - 2021*. Edinburgh: The Scottish Government Available online at: www.gov.scot/publications/age-home-community-strategy-housing-scotlands-older-people-2012-2021/ [Accessed 15 February 2019]

⁷⁶ Parliament: House of Commons (2018) *Housing for older people: Second Report of Session 2017–19* London: The Stationery Office Available online at: <https://publications.parliament.uk/pa/cm201719/cmselect/cmcomloc/370/370.pdf> [Accessed 19 February 2019]

Previous research by Legal & General and the Centre for Economic and Business Research had indicated that pensioners were stuck in oversized properties with limited potential to downsize, with 3.3 million homeowners in Great Britain aged 55+ looking to downsize at some point in the future⁷⁷. As Pannell et al. (2012) note, this level of under-occupation is a generic theme across the UK, as is the inter-connection to the housing supply and demand across all age cohorts of the population.

Homes England, a new non-departmental public body, sponsored by the Ministry of Housing, Communities and Local Government, published *Making Homes Happen: Strategic Plan for 2018/19 to 2022/23* in 2018. The plan aims to enable and encourage the housing market to respond to housing need, and to work with private developers, planners and housing associations in order to do so. In addition, Homes England is committed to working with the Department of Health & Social Care to allocate up to £125 million additional funding through the Care and Support specialised Housing Fund, which will be used to develop new affordable homes which meet the needs of older people and disabled adults⁷⁸.

3.4.4 Other UK developments: the 'HAPPI' report

Placing housing needs and issues at the centre of planning processes was the vision of the report on *Housing our Ageing Population: Panel for Innovation* (henceforth HAPPI)⁷⁹.

Commissioned in 2009 to investigate what reform was needed in the UK to ensure that new build specialised housing meets the needs and aspirations of older people, the HAPPI report has facilitated the debate on the impact (both positive and negative) that housing has on the person and what makes better housing for older people. Drawing on a body of evidence, HAPPI has highlighted the interconnections between inadequate housing and poor health. The HAPPI principles are outlined in more detail in Section 4.

In a follow-up report produced for the Westminster All Party Parliamentary Group on Housing and Care for Older People (*HAPPI2*)⁸⁰, Best and Porteous highlighted that solutions to health and social care problems for older people often lie in the provision of specially designed and high quality homes, leading to:

- Reduced risks of falls
- Providing safety and security
- Protecting against the effects of cold homes and fuel poverty
- Enabling earlier discharge from, and fewer re-admissions to, hospital
- Preventing or delaying the need for institutional residential care; and
- Providing companionship that comes with retirement housing to combat the depression and poor health that can result from isolation and loneliness.

⁷⁷ Centre for Economic and Business Research Ltd (Dec 2014), a Report for Legal & General Ltd *The Last Time Buyers Market - Downsizing preferences amongst older homeowners in England, Scotland and Wales*

Available online at: <https://cebr.com/reports/uk-last-time-buyer-market-worth-820-billion> [Accessed 10 April 2019]

⁷⁸ Homes England (2018) *Making Homes Happen: Strategic Plan for 2018/19-2022/23* London: Homes England Available online at: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/752686/Homes_England_Strategic_Plan_AW_REV_150dpi_REV.pdf [Accessed 20 February 2019]

⁷⁹ HAPPI was commissioned by the Homes and Communities Agency on behalf of Communities and Local Government (CLG) in partnership with the Department of Health, as part of CLG's commitment outlined in 'Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Ageing Society', published by CLG in 2008. For more information on the HAPPI report see www.housinglin.org.uk/Topics/type/The-Housing-our-Ageing-Population-Panel-for-Innovation-HAPPI-Report-2009/ (Accessed 19 August 2019)

⁸⁰ Best, Richard and Porteous, Jeremy (2012) *Housing our Ageing Population: Plan for Implementation* London: All Party Parliamentary Group on Housing and Care for Older People. Available online at: www.housinglin.org.uk/APPGIquiry_HAPPI [Accessed 24 February 2019]

This report also noted concerns that insufficient progress had been made since 2009, and pointed to a range of obstacles to the further development of specialist housing for older people. These included: access to capital finance; uncertainties in the market in terms of prices for dwellings with higher space standards, shared communal areas and proximity to services; and difficulties in maintaining suitable rents in social housing schemes where there are additional service charges for communal facilities. In addition, it was acknowledged that Welfare Reform had brought uncertainties⁸¹.

3.4.5 Ireland

A range of reports and strategies in Ireland reference the importance of housing for older people. *Positive Ageing – Starts Now!* The National Positive Ageing Strategy (2013) highlighted the need for well-maintained, affordable, safe and secure homes, which met the physical and social needs of older people⁸². This complemented other relevant strategies including the *National Housing Strategy for People with a Disability 2011-2016*⁸³, and *Warmer Homes: A Strategy for Affordable Energy in Ireland* (2011)⁸⁴.

A further report, *Housing for older people – thinking ahead* (2016) looked at current and future housing requirements and aspirations of Ireland's older people, and how these could be best met. In particular, reference was made to the continued development of sheltered housing options, and opportunities for downsizing, for older people⁸⁵.

3.5 Connections between housing and health

Whilst this section has largely focussed on housing and older people, some reference has already been made to two important related issues:

- the impact of poor housing on a person's health, and
- the need to have strong links between both policy and funding relating to housing and health if an older person is to be supported to continue living at home or to move, with support, into specialised older person's housing.

It is clear from research and practice that health interconnects to housing issues and need at a number of different levels. These include: the physical size and layout of the home; factors such as mobility and use of outdoor spaces; the presence and use of stairs; and the presence of a downstairs bathroom. In addition, economic factors impact on an older person's ability to heat the house and keep it in good repair. The needs of an individual, combined with their health needs and potential need for care and hospitalisation, further compound the picture. All of these factors impact on an older person's ability to stay healthy and stay at home.

⁸¹ Ibid p.14

⁸² An Roinn Sláinte/Department of Health (2013) *Positive Ageing – Starts Now!* The National Positive Ageing Strategy Dublin: Department of Health Available online at: https://health.gov.ie/wp-content/uploads/2014/03/National_Positive_Ageing_Strategy_English.pdf [Accessed 21 February 2019]

⁸³ See www.housing.gov.ie/sites/default/files/migrated-files/en/Publications/DevelopmentandHousing/Housing/FileDownload%2C30737%2Cen.pdf [Accessed 19 August 2019]

⁸⁴ See www.dccae.gov.ie/documents/Warmer%20Homes.%20A%20strategy%20for%20Affordable%20Energy%20in%20Ireland.pdf [Accessed 19 August 2019]

⁸⁵ Amarach Research & Innovation Solutions (2016). *Housing for older people – thinking ahead*. Dublin: Housing Agency, 2016. *Housing for Older People – Thinking Ahead* Dublin: The Housing Agency Available online at: www.housingagency.ie/getattachment/News/Current-News/Report-on-Housing-For-Older-People-Thinking-Ahead/Final-Report-Housing-for-Older-People-Dec-2016.pdf [Accessed 21 February 2019]

3.5.1 Transforming Your Care

In 2011, an independent panel was formed to review the provision of health and social care services in Northern Ireland. The panel's report, *Transforming your Care: A Review of Health and Social Care in Northern Ireland* made a wide range of proposals for change across health and social care services. The wider implementation of the *Transforming Your Care* (henceforth TYC) agenda is being led by the Health and Social Care Board in collaboration with the Health and Social Care Trusts and other providers.⁸⁶

TYC focused on the premise that everyone is entitled to continue living in their own home and remain independent, albeit with support, and that an individual's home should be the hub of care for older people. The underlying policy aim was to shift care from institutional settings (residential and nursing care homes) to home and community settings. Similar to the Review of Supporting People, TYC pointed to the need for greater support services for older people living in their own home or in supported accommodation and one of its recommendations was for the introduction of a *reablement* model of care across Northern Ireland from 2012.

3.5.2 Reablement

Reablement takes the form of a short term assessment and support services provided to older people (65 plus) living in their own homes. The service can last for up to six weeks and supports people to regain or relearn skills for independent living. The Reablement team includes Occupational Therapists and Reablement support workers who agree, with the older person, areas they want to work on, and plan activities and visits to support them to regain independence and confidence. At the end of the service, many service users will be able to continue to live independently in their own homes. Where support is required, a referral can be made to other services.⁸⁷

Reablement is a person-centred approach, which is about promoting and maximising independence to allow people to remain in their own home as long as possible. It is designed to enable people to gain or regain their confidence, ability and necessary skills to live independently, especially after having experienced a health or social care crisis, such as illness, deterioration in health, or injury. The aim of Reablement is to help people perform their necessary daily living skills such as personal care, walking and preparing meals, so that they can remain independent within their own home.

3.5.3 The Cost of Poor Housing in Northern Ireland

Following publication of the 2016 Northern Ireland House Condition Survey report, the Housing Executive commissioned the Building Research Establishment (BRE) to model the cost of poor housing in Northern Ireland. The analysis⁸⁸ was based on a definition of poor housing as being dwellings with one or more 'Category 1' hazards, as measured by the Housing Health and Safety Rating System⁸⁹; the most common hazards include falls on stairs, falls on level surfaces and excess cold. The BRE analysis calculated that the average cost to reduce the Category 1 hazards present in nearly 70,000 dwellings in Northern Ireland was £4,366 per dwelling, a total cost of £305 million for the whole stock. In addition, it was estimated that if 'up front' improvements were completed to mitigate the hazards in the poor housing, this could save the NHS £39.5m

⁸⁶ For more information see www.health-ni.gov.uk/topics/health-policy/transforming-your-care#toc-0 [Accessed 19 August 2019]

⁸⁷ For more information see www.hscboard.hscni.net/reablement/ [accessed 30 September 2019]

⁸⁸ BRE (2018) *The cost of poor housing in Northern Ireland 2016* (Belfast, Housing Executive) available online at: www.nihe.gov.uk/Documents/Research/You-can-download-the-reports-below/The-cost-of-poor-housing-in-Northern-Ireland-2016.aspx [Accessed 19 August 2019]

⁸⁹ The Housing Health and Safety Rating System (HHSRS) is a risk-based system that identifies defects in dwellings and evaluates their potential effect on the health and safety of occupants, visitors, neighbours or passers-by. The system generates a score, which represents the seriousness of any hazard; hazards with a score of over 1,000 are described as 'Category 1' hazards, which pose a serious and immediate risk to a person's health and safety.

per year, based on fewer GP visits and hospital admissions, reduced provision of medication and treatment, and so on.

Section 3: Older People – Housing Research, Strategy and Policy

Summary

This section has explored the question of whether there is a vision for housing and older people in Northern Ireland. In doing so, it has also taken account of some of the key recent strategy and policy developments in relation to older people's housing in Northern Ireland, other UK regions and the Republic of Ireland, and of the links between housing and health.

Northern Ireland

It is clear that much work has already been done to identify and consider the housing related issues and needs of older people. In association with the organisation's contemporaneous *Older People Housing Policy Review Action Plan*, for example, 'housing and older people' was a major research theme for the Housing Executive during the period 2008-2013. However, much has changed since then in terms of the affordability of housing (in all sectors), the proportionate housing tenure mix in Northern Ireland, the increasing numbers of older people and increasing life expectancy.

In addition, a number of plans, strategy documents and policy developments that have been brought forward or reviewed during the intervening period have shaped the wider context within which planning for, and provision of, housing and associated services for older people sit. These include:

- The Draft Programme for Government and Outcomes Delivery Plan
- The Active Ageing Strategy 2016-2021
- The Housing Strategy for Northern Ireland
- The Social Housing Reform Programme
- The Supporting People Programme
- The Fundamental Review of Social Housing Allocations
- The Social Housing Development Programme
- Local Development Plans and Community Planning; and
- The Inter-Departmental Review of Housing Adaptations Services

Scotland, Wales and England

Elsewhere in the UK, the Scottish Government launched a ten-year strategy for housing for older people in 2011. More recently, the Welsh Government published a report drawn together by an expert group on housing an ageing population in 2017, while the Communities and Local Government Select Committee launched an enquiry into the availability and suitability of the housing on offer for older people in England in 2018. Previously, the report produced by the Housing our Ageing Population: Panel for Innovation (HAPPI; 2009) and a follow-up report for the Westminster All party Parliamentary Group had highlighted the connections between housing and health and set out a number of principles of good design for older people's housing.

Republic of Ireland

Similarly, in Ireland, a number of strategies have been published that have relevance for older people's housing, while the 2016 report, *Housing for older people – thinking ahead*, considered the current and future housing requirements and aspirations of Ireland's older people.

Housing and Health

Research and practice evidence indicates that housing and health connect on a number of levels, including the physical size and layout of the home; factors such as mobility and use of outdoor spaces; the presence and use of stairs; and the presence of a downstairs bathroom (where applicable). *Transforming your Care: A Review of Health and Social Care in Northern Ireland* (2011) made a range of proposals for change across health and social care services, based on the premise that everyone is entitled to continue living in their own home and remain independent, albeit with support. Following on from the recommendations of *Transforming your Care*, the reablement model of care that has been rolled out across Northern Ireland uses a person-centred approach to help people aged 65 and over to regain the necessary confidence, ability and/or skills to live independently after experiencing a health or social care crisis such as illness, deterioration in health, or injury.

Overall, the analysis shows that while older people are referenced in a range of reports and strategies produced by Northern Ireland government departments and the Housing Executive, at the time of writing there was no overarching strategy for housing and older people in Northern Ireland. However, the Housing Executive was in the process of developing an Older People's Strategy.

Section 4: Existing accommodation for older people in Northern Ireland

Coverage of this section

Housing choices for older people are directly related to where they lived during their adult life and their tenure and house conditions as they enter older age. Considerable secondary data points to the impact housing has on a person, including their health, because of factors such as heating and dampness, their financial capacity to maintain a house which may be too large for them, and under-occupation and inability to use part of the house because of factors such as disability and mobility.

This section reports on data relating to existing accommodation available for older people across Northern Ireland, with particular reference to housing tenure and conditions, and specialist housing for older people. In addition, this section also considers one of the secondary objectives of the research: to consider the suitability of current accommodation in meeting older people's needs. A number of sources are used, including the 2016 Northern Ireland House Condition Survey.

It is important to note that the figures reported in this section do not reflect published House Condition Survey findings unless otherwise stated, but are the outputs of bespoke analysis of the 2016 dataset in line with the agreed cohorts for this research study. To ensure robust numbers based on a reliable sample and for ease of description, the analysis of House Condition Survey data reports on two groups: 'Older people' (aged 55+) and 'Younger people' (aged under 55). Whether households were categorised as 'older' or 'younger' using this threshold was determined based on the *age of the household reference person* (HRP)⁹⁰.

There are three main accommodation options for older people. These can be summarised as mainstream housing, specialised housing for older people and residential care⁹¹. This study did not look at this latter option; however we note that the overall policy aim in Northern Ireland in recent decades has been to shift care away from institutional settings such as these, with an emphasis on the provision of services for older people living in their own home.

In addition, older people may live in other and varied housing situations and arrangements with extended family, or other arrangements that they make themselves or their family may put in place. These include an older person living as part of a wider family, i.e. with adult children and their families, and older people living in a 'granny flat' or annexe.

4.1 Housing tenure

Older people live across all three main housing tenures – owner occupation, social rented (including older people-specific and specialist social rented) and the private rented sector. The

⁹⁰ The household reference person is the member of the household who owns or pays the rent or mortgage on the property, or has the property as a perquisite or because of some relationship with the owner, where the owner is not a member of the household. Where two people have equal claim (e.g. husband and wife jointly own the property), the household reference person is the person with the highest annual income. This definition is for analysis purposes and does not imply any authoritative relationship within the household.

⁹¹ For the purposes of housing stock and demographic analyses, residential/nursing and specialised care homes are referred to as 'communal establishments'.

distribution of the housing stock across the three main tenures in Northern Ireland (not including vacant properties) is set out in Table 7.

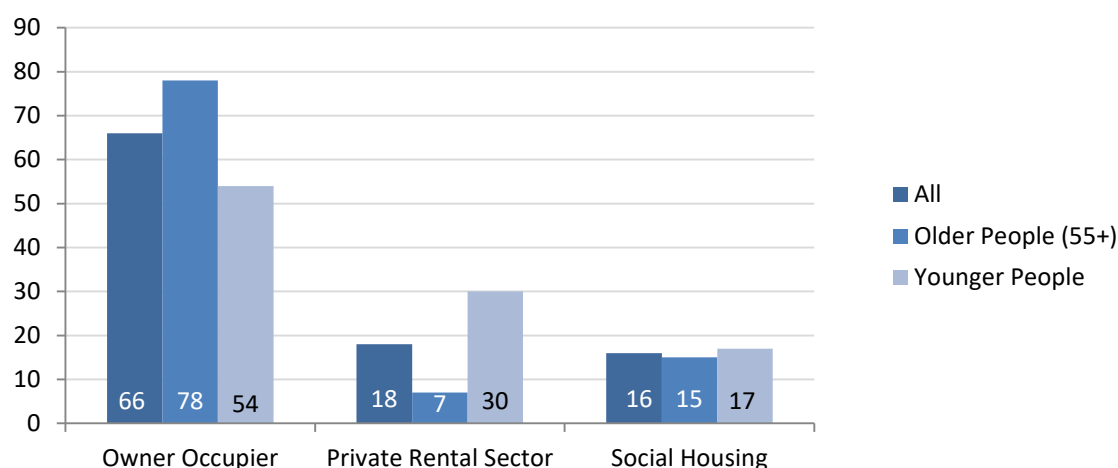
Table 7: Total occupied dwelling stock by tenure, Northern Ireland, 2016

Tenure	Number of dwellings	Percentage
Owner occupation	487,850	66
Private rented housing	135,970	18
Social rented housing	118,650	16
Total	742,470	100

Source: Northern Ireland House Condition Survey (2016)

Figure 1 illustrates the distribution of housing tenure in Northern Ireland by the age cohorts agreed for use in this study (older people = aged 55+; younger people = aged under 55) and in comparison with the distribution of *all households*, across the three main tenures in 2016. Older people were more likely to be living in owner occupied properties (78% of older people compared with 66% of all households), and less likely than the general population to live in the private rented sector (7% compared to 18%).

Figure 1: Housing tenure by age cohorts, Northern Ireland, 2016



(Source: Northern Ireland House Condition Survey (2016))

Table 8 shows that, not surprisingly, the rate of outright ownership was much higher among older households (86%) than the overall average (61%) and that for younger people (25%).

Table 8: Ownership status of owner occupied dwellings by age cohorts, Northern Ireland, 2016

	Ownership status of households living in owner occupied dwellings						Total	
	Own outright		Buying with mortgage or loan		Co-Ownership			
	n	%	n	%	n	%	n	
Older People	249,090	86	41,120	14	*	*	290,210	100
Younger People	50,300	25	144,250	73	3,090	2	197,640	100
All Households	299,390	61	185,370	38	3,090	1	487,850	100

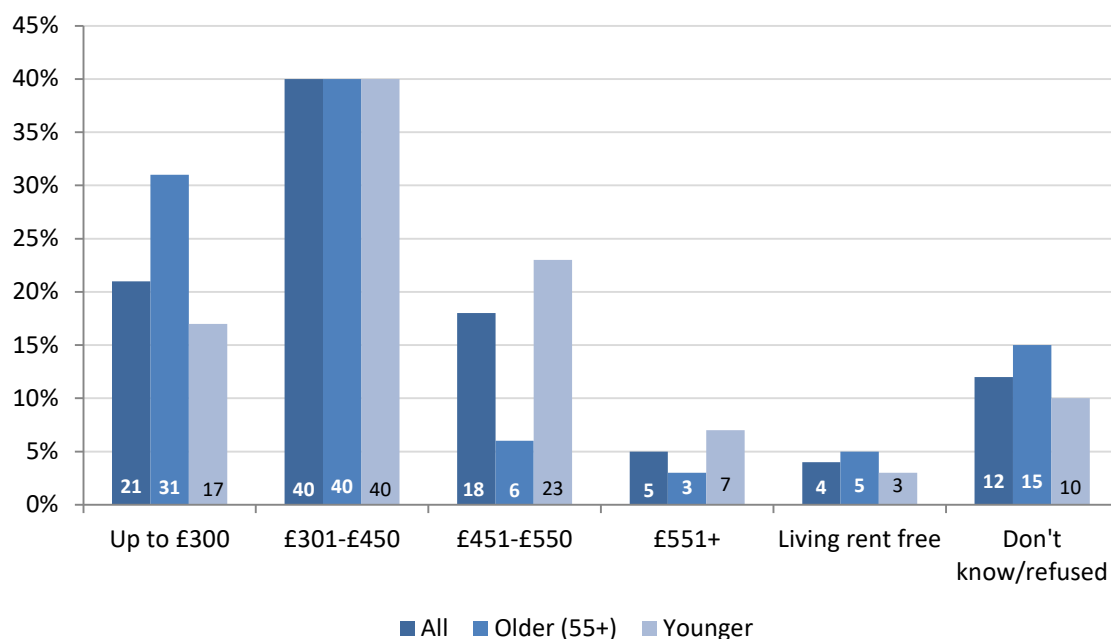
Source: Northern Ireland House Condition Survey (2016)

4.2 Housing Costs

Among the approximately 41,100 older owner occupiers who did not own their home outright, the House Condition Survey data indicate that in 2016, the majority (around 25,000; 60%) had monthly mortgage costs of £400 or less, while around one quarter (25%; 10,150 households) were spending more than £400 per month on their mortgage. More than one in ten older owner occupiers with a loan or mortgage (14%) did not know or refused to disclose their monthly payments.

The House Condition Survey indicated that around one fifth (21%) of older people were living in (private or social) rented accommodation. Figure 2, which shows the distribution of monthly rent by rent bands, illustrates that the majority of older people who were renting their home (around 70%) were paying £450 or less per month in rent, compared with 57% of younger people and 61% overall. The lower pricing structure of rents paid by older households is associated with the predominance of social, rather than private, renting among this cohort.

Figure 2: Percentage distribution of monthly rent by rent band and age group, 2016



Source: Northern Ireland House Condition Survey (2016)

The predominance of owner occupancy among older households raises a number of issues. On the one hand, it suggests a level of housing security; on the other, there may be challenges in relation to the maintenance and upkeep of accommodation, as well as under-occupancy and the suitability of the home in the present and for the future. The existence of ‘capital’ in the home, and the potential to release it, can offer options for older people, but decision-making around this can be a major consideration.

4.3 Dwelling Type and Age

Table 9 shows dwelling type by tenure in 2016. The most common dwelling type was terraced houses (28%), followed by semi-detached houses (23%) and detached houses and bungalows (both 21%). Flats and apartments made up only seven per cent of the housing stock across Northern Ireland.

Table 9: Dwelling type by tenure, Northern Ireland, 2016⁹²

	Owner Occupied		Private Rented		Social Housing		Totals	
	n	%	n	%	n	%	n	%
Bungalow	111,210	23	15,570	12	29,320	24	163,770	21
Terraced House	98,370	20	59,630	44	55,530	46	220,690	28
Semi-Detached House	126,250	26	35,310	26	13,470	11	179,630	23
Detached House	146,420	30	10,320	8	*	*	164,010	21
Flat/ Apartment	12,410	3	15,150	11	22,330	19	51,900	7
Totals	494,660	100	135,980	100	120,890	100	780,000⁹³	100

Adapted from Source: Table 3.5: Northern Ireland House Condition Survey 2016: Dwelling Type – Dwelling Tenure

** denotes a small number in the original sample (generally 25 or less unweighted)*

(Please note - Rounding may cause totals to exceed 100%; due to low numbers in the sample, only proportions are reported for vacant properties)

While the proportions of older people living in detached houses and flats/apartments were in line with the overall averages for all households, there are differences between the age cohorts when considering both dwelling types; fifty-five per cent of all detached houses and 54% of all flats/apartments were occupied by those in the older age-cohort.

By comparison with the overall tenure distribution of the stock, there were above-average proportions of terraced houses (46%), bungalows (24%) and flats/apartments (19%) within the social housing sector, while the owner-occupied sector had above-average proportions of bungalows (23%), semi-detached houses (26%) and detached houses (30%). Terraced houses (44%), semi-detached houses (26%) and flats/apartments (11%) were more common dwelling types among the private rented stock than in the overall stock.

Table 10 considers dwelling type across and within age cohorts. This data indicates that in 2016 21% of households across Northern Ireland were living in bungalows. However, the proportion was higher among older households (27%) than younger households (15%), and almost two thirds (65%) of all bungalow stock across Northern Ireland was occupied by older people.

⁹² Ibid.

⁹³ The total stock includes an estimated 28,470 vacant properties, distributed across dwelling types.

Table 10: Dwelling type by age cohorts (occupied dwellings), Northern Ireland, 2016

	Bungalow		Terrace		Semi-detached		Detached		Flat/ Apartment		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Older People	99,700	27	84,230	23	77,970	21	83,490	22	26,700	7	372,090	100
		65		40		45		55		54		50
Younger People	54,630	15	127,920	35	95,390	26	69,830	19	22,610	6	370,380	100
		35		60		55		46		45		50
All Households	154,330	21	212,150	29	173,360	23	153,320	21	49,310	7	742,470	100
		100		100		100		100		100		100

(Source: Northern Ireland House Condition Survey (2016)) (Please note - Rounding may cause totals to exceed 100%)

The distribution of older people by age of dwelling is reported in Table 11. This indicates that in 2016 older people were more likely to live in pre 1919 housing stock and dwellings built between 1945 and 1980, than younger people, whilst younger people were most likely to live in post 1980 stock. The majority of both the pre 1919 stock (68%) and the 1945-64 stock (58%) were occupied by older people.

Table 11: Age of dwelling/stock by age cohorts (occupied dwellings), Northern Ireland, 2016

	Pre 1919		1919 – 1944		1945 – 1964		1964 – 1980		Post 1980		Totals	
	n	%	n	%	n	%	n	%	n	%	n	%
Older People	48,630	13	27,130	7	70,460	19	102,480	28	123,390	33	372,090	100
		68		46		58		56		41		50
Younger People	22,980	6	32,430	9	51,850	14	81,750	22	181,370	49	370,380	100
		32		55		42		44		60		50
All Households	71,610	10	59,560	8	122,310	17	184,230	25	304,760	41	742,470	100
		100		100		100		100		100		100

Source: Northern Ireland House Condition Survey (2016) (Please note - Rounding may cause totals to exceed 100%)

4.4 Dwelling Quality

In general, the House Condition Survey indicated that there was a clear relationship between dwelling age and fabric disrepair, so that in 2016 71% of all pre-1919 dwellings (including vacant properties) had some level of fabric disrepair. However, in spite of their greater likelihood of living in pre-1919 properties, older people (41%) were slightly *less* likely than younger households (45%) to live in properties with some level of disrepair.

In cases where a need for repairs was identified, the costs required to bring the dwelling into good repair were calculated; Table 12 shows that although there was a slightly lower than average rate of disrepair among the properties occupied by older people, the costs associated with this remedial work were higher for older households.

Table 12: Mean Repair costs (£), Northern Ireland, 2016⁹⁴

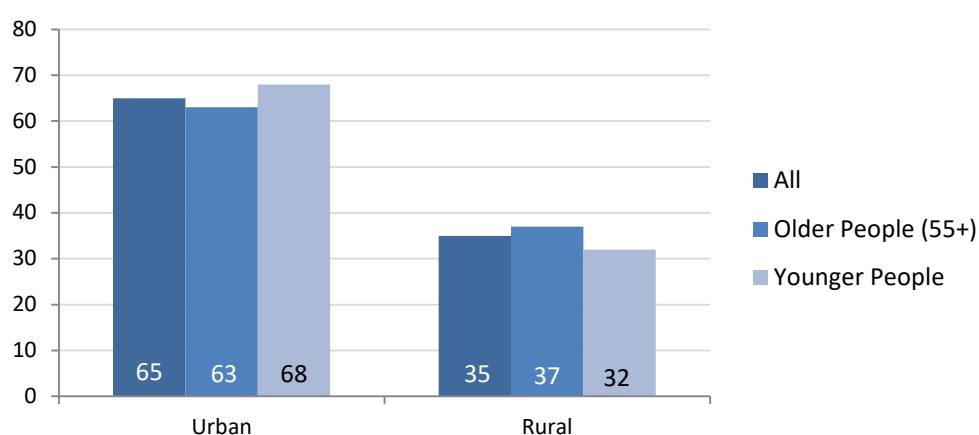
	Urgent Repairs	Basic Repairs
Older People	617.27	910.00
Younger People	463.18	711.87
All occupied stock	536.92	804.55
All stock	909.72	1,179.89

(Source: Northern Ireland House Condition Survey (2016))

4.5 Dwelling Location

Figure 3 shows that a slightly above-average proportion of older people (37%) live in rural areas by comparison with the overall population (35%). Overall, the findings of the 2016 House Condition Survey indicate that dwellings in rural areas tend to have higher levels of unfitness, disrepair and fuel poverty, higher repair costs, and are more likely to fail the Decent Homes Standard than those in urban areas.

Figure 3: Distribution by dwelling location and age cohort (%), Northern Ireland, 2016



Source: Northern Ireland House Condition Survey (2016)

4.6 Fuel Poverty and Energy Efficiency

As noted in Section 2, older people are more likely to be in fuel poverty than younger people. The most recent House Condition Survey evidence from Northern Ireland indicated that in 2016 22% of all households were estimated to be living in fuel poverty; however, those most likely to be impacted were those on the lowest incomes (up to £10,399 per year; 55% in fuel poverty); those living in dwellings constructed before 1919 (52%); those living in properties in rural areas (32%); those with a Household Reference Person aged 75 or over (38%) and those with a HRP who was not working (32%) or retired (31%).

⁹⁴ Urgent repairs need to be undertaken to prevent further significant deterioration to the external fabric of the dwelling in the short term. Basic repairs comprise urgent repairs to the exterior fabric plus additional visible work required to be carried out to the internal and external fabric of the dwelling in the medium term

Table 13 illustrates that an above-average proportion of older people (27%) were in fuel poverty, and almost two-thirds of all households in fuel poverty (64%) were in the older people age-cohort. The main components of fuel poverty are fuel prices, energy consumption and household income. An important factor influencing household energy consumption is the energy efficiency of the dwelling, which is measured through the Standard Assessment Procedure (SAP). The higher the SAP score, up to a maximum of 100, the higher the efficiency of the dwelling. Table 13 shows that the mean SAP rating of dwellings occupied by older people was lower than for younger people in 2016.

Table 13: Fuel poverty by age cohorts (occupied stock), Northern Ireland, 2016

	In Fuel Poverty		Not in Fuel poverty		Totals		Mean SAP rating
	n	%	n	%	n	%	
Older People	101,260	27	270,820	73	372,080	100	64.4
		64		47		50	
Younger People	58,270	16	312,120	84	370,390	100	68.2
		37		54		50	
All Households	159,530	22	582,940	79	742,470	100	66.3
		100		100		100	

Source: Northern Ireland House Condition Survey (2016)

Reviewing the most recent findings on energy efficiency and fuel poverty in Northern Ireland, the 2016 House Condition Survey report notes the considerable investment in measures that improve the energy efficiency of the region's housing stock since 2011. Around £181 million was invested in the Housing Executive stock between 2011 and 2016 through schemes including the solid fuel replacement programme, resulting in approximately:

- 13,000 loft insulation installations or upgrades;
- 23,900 double glazing replacements; and
- 29,400 boiler replacements (21,800 gas boilers and 7,600 oil boilers).

Substantial investment, totalling around £117 million, was also made in the private sector stock during this period through the Warm Homes, Affordable Warmth and Boiler Replacement schemes.

4.6.1 Energy Efficiency Grants Schemes

Affordable Warmth is a targeted, area-based scheme, which replaced the Warm Homes Scheme in Northern Ireland from April 2015. The Scheme is funded by the Department for Communities and administered by district councils and the Housing Executive, with the purpose of mitigating the impacts of fuel poverty by improving domestic energy efficiency and reducing domestic energy consumption in eligible private housing.⁹⁵

The Scheme operates primarily on a targeted basis; the Department has provided information to each of the District Councils in Northern Ireland detailing the main fuel poverty concentrations within each council area. Councils make contact with those households considered to be most affected by fuel poverty and invite them to complete a short survey,

⁹⁵ For more information on the Affordable Warmth Scheme, see: www.nihe.gov.uk/Housing-Help/Affordable-Warmth-Boiler-Replacement/Affordable-Warmth-Scheme [Accessed 10 September 2019]

which is in turn referred to the Housing Executive. A range of measures are available for eligible dwellings and households, prioritised to maximise the energy efficiency gains:

Priority 1	Insulation/Ventilation/Draughtproofing
Priority 2	Heating
Priority 3	Windows
Priority 4	Solid wall measures

The Affordable Warmth Scheme grant limit is £7,500, with the exception of properties where solid wall insulation measures are to be provided, in which case the grant limit is £10,000. Where the cost of providing measures exceeds the grant limit, householders may avail of measures up to the grant limit and contribute to the balance of costs from their own resources.

Whilst the Scheme has been designed to function on a targeted basis, councils may accept self-referrals up to around 20% of total scheme activity in their area.

The Department for Communities launched a consultation on proposed changes to the Affordable Warmth Scheme in November 2017⁹⁶. Based on feedback from a range of stakeholders after a review of the first full year of operation of the scheme, the consultation put forward four proposals aimed at ensuring that the Scheme assists those most in need. The proposals were that:

- One installer, managing the installation of all measures to the household, should become the preferred delivery method;
- The income threshold (£20,000 per annum for all applicant household) should be raised to £23,000 for households with more than one person and reduced to £18,000 for all single person households;
- Disability Living Allowance, Attendance Allowance, Personal Independence Payment and Carer's Allowance should be removed from the calculation of income for the Affordable Warmth Scheme; and
- Age-related and disability-related eligibility criteria should be removed from the boiler replacement element of the Affordable Warmth Scheme.

The Department's intention is that the outcome of the consultation and EQIA Screening, including proposals for change, will be presented to a Minister in due course.

The Boiler Replacement Scheme is open to owner occupiers whose household income is less than £40,000 and who have an inefficient boiler that is at least 15 years old.⁹⁷

⁹⁶ Department for Communities (2017) *Changes to the Affordable Warmth Scheme: Public Consultation November 2017* For more information see: www.communities-ni.gov.uk/news/consultation-launched-proposed-changes-affordable-warmth-scheme [Accessed 8 October 2019]

⁹⁷ For more information see: www.nidirect.gov.uk/articles/grant-to-replace-your-boiler [Accessed 10 September 2019]

4.7 Specialist accommodation for older people

The 2016 House Condition Survey indicated that 15% of older people were living in the social rented sector. The social housing sector comprises housing owned and managed by the Housing Executive and housing associations. The majority of the social stock takes the form of ‘general needs’ housing – general family housing and dwellings for singles and couples⁹⁸. In addition, four categories of more specialist accommodation exist for older people (and to some extent vulnerable people).

These categories, which are set out in the Design Standards section of the Department for Communities *Housing Association Guide*⁹⁹, are summarised in Table 14¹⁰⁰. The categories in the Guide apply solely to the social rented sector, which provides the majority of specialised housing for older people in Northern Ireland.

Table 14: Social Housing – specific housing for older people

Category	Definition	Title for purpose of this study
Category 1	Self-contained accommodation for the more active elderly, which may include an element of scheme supervisor support and/or additional communal facilities	Active older people – Over 55s
Category 2	Scheme supervisor supported self-contained accommodation for the less active elderly, which includes the full range of communal facilities	Sheltered housing
Category 3	Supported extra care accommodation for the frail elderly. Includes the full range of communal facilities, plus additional special features, including wheelchair user environments and supportive management	Frail elderly
Category 4	Scheme supervisor supported shared accommodation for the less active elderly with full range of communal facilities	Shared supported accommodation

Source: Department for Communities: *Elderly housing - Categories of Accommodation for the Elderly*

To date, there has been minimal development of specialised older people’s housing for either owner occupation or private rental in Northern Ireland, but housing of this type, such as gated schemes for over 55s, is increasingly being developed by private developers for purchase or private rental elsewhere. Sections 7 and 8 outline some good practice models in this area.

Sheltered housing (Category 2), which was mainly built in the 1970s/1980s, continues to be a popular housing option for many older people, as demonstrated by occupancy levels and an overall lack of voids. The report produced for the Housing Executive as part of its previous suite of research¹⁰¹ noted a range of issues including physical design and space standards and the

⁹⁸ www.communities-ni.gov.uk/general-needs-housing [accessed 21 August 2019]

⁹⁹ The *Housing Association Guide* provides guidance around aspects of Development, Finance, Procurement, Governance and Housing Management functions. See www.communities-ni.gov.uk/collections/housing-association-guide

¹⁰⁰ Department for Communities (2019) *Elderly housing* Belfast: DfC Available online at: www.communities-ni.gov.uk/elderly-housing [Accessed 12th January 2019]

¹⁰¹ Boyle, F (2012) *The role of sheltered housing in Northern Ireland and future issues* (Belfast, NIHE) Available at: www.nihe.gov.uk/getmedia/fe20bf26-1bae-43e9-8025-2d85ed841cf6/the_role_of_sheltered_housing_in_northern_ireland_and_future_issues_published_september_2012_.pdf.aspx [Accessed 21 August 2019]

varying levels of support and services required as a result of the complexity of tenants' needs; this included much younger clients with addiction and mental health problems. It was recognised that the changing profile of sheltered housing tenants had influenced the number of care workers visiting schemes, the noise levels within them and the diversity of interests of occupants, with associated impacts both on those living in the schemes and housing association personnel. At the time of the research there was only a very low level of non-viable sheltered housing stock (1.5%), and the model remained reasonably popular with residents. However, the focus for development in recent years has shifted from CAT2 schemes (which are no longer commissioned) to CAT1 schemes.

UK-wide research by Tinker et al (2013) noted that although sheltered housing may initially meet residents' needs, it can become increasingly difficult to maintain the very frail elderly in such accommodation as they age. Very sheltered or 'extra care' models with 24-hour care on hand, enhanced communal facilities and the provision of one or more meals per day were developed to help meet the housing needs of the frailer cohort of older people who require more support than is available in sheltered schemes.¹⁰²

In 2016, seven per cent of older people in Northern Ireland lived in the private rented sector; whilst this is clearly a less common tenure for this age cohort than the total population (18%), factors including rent levels, affordability and security of tenure are likely to be particularly important to those older people living in privately rented accommodation.

4.8 Is accommodation the only issue? What about support?

Whilst this study is concerned specifically with older people's housing needs, issues and aspirations, the need for, and availability and provision of, support to continue living at home is a major factor that can impact on housing needs, create housing issues and assist or hinder the achievement of housing aspirations. Support may be provided informally by family members, friends and the local community or, more formally, through domiciliary care and support put in place by the Health & Social Care Trusts.

In addition, the Supporting People programme, which is administered by the Housing Executive, funds a range of *housing-related support* services for vulnerable people, including older people, either in their own homes ('floating support') or in sheltered housing or other specialised supported housing (accommodation-based support). The programme is managed in partnership with relevant bodies including the Health & Social Care Board and Trusts and delivered through a wide range of partners including statutory bodies, housing associations, private sector companies and voluntary and community organisations.

As part of the development of new Supporting People decision-making structures, four Regional Thematic Planning groups came into operation in spring 2018.¹⁰³ The planning groups, which are overseen by a Strategic Advisory Board, are concerned with Supporting People services for young people, people with a disability, homelessness and older people. The Older People thematic group will look at and agree priorities for housing support services for this client group

¹⁰² Tinker, A, Kellaher, L., Ginn, J. and Ribe, E. (2013) *Assisted Living Platform – The Long Term Care Revolution*, London: King's College London. Reproduced by the Housing Learning and Improvement Network and available online at: www.ifa-fiv.org/wp-content/uploads/2013/11/HLIN-Report-LTC-Revolution.pdf [Accessed 25 February 2019]

¹⁰³ For more information see *Supporting People Plan 2019/20 and Strategic Intent 2020/22* available at www.nihe.gov.uk/getmedia/911f0ea2-5a44-4a27-8105-4874dd33c98a/supporting-people-plan-2019-20-and-strategic-intent-2020-22.pdf.aspx?ext=.pdf [Accessed 21 August 2019]

with a strategic focus on three key areas: sheltered housing, provision for frail elderly/dementia and the nature and scope of floating support services for older people.

The overall annual budget for the Supporting People programme is determined by the Department for Communities, and has been held static at £72.8 million since 2014. At around 14%, the proportion of the overall budget allocated to the Older People theme has also remained fairly static over the last five years. Table 15 below provides a breakdown of housing support services for older people funded through the Supporting People programme by number of schemes and number of places during 2018/19.

The Supporting People programme also funds two services¹⁰⁴ that provide advice and assistance to help elderly and disabled homeowners/private tenants access Disabled Facilities Grants¹⁰⁵. These specific services are discussed further in Section 7.

Table 15: Supporting People – Breakdown of accommodation units and Floating Support for Older People, 2018/19

Type	Total schemes 2018/19	Total contract units/places 2018/19	% share of Older People SP Budget 2018/19
Sheltered	371	9,045	58%
Floating Support	7	925	
Frail Elderly	20	543	15%
Dementia	20	404	27%
Dementia (floating support)	3	75	
Totals	421	10,992	100%

4.9 What about those who have no accommodation?

The focus of analysis in this section has been on those who have accommodation. However, of the 18,180 households presenting as homeless in the year ending March 2018, 2,445 (13.4%) were pensioner households¹⁰⁶. Following recommendations by the Northern Ireland Audit Office (NIAO) in its report *Homelessness in Northern Ireland* (November 2017)¹⁰⁷, the Housing Executive has commissioned further research to examine the higher level of statutory homeless acceptances in Northern Ireland (compared to other UK jurisdictions), in particular looking at factors relating to homeless presentations categorised ‘accommodation not reasonable’ and any associations with particular household types.

Households accepted because their accommodation was deemed ‘not reasonable’ accounted for around one fifth of all acceptances (22%; 1,837 of 8,470) in 2004/05, rising to 31% (3,674 of 11,877) in 2017/18 and it was noted in the *Homelessness Strategy for Northern Ireland 2017-*

¹⁰⁴ For more information see www.radiushousing.org/stayingput and <https://shelterni.org/project-gable/private-sector-housing-services>

¹⁰⁵ For more information see www.nihe.gov.uk/Housing-Help/Grants/Types-of-grants-available

¹⁰⁶ Department for Communities (2019) *Housing Bulletin July - September 2018 tables: Table 2.2: Households Presenting as Homeless by Household Type*. Belfast: NIHE Available online at: www.communities-ni.gov.uk/publications/northern-ireland-housing-bulletin-july-september-2018 [Accessed 28 February]

¹⁰⁷ For more information see www.niauditoffice.gov.uk/publications/homelessness-northern-ireland-0 [Accessed 21 August 2019]

22¹⁰⁸ that 'accommodation not reasonable' was the top reason for homeless acceptances each year from 2012/13 to 2015/16. The Homelessness Strategy notes that accommodation can be unreasonable for a number of reasons including affordability, unfitness, unsuitability for the needs of the household and/or severe overcrowding. Both elderly and non-elderly households are accepted as homeless because their accommodation is not reasonable, but analysis of trends over recent years to inform the Homelessness Strategy indicated that most elderly households have generally been accepted on the grounds of ill-health or disability.¹⁰⁹

Section 4: Existing accommodation for older people in Northern Ireland

Summary

Housing choices for older people are directly related to where they lived during their adult life and by their tenure and house conditions as they enter older age. Considerable secondary data points to the impact housing has on a person, including their health, because of factors such as heating and dampness, their financial capacity to repair and maintain the house, and under-occupation and inability to use part of the house because of factors such as disability and mobility.

The tenure, type, age and location of housing occupied by older people therefore tell us much about their accommodation situation and housing circumstances. Data from the most recent House Condition Survey indicates that in 2016 households with a reference person aged 55+ were:

- More likely to be living in an owner occupied dwelling (78%, compared with 66% of all households);
- More likely to own their home outright (86% of older owner occupiers, compared with 61% of all owner occupiers);
- More likely to be living in a bungalow (27%, compared with 21% of all households; 65% of all households living in bungalows were 55+);
- More likely to be living in a dwelling constructed before 1919 (68% of all such dwellings were occupied by older people) and less likely to live in a home built after 1980 (33% of older people, compared with 41% of all households);
- Living in dwellings which had requirements for both urgent and basic repairs that had higher than average estimated costs;
- Slightly more likely to live in a rural area (37% of older people, compared with 35% of all households); and
- More likely to be in fuel poverty (27% of older people, compared with 22% of all households; 64% of all those in fuel poverty were older);

The figures raise a range of issues in relation to the maintenance and upkeep of accommodation as well as under-occupancy and the suitability of the home for the future. The existence of 'capital' in that home, and the potential to release it, is a major consideration for older people. This section points to two questions:

- Are older people living in accommodation that is generally suitable for them at present and as they age in place? and
- Is moving house (and indeed moving tenure) an option for people as they get older?

These questions are examined in more detail in Sections 5 to 7.

¹⁰⁸ Housing Executive (2017) *Ending Homelessness Together: Homelessness Strategy for Northern Ireland 2017-22* available at www.nihe.gov.uk/getmedia/f9f29204-bdc9-4f71-a908-5deb8fee7497/2017-2022-northern-ireland-homelessness-strategy.pdf.aspx?ext=.pdf [Accessed 30 September 2019]

¹⁰⁹ Ibid, p9

Section 5: Housing Issues and Barriers – Feedback from Focus Groups and Stakeholder Interviews

Coverage of this section

This section reports on the primary research, which explored older people's issues in relation to current accommodation and housing options, both from the perspective of older people themselves and policy makers and delivery agents (internal (Housing Executive) and external stakeholders).

Views were collected from older people during nine focus groups, together with phone/email feedback from older private rented sector tenants. Feedback was obtained from stakeholders through interviews and focus groups. (See Section 1 for research methods, Appendices 2 and 3 for research tools and Appendix 4 for research participants.)

Older people noted that they had been pleased and encouraged to be involved in this research, and indicated that they felt older people are not listened to or asked for their opinions in relation to their current and possible future housing. The nine focus groups provided an opportunity for them to be listened to and contribute to the discussion.

5.1 Profile of focus group participants

A total of 57 older participants took part in the research; Table 16 provides a profile of respondents. Focus groups took place throughout Northern Ireland with 10 of the 11 Local Government Districts covered. Around half (51%) of participants were male and 49% female, with one third (33%) aged 55-69, 61% aged 70-84 and the remainder aged 85 and over.

Around one third (18; 35%) indicated that they had no health problems; 31% (16 respondents) said they had an illness that limited activity, five (10%) had a disability and 12 (24%) had both an illness *and* disability. One fifth (11; 20%) described their mobility as 'poor' with a further three saying it was 'very poor'. More than half (28; 57%) said their main form of transport was by car, whilst 13 (27%) used public transport and four relied on lifts from others. Only four of the participants had caring responsibilities, whilst 12% received formal care themselves and a further 16% informal care.

Respondents were asked to give some background information on their housing circumstances; this is summarised in Table 14. More than two thirds of respondents (37; 70%) lived on their own, and over half (31; 58%) were owner occupiers, with two fifths (22; 41%) renting in the social rented sector. Respondents lived in a range of different house types, with about one quarter in sheltered housing schemes in different locations. The responses also indicated that a minority of respondents had issues in relation to accessing all parts of the house (four could not access their upstairs) and accessing outdoor space (13 respondents/27% had difficulty).

Table 16: Older respondents – Housing situation

Housing Situation	Number	Percentage
Total number of people in household		
1	37	70%
2	13	24%
3	2	4%
5	1	2%
Tenure		
Own outright/with mortgage ¹¹⁰	31	58%
Rent – Housing Executive/Housing Association	22	41%
Rent – Private Rented Sector	1	2%
Dwelling Type		
Detached house	9	16%
Semi-detached house	8	15%
Bungalow	7	13%
Terraced house	10	18%
Flat	3	6%
Sheltered housing scheme	15	27%
Supported sheltered housing scheme	3	5%
Number of bedrooms		
1	18	33%
2	11	20%
3	17	32%
4	7	13%
5	1	2%
Stairs in house		
Yes	31	57%
No	23	43%
Access to upstairs rooms		
Yes, I can walk upstairs	24	45%
Yes, I have stair lift/mobility aid	4	8%
No, I cannot access the rooms upstairs	4	8%
Not applicable (no stairs)	23	42%
Outside space		
Yes	49	93%
No	4	7%
Access to outside space		
Yes, with difficulty	13	26%
Yes, without difficulty	37	74%
Main Fuel type		
Oil	22	42%
Gas	24	45%
Dual fuel	5	9%
Electricity	2	4%

A total of 55 participants (plus two participants by phone/email) took part in focus groups; however, totals under each heading may not add to 57 due to missing data. Percentages are calculated based on the total number of valid responses on each indicator.

¹¹⁰ Only 2% were 'own with mortgage'.

5.2 Barriers to staying in current accommodation

The focus groups confirmed that the majority of older people wish to remain in their current accommodation, and participants in the younger age cohorts (aged 55-69) were particularly determined to do so. Three focus groups were conducted in sheltered and supported sheltered accommodation schemes. The participants in these groups were in the *older old* age cohort (aged 85 plus) and acknowledged that they had made a move mainly as a result of their declining health and mobility, and that it was their preference to now remain where they were living. Their experience of moving to sheltered accommodation is discussed in more detail in section 8.1.2 and 8.1.3.

Older people were generally positive about their current accommodation; the most commonly-cited positive aspects related to the location, community and family history of living in the house. Respondents noted that they knew and liked their surroundings and neighbours.

Where I reside, I've lived there for 45 years. I find it a very pleasant place and area to live. I came here in 1972 and the people are very friendly. We had great neighbours. This was a fine place to live. (Older Person)

Respondents were also generally happy with the type and configuration of house they were living in, although they highlighted a few problematic factors in relation to stairs and upkeep of the house and garden.

Whilst noting a generally positive picture about their current accommodation, together with an over-riding desire to stay in this accommodation, older people also noted a range of issues which they were finding increasingly difficult to cope with or felt impacted the usability of their home and the potential for them to remain there in the longer term. These are summarised in sections 5.2.1 to 5.2.11 and include four broad areas:

- issues relating to the house itself;
- issues relating to the individual;
- external issues relating to the wider community; and
- a combination of issues relating to the house and the individual and their community/location.

Some older people indicated that they had already looked ahead, whilst others were thinking about future-proofing their current accommodation. This was a minority of respondents; largely those in the younger age cohort (aged 55-69).

We actually put an extension on our house seven or eight years ago, with it being in mind that we can live downstairs. We have two sitting rooms, one of which could quite easily fit into a bedroom and we put on a bathroom downstairs; my husband sort of questioned about it but my children thought it was very smart indeed. We would never want to leave the home we're in. And now we don't have to – we could put a door at the bottom of the stairs and forget about it (the first floor). (Older Person)

Dwelling-related issues

A range of barriers were noted by older people and stakeholders in relation to the 'usability' and current/future viability of the house for the older person; these included size and under-occupancy, house conditions and maintenance, cost and affordability (including housing costs – rent and mortgage, running costs, heating, and maintenance costs). There was

acknowledgement that the person's house can be the biggest contributing factor to their continued occupation there or a possible move. Secondary data already discussed in Sections 2 and 4 above, together with contextual information from Section 3 are relevant to this discussion; for example, age and type of dwelling, poverty, fuel poverty, health of individual and falls in the house, together with housing strategy, housing policy and wider policies in relation to older people, support and care in the community.

The driver can be the house itself, if it's causing the health of the person to deteriorate. They can't afford to heat the house and they're living in one room. The house is damp and it's in disrepair. And it's that environment that's making them unwell – it's the disabler. They need a warm, dry home. (Stakeholder)

5.2.1 Dwelling-related issues: Under-occupancy

Under-occupancy was highlighted as a housing issue for a number of reasons; a house that is too large for the sole occupant or couple is difficult to keep, maintain and heat. In addition, as the older person's mobility declines they may not have access to all parts of the accommodation.

As a person ages everything reduces...life reduces and shrinks down...very often they spend their time in one or two rooms. (Stakeholder)

Stakeholders also suggested that under-occupancy was problematic in terms of potentially blocking the availability of family homes in all tenures.

Their families have moved on and they're in the house on their own. And then issues like fuel poverty or dampness in one of the bedrooms because they've turned radiators off because there's no-one sleeping in there. So it's advice about how to keep a larger home warm, and how to save money for that. (Stakeholder)

Some commentators, such as Lynda Blackwell of the Financial Conduct Authority (cited in a thinkpiece written for the Housing Learning and Improvement Network¹¹¹) suggest that older people should be incentivised to downsize as a solution to the wider housing crisis. This paper also cites research by *Retire Easy*, which found that one third of respondents listed downsizing as one of their planned future options in order to release an average of 33% of their capital, and that the average age they intended doing this as was 65¹¹². These issues are explored in more detail in Section 9.

5.2.2 Dwelling-related issues: Suitability, accessibility and adaptations

All internal and external stakeholders commented on the difficulties associated with ensuring the continued suitability of accommodation (irrespective of tenure) particularly if/when an older person's health or mobility declines, and noted the importance of the role played by housing adaptations.

¹¹¹ As cited in: Watts, Tony (2016) *Forget "downsizing", think "rightsizing" to meet older people's housing needs and aspirations*. Viewpoint 76 p.1 Available online at: www.housinglin.org.uk/assets/Resources/Housing/Support_materials/Viewpoints/HLIN_Viewpoint_76_Rightsizing.pdf [Accessed 01 March 2019]

¹¹² Ibid. Survey was carried out amongst subscribers to www.retireeasy.co.uk

A range of adaptations are currently available for tenants and homeowners in Northern Ireland. While public sector tenants do not have to pay for such work, homeowners and private landlords may have to make a contribution towards the cost, depending on their personal and financial circumstances.

Where recommendations are made by an Occupational Therapist from the relevant Health and Social Care Trust, the Housing Executive undertakes adaptations to its own stock, such as bedroom or bathroom extensions, provision of ground floor WC and/or ground floor showers, level access showers, access ramps and specialist baths and toilets. Minor adaptations, such as handrails and widening of footpaths and alterations to lighting, can be installed without the need for a referral to Health and Social Care. Investment in major and minor adaptations by the Housing Executive totals around £9-£10 million per annum.

Similarly, housing associations undertake adaptations work to their own stock, with an annual recurrent provision of some £3 million (Disability Adaptation Grant – DAG) within the wider Social Housing Development Programme budget. The cost of adaptation works is fully funded for housing association tenants, including major adaptations (costing £20,000 or above) and minor adaptations. During 2018/19 the Housing Executive approved 982 DAG claims (966 minor and 16 major).

Where a member of a household living in a privately rented or owner occupied dwelling requires an adaptation to make the property more suitable or bring it up to an adequate standard of fitness or repair, financial assistance may be available through a Government supported grant. In most cases where an adaptation is recommended by an Occupational Therapist, this will take the form of a Disabled Facilities Grant¹¹³. Other grants available in exceptional circumstances include the Repair Grant¹¹⁴, Renovation Grant¹¹⁵ and the Home Repair Assistance Grant¹¹⁶. Adaptations were viewed as a mechanism to enable older people to stay in their own home e.g. stair lift, downstairs WC etc.

The Housing Executive Grants Unit commented that:

Our grants enable people to stay in their own homes for longer. There are certain instances where sheltered accommodation or moving to a more suitable public sector property may be appropriate, but our primary goal is to provide assistance which will allow people to remain in their own homes. (Stakeholder)

¹¹³ Disabled Facilities Grant (DFG) is a mandatory grant, set out in legislation. It starts with a recommendation by an Occupational Therapist for a disabled adaptation. This is means tested: a 'Test of Resources' process, based on the applicant's circumstances, income and assets, determines whether the applicant will have to make a contribution to the grant. Certain benefits are "passported" and guarantee a full grant. The applicant provides documents to prove their resources and their ownership of the property. A technical officer inspects the property, produces a schedule of works and costs the work based on plans, estimates provided by the applicant, and the Housing Executive schedule of rates. For a minor adaptation like a 'bath out, shower in' adaptation, the plans are produced by the Housing Executive, but for major adaptations the applicant has to engage an architect, whose fees will be part of the grant. Radius Housing Association and Shelter (GABLE) run services that are available to help applicants complete the paperwork and find architects and contractors (see section 4.21 and section 7). Once the Test of Resources and costing are complete, the Housing Executive issues an approval, which is the cost of the work minus the applicant's contribution. The applicant engages a contractor to do the work. On receipt of the necessary paperwork, the Housing Executive pays the grant. The maximum grant is normally £25,000, but with approval can be increased to £50,000.

¹¹⁴ A mandatory grant paid to landlords of tenanted properties, based on a Public Health Notice.

¹¹⁵ A discretionary grant, available in exceptional circumstances only, to bring an unfit property up to fitness; this is means-tested. Maximum grant is £30,000.

¹¹⁶ A discretionary grant paid only in exceptional circumstances in order to eliminate disrepair. It is not means-tested, but applicants must be aged 60+, or on a "passported" benefit, a disability benefit or working tax credit to qualify. Maximum grant is £5,000.

However, significant concerns were noted by external stakeholders and older people in relation to the ease and timeliness of making applications, the ease of navigating the system and the length of time taken for work to be completed, and the possible negative impact on the older person (and/or their family) in organising the works. Lack of awareness of schemes was also highlighted. These comments should be considered in the context of the availability and effectiveness of support services to assist older people in navigating the grants system. This is referenced in Section 8.

They can be quite slow in terms of getting them; because you're relying on occupational health to agree plans....people have died before they get the adaptation...it can take 15 months. (Stakeholder)

There was an issue where we didn't have enough contractors – it's improving slowly – but I do think there should be measures in place to look at this. (Stakeholder)

The grants from the Housing Executive – one of the issues that came through was that the older person is expected to manage the contract/contractor and I think that can be quite daunting. Whilst the grants are welcome, it's more managing the process that's the issue. (Stakeholder)

Person-centred Issues

Older people expressed their desire to maintain their independence and continue living in their current home. However, changes for the individual in terms of their health and mobility, gradual life-cycle circumstances (family growing up; reduction in income due to retirement), sudden and traumatic circumstances (loss of partner; life-changing illness and disability; falls within the house) were all noted in terms of impacting on an older person's ability and desire to remain in their housing; in short whether the older person could continue to live in their current accommodation or whether this placed strain on their living arrangements. These 'individual' barriers are discussed in more detail below and summed up in the following quote:

You lose a partner, the children move away and suddenly the house is just too big...but it comes down to individual circumstances. Some people are happy with that...for other people they want to move and downsize. The structure of the house and the ability to continue to run the house are important. But also the social factors in terms of loneliness and isolation and feeling vulnerable – someone living alone – fear of crime becomes an issue, particularly when you see recently the number of high profile burglaries involving older people – that has a significant impact psychologically. (Stakeholder)

5.2.3 Person-centred Issues: Health

Health was deemed to be one of the biggest barriers for an older person remaining in their accommodation; it was noted that health barriers could come in the form of a crisis or sudden event, or arise gradually over time, and relate to both physical health and cognitive ability and impairment. Other factors connected to health were noted by external stakeholders; these included older people with learning difficulties, mental health problems and alcohol issues. Health, disability and falls in the house have already been examined in Sections 3 and 4.

Health is the biggest deciding factor and often it's beyond their control. (Stakeholder)

A theme that's recurring is increasing frailty amongst older older people. This has an impact on mobility issues and capacity to go up and down stairs. (Stakeholder)

5.2.4 Person-centred Issues: Isolation and Loneliness

Respondents talked openly about their own loneliness and feelings of isolation; they also recognised that as long as they are still *active*, these issues can be kept at a minimum but any reduction in mobility and ability to get out and about would result in them being virtually socially excluded.

Stakeholders also referenced loneliness and isolation, connected to an older person's physical and mental capacity to continue living independently. A further comment about loneliness related to some older people's experience of loneliness and isolation within specialist accommodation such as sheltered and supported sheltered schemes. A number of organisations such as Engage with Age and Age NI¹¹⁷ highlighted the work they do within the community and in sheltered housing schemes, as well as information and campaigning work.

I feel really isolated. I feel that way every day – I wouldn't have the same communication with people that I did have before. (Older Person)

I can definitely see a time when I will have to move, because my house will become untenable for me. I don't have a sense of community....I had a problem with mental health and now I feel very disconnected from my local community. (Older Person)

When people get older loneliness is a big factor, and so they do need to be able to connect. I think that's why older people like to move to where family is close at hand...you can call them if you need them, particularly if health and confidence is declining. (Stakeholder)

Situations where someone is in inappropriate housing: where it's too large for them to be able to manage and that then contributes to poor mental health. (Stakeholder)

5.2.5 Person-centred Issues: Mobility

Comments on this theme were linked to difficulties using stairs and also general mobility around the home and garden/external areas.

Around the house my mobility is down – I've been upstairs once, I think, this year. So I don't go upstairs. (Older Person)

A theme that's recurring is increasing frailty amongst older older people. This has an impact on mobility issues and capacity to go up and down stairs. (Stakeholder)

5.2.6 Person-centred Issues: Loss of partner

The loss of a partner was noted in relation to the impact on the ability and desire to live alone, both from a functional and social point of view.

But 10 years ago I had a stroke. And then my husband passed away there last year of cancer...I haven't got his company now. I feel so lonely. Excuse me for shedding a tear. The house is very lonely. (Older Person)

¹¹⁷ The Campaign to End Loneliness notes that there are nine million lonely people in the UK and four million of them are older people. In addition, they note 'protective factors' such as having a good group of friends in older age as a means of combating loneliness. See www.campaigntoendloneliness.org for further details on their work.

5.2.7 Person-centred Issues: Family and other support

Respondents noted that changes in family structure and support from extended family, and less interaction with neighbours and the community were a barrier for older people staying in their own homes. Respondents indicated that they would be reluctant to access support/care services but that they would 'eventually' accept some level of care and support coming in, if it meant they could stay at home. However, they noted concerns about the type and frequency of Social Services packages.

My situation is that my two girls (adults) live in England so nowhere near me. I made the decision ten years ago to move over here. Now I'm at another point where I'm thinking: if I had a stroke which was terribly disabling, in a way I'd be high and dry – and that's a scary thought. Because they're nowhere near. (Older Person)

I imagine most people will be very keen to remain in their own properties for as long as possible...so that's about what needs to be done to enable them to do that. Even when the property isn't maybe entirely suitable, most are willing to put up with that in order to remain in their own community rather than be isolated and in more suitable accommodation....Practical helpful services which could help people stay in their own homes...with DIY and the garden. (Stakeholder)

External issues

A number of external barriers relating to the person's ability to remain in their current accommodation and setting were discussed. They included:

- changes in the individual's care needs and the interplay of this with available (and actual) family and community support;
- availability of local services in relation to community facilities and transport links; and
- changes in the area and community including anti-social behaviour and loss of amenities (e.g. post office).

Two key reported external barriers which prevent older people from staying in their current accommodation were safety and security and transport.

5.2.8 External issues: Safety and security

Comments noted about safety included: how older people feel during the daytime and in their house at night; factors relating to disruptive neighbours and community issues; accessing what they would consider to be 'safe' trade persons; factors relating to home and fire safety; and issues in terms of cold callers and scams. A further vulnerability raised in this area related to financial abuse and exploitation by families and the need to safeguard older people living in their own homes.

I think safety is a huge thing for people – if you feel safe where you live – but as soon as you feel threatened where you live....like your home is your sanctuary. (Older person)

A lot of older people are very vulnerable. They are targets of vandalism and anti-social behaviour; there is no involvement with their families. They enjoy the companionship when they come in here; it gives them security. (Stakeholder)

5.2.9 External issues: Transport

Older people's ability and options in terms of getting around (for example, to the shops and to meet friends) was noted as another key barrier to continued living in a particular setting or accommodation. Specific reference was made to transport and accessibility to services in rural settings.

...looking at factors which help an older person engage with their social community, and transport is a big issue.... the car that sits outside the door is their friend...an older person's social engagement declines significantly from the point at which they stop driving. (Stakeholder)

If rural and community transport is further impacted, that's going to have even more detriment on people's health. (Stakeholder)

Combined Issues: Dwelling, Person and Community

Some of the issues discussed were the result of the interplay between a combination of factors relating to the individual, their home and the wider community.

5.2.10 Combined Issues: Fuel Poverty

Fuel poverty was referenced as a barrier to remaining in current accommodation, and was connected to issues including house conditions, age of house and financial capacity.

Then there's the fuel poverty issue. I mean, she's a great big house and there is oil central-heating but it would founder you, honestly. So she has a coal fire in the room where she sits, that she uses all the time but now she can't carry the buckets of coal. So now she is sitting there founded but yet she can't light the fire and isn't entitled to anybody to come in and help her and won't pay anyone to come in, so (Stakeholder)

Benefits and pension – yes, these would be key issues for older people in particular protecting the value of the state pension....for a lot of older people, who are reliant on the state pension – it's a continuous struggle on the basic state pension. It could be literally in order to heat the home, they don't eat, or they cut back on other things like food and social activities – but then it becomes a kind of vicious circle. (Stakeholder)

The Housing Executive also administers private sector grant schemes aimed at improving energy efficiency and reducing the level of fuel poverty, primarily the Boiler Replacement and Affordable Warmth Schemes (see section 4.6). The Housing Executive commented that:

The Boiler Replacement and Affordable Warmth grants are specifically aimed at reducing fuel poverty and have been successful in contributing to the recent reduction in fuel poverty from 42% to 22%. (Stakeholder)

The Boiler Replacement Scheme is available to help owner-occupiers replace inefficient boilers. The scheme is means-tested and how much funding is available depends on the applicant's circumstances and what fuel they are converting to; grants vary from £500 up to £1,000. To qualify for a replacement boiler, the existing boiler must be 15 years old or more, and the applicant must be either 65 or older, in receipt of DLA, or have children under 16 living with them.

The Affordable Warmth Scheme is means-tested and is available to owner-occupiers and landlords. It covers insulation, heating and windows.

5.2.11 Combined Issues: Affordability

The affordability of housing was raised by external stakeholders as a barrier for older people remaining in their current accommodation; this was noted in particular by those who interfaced directly with older people and those providing advice.

And very often that's the trigger for them contacting us...they can no longer sustain what their current housing costs are. (Stakeholder)

Housing Rights provided data on their casework with older people since 2011¹¹⁸ (total of 1,287 cases). This indicated that the top issues on which older people sought advice were accessing accommodation, prevention of homelessness (linked to security of tenure), mortgage debt (including interest-only term expired) and affordability in general. Other factors included possession actions in relation to arrears and disrepair in the social rented sector.

The real problem is that people don't have any alternative money saved up to repay the capital...they were totally mis-sold those mortgages on a false premise – and it's difficult. They were sold on this idea that they were securing this property for their family, when the reality is they would have been more secure if they'd stayed in social renting. We would also see a lot of older people who have to remain in employment to service those mortgages. (Stakeholder)

Affordability as an issue for older people in the private rented sector was illustrated through case studies provided by Housing Rights. Inability to cover the full rent was noted as a prevalent issue, as was the inability to cover costs remaining on the conclusion of an interest-only mortgage.

Case study 1

A female in her 60s living in a private rented property for seven years was told she had £3,000 arrears. She was unaware that arrears were building and reported having had no notification of arrears previously. This individual was on full Housing Benefit, which should have covered her full rent. The landlord was not able to provide evidence of arrears to Housing Rights and the client was not pursued further. The Individual then managed to get social housing (due to property being unsuitable for her needs), with advice from Housing Rights.

¹¹⁸ Data is recorded on *Advice Pro*. Housing Rights noted that they had dealt with 1,287 cases (where age was recorded) as a result of calls for advice from people over the age of 55. They noted that this figure should be treated with caution as it only relates to cases where age was recorded, and therefore does not represent the totality of cases recorded on *Advice Pro*. For example, this would not include cases where the age of the client is not specified or unknown, or where the client has not been asked either their age or their date of birth. It also does not include calls for advice from agencies regarding their clients, unless the age of the client is specified during the call. Therefore, the volume of cases regarding older clients should be assumed to be considerably **higher** than 1,287.

Case study 2

A female in her late 60s who was retired due to ill-health. There was a mortgage outstanding on the property and a second loan also secured on it; she was no longer able to afford mortgage repayments and because of arrears, was in negative equity. The house was repossessed as a result of arrears and no longer covered what was owed; the client eventually presented as homeless.

5.3 Barriers that prevent an older person moving

Focus group participants and stakeholders also discussed a number of barriers that can prevent older people from moving to alternative accommodation more suited to their needs.

5.3.1 Lack of affordable alternative options

An actual or perceived lack of alternative options was the most frequently noted barrier to moving. Respondents from both rural and urban settings pointed to the lack of smaller affordable units, with a preference for being on the one level.

In particular, older people indicated they would be unwilling to move outside a 3 – 5 mile radius from their current accommodation. This theme was multi-faceted; for some older people who had already been considering a house move, the key factors were: staying in the same tenure; staying in the same community and location; and obtaining a bungalow or accommodation which was on the level or had downstairs bedroom and bathroom facilities, and which could be future proofed for any additional health or other needs e.g. having family to stay, having room for a carer. The lack of bungalow accommodation was repeatedly mentioned by respondents, as was affordability.

I live in a two-storey house and am worried about how much longer I would be fit to manage the stairs. So I'm looking for a small bungalow which would be easier to keep and easier to heat, but there's very little of them about. (Older person)

They (bungalows) are only allocated when someone passes away or someone moves into a nursing home. (Older person)

I think it's the same all over the country – people would love to downsize but there's nothing there to downsize to.... There is a severe lack of suitable stock. (Older person)

5.3.2 Reluctance to change tenure

Whilst some older people indicated that they would consider a change of housing tenure, the majority wished to remain within their current tenure. In particular, those in social renting indicated that this is where they would remain. The practical barriers of moving from owner occupation into sheltered housing were noted, including the sale of a house once an offer was made and had to be taken up very rapidly, and also the level of rent that would be required. A small number of owner occupiers said that, looking ahead, they would consider a move from this tenure to social renting. This view was mainly premised on the type and nature of

accommodation they would desire at that stage: smaller units, potentially within a managed and supported scheme.

I would move to social rented – because with the Housing Executive you don't have to worry about things like maintenance. (Older person)

However, negative experiences of making such a move into the social rented tenure were also noted.

There was no privacy...and there were a lot of alcoholics in there. We did not feel safe in the premises and wardens are no longer on site. A lot of them were bringing in friends and they were half drunk...and we had our children and grandchildren visiting. (Older person)

The theme of moving between tenures was also explored by both internal and external stakeholders. The private rented sector was considered to be the least suitable tenure for older people.

I would say that one of the, that the tenure that is least suitable for older people, would be the Private Rented {Sector} (PRS) because with the capping of LHA rates and rents rising, there's a greater gap between what Housing Benefit (HB) will cover and what they're expected to cover. Obviously as you're older and become less economically active, that's increasingly difficult to fill and then the choices you're expecting people to make, be that heating your home and eating and the like, become increasingly difficult and because that's not really within our control. While there is DHP¹¹⁹ to cover that, the DHP is time-limited and it is budget-limited. It's not really the security or fall-back that you would want to be relying on. Plus then you've got, historically, older people being slightly less understanding of the benefit system or willing to take it up – which is improving with the DfC 'make the call' service' and {which} gets particular success amongst older people. But from our research, I would say the PRS is the least, the least suitable for that reason. (Stakeholder)

The small number of focus group participants who were living in the private rented sector highlighted specific barriers relating to their tenure, which made it difficult for them to either remain in this tenure or plan a move within the sector. One respondent highlighted the number of repeated moves she has had to make in this sector in the last ten years, mainly as a result of the private landlord selling the house. These moves were often without much notice, and were stressful as the individual sought to find new private rented accommodation. This individual noted: *'Private tenants are at the mercy of the owner deciding to sell as and when they chose'*. Private rented tenants indicated that their options were often limited: *'I am in this house only because after seven years I cannot find an affordable place in a good location, with a ground floor toilet or all on one floor, and on a bus route'*. Another issue raised by private sector tenants was the lack of interest shown by landlords to adapt their rental properties to meet the changing needs of older people.

Private landlords are not interested in modifying for older tenants....modifications for older tenants which [sic] must be paid for by the landlord are unlikely.

¹¹⁹ Private tenants in receipt of Housing Benefit or Universal Credit may be eligible to receive Discretionary Housing Payment (DHP) if the contribution they receive towards their housing costs does not cover the full rent they have to pay. For more information, see: www.housingadviceni.org/advice-private-tenants/extra-housing-benefit [accessed 13 September 2019] and www.nihe.gov.uk/Housing-Help/Housing-Benefit/More-help-with-paying-your-housing-costs [accessed 13 September 2019].

Difficulties moving between tenures were noted, particularly the financial implications of moving from owner occupation (where housing costs are minimal, albeit that heating and upkeep costs may be higher) to social or private renting, because the older person may not want to move to a position of paying weekly/monthly rent.

Financial barriers, even if you were to move into the social sector. What you would get in terms of Housing Benefit? (Stakeholder)

It was noted that the desire to retain a legacy for the family is often a factor in the decision-making process about older people's housing arrangements. Stakeholders suggested that older people in owner occupation have an overarching desire to pass their property/capital onto the next generation and this is a barrier in terms of moving from this tenure.

For the younger old, tenure doesn't really matter...it's when they get older – they might be more suited in rented, but they don't want to sell their house. They want to keep it for their family. Go into a rented tenure where they don't have to worry about maintenance, they have someone to keep an eye on them. (Stakeholder)

There was particular recognition of the perceived difficulties of moving from owner occupation to sheltered housing in the social rented sector. *In terms of sheltered housing and housing with care for someone on benefits it's a great option. However, for self-funders – largely those moving from owner occupation – it's an expensive option...for housing with care, they could be paying £350 to £420 per week (noted that the rates depend on each scheme and each unit). It is not a good option for those with any money....there's an equality issue.* A stakeholder representing a housing association noted that the majority of their clients for these services come from the rented sector (95%); there are very few self-funders, although they are very happy with the service (albeit they are paying for it).

The supported sheltered houses in North Down that we have, most people will have come from an owner occupied background, but for those in other locations, no, not necessarily. And that's quite a big shift – and I think it's actually a barrier to people moving at an appropriate time. Because if they have been an owner occupier and the mortgage is long paid off – and then they're moving into somewhere, where you're asking them to pay rent – that's actually a bit of a shock to the system. And it's not necessarily then about what's affordable per se.... (What then is the barrier?) I think it's more of a social thing – stigma is maybe too strong a word – but I think there's maybe an element of that. (Stakeholder)

5.3.3 Desire to retain capital

Connected to the issue of changing tenure, older people indicated that a barrier to moving was a desire to retain the capital in their home (owner occupiers). There was, however, emerging recognition that 'saving' their capital for their children would not always work out in practice, if they had to move into nursing or residential care, and that this capital might be better used at an earlier stage by them, in particular to assist them to keep living independently.

The thing that I have realised is that my kids don't need to inherit what I've got financially – they are better off than I am. If anything happens to me or my wife and one or both of us has to go into a home, we lose everything. So why wouldn't I sell now and rent, and use my money, and then the state can look after me in due course. ...they'll rob you blind (the care home). (Older person)

For a lot of older people, they are afraid. If I go into a nursing home will my house be sold? I don't really understand this myself. There's a lot of people think, 'Do we just sit and do nothing?', but the next thing is, their house is sold and they are paying out £500 or £600 a week for care. I think everyone should be given information on this. (Older person)

It's more traditional to keep the family within the home and that idea of retention. People don't want to move out – people want to stay as long as they can and then hand it over to their kids that come along. (Stakeholder)

5.3.4 Difficulty of downsizing

The physical stress of thinking about and undertaking a house move was also noted as a barrier; the work involved, stress and hassle of packing up a house and moving elsewhere.

Difficulties in selling houses were also noted; this appeared to be in very specific circumstances including houses purchased under the 'Right to buy' which are now on less desirable estates.

It's very emotional. But another thing, it's very expensive every time you move. You need to buy all new stuff – a cooker, a fridge, new carpets – because you want to make the place your own – your own identity. (Older person)

I have tried to sell it – I went to seven or eight estate agents before I found one who would even consider it. There are houses that have been for sale for 10 or 15 years. I would love to be able to move, and to move to a property that would be suitable for me – I have to heat the whole house. We feel trapped. (Older person)

They want out because it's too big for them. But the idea of moving – it's really stressing them out, how to go about it. Not to have any support. And there's a real lack of availability of where they want to go; they want to be near shops, they want to be near a bus service. It's not a shortage of houses per se, but a shortage of the right kind of houses. (Stakeholder)

And there's something about, in older age, the sheer effort of having to downsize to that extent. And it's a mental effort as much as a physical effort. And there's no support there; something we're really starting to think about is, should we be offering a service that assists people to do that? Because it's a huge thing. The thought of having to sift and sort...it's daunting and is putting people off even the thought of a move. (Stakeholder)

5.3.5 Family Issues

External stakeholders working specifically with older people noted that many do not have family to assist them; and yet as a person gets older decisions around housing and whether to move are often assisted or managed by someone within the wider family. The need to have alternative support to protect and help older people thinking about moving was noted.

They do need the support of an agency – to check their eligibility with social services and to trigger their entitlements. (Stakeholder)

A number of respondents referred to their generation as the 'sandwich generation'; where they were entering older age but still had their own parent(s) alive, as well as adult children and grandchildren. In many cases they had caring responsibilities for some or all of these. These

caring responsibilities presented a barrier to moving home, as space requirements and the location of their current home was important.

5.3.6 Rural location

Reference was also made to specific housing barriers for older people in rural areas. They included being tied to the land/their property and being less keen to move, as well as a lack of appropriate and size specific accommodation for older people or other types of models such as sheltered housing in rural areas.

And then there would be a mismatch of stock; generally in the rural areas its three- and four-bed houses. We wouldn't be building any one bedroom accommodation. (Stakeholder)

Rural areas challenged generally in terms of a lack of stock. When housing becomes unsuitable because the person is ageing, there are fewer options to move to more suitable accommodation. (Stakeholder)

A slightly different perspective on capital within owner-occupation was also expressed by stakeholders with a rural viewpoint.

There is a perceived drive to release capital. But in rural areas they are so attached to where they live. They've never approached their housing as a store of capital, never seen it like that; so there isn't the same turnover of houses in rural areas. Most properties and farms pass down through the family. This is different to the city where people start by buying a one or two bedroom house or flat, then move to a three-bed – trying to build up capital as they go along. In rural settings people look on their house as a lifetime home in the sense they are going to be there for life. (Stakeholder)

The findings in this section are summarised in Table 17, which shows the range of barriers identified and the possible options for *support to stay* and *support to move* for the older person or couple. Mechanisms that would help an older person stay and mechanisms that would support them to move are outlined in detail in Sections 8 and 9.

Table 17: Older people – Housing barriers and potential actions to address them

OLDER PERSON WANTS TO STAY IN OWN HOME	
Barrier	What would help: Support to stay
Health and mobility related factors	Domiciliary care, meals on wheels and various types of assistive technology can help older people remain in their home despite deteriorating health and/or mobility.
Accommodation unsuitable and inaccessible	The continued provision of grants and support for repairs and adaptations is vital. The research suggests a need to: <ul style="list-style-type: none"> • ensure, as far as possible, that this is focused on older people, with better and more targeted communication and information; and • streamline the process and support for older people in managing the works.
Maintaining independence as circumstances change	Housing support can help householders maintain their tenancy or home ownership by providing advice, practical support and sign-posting towards appropriate benefits and other services. The current model of Floating Support provides up to two years' support; different models could enable support that floats in and out at the point of crisis and when needed at concentrated times. It is crucial that this option is highlighted, both to older people and their families, by Housing Support Officers.
House too big	This barrier could be overcome by schemes which enable the older person to split or reconfigure their accommodation and schemes such as Homeshare, which brings people with spare rooms together with people who are happy to chat and lend a hand around the house in return for affordable, sociable accommodation (see https://homeshareuk.org/)
Affordability	The issues identified in relation to housing affordability for older people suggest that it would be helpful to: <ul style="list-style-type: none"> • consider opportunities to extend advice and information on financial issues including fuel poverty; and • examine options to extend the Affordable Warmth and Boiler Replacement Schemes.
Isolation and loneliness	This complex and multi-faceted issue requires responses across the voluntary and statutory sector. Specific housing-related solutions could include schemes such as Homeshare.
Lack of family/other support	Alternative support to protect the interests of older people in the choices they make about staying in their accommodation.
Safety and security	Inter-departmental and inter-agency approaches, building on work already undertaken for example by the PSNI and Community transport initiatives.
Transport	

OLDER PERSON WANTS TO MOVE	
Barriers	What would help: Support to move
Lack of affordable alternative options	A comprehensive assessment of the current housing stock across all tenures (with particular reference to bungalow stock and rural areas) would help inform. Opportunities to incentivise private sector developments specifically for older people should be examined.
Financial barriers to moving tenure	The financial barriers in terms of moving tenure from owner occupation to social or private rented should be examined by appropriate agencies, with a view to providing information on aspects such as legal issues and the implications and practicalities of signing a house over to family member.
Difficulties in private rented sector	Improved security of tenure and more regulation on matters such as notice periods could help make the private rented sector a more attractive option for older people.
Difficulties in down-sizing	Schemes in the owner-occupier sector to incentivise downsizing, schemes in the social rented sector linked to active stock management and transfer lists, and shared ownership products for over-55s.
Decluttering and physical move	The availability of formalised and funded schemes could help older people undertake the physical tasks around moving house.

Section 5: Housing Issues and Barriers – Feedback from Focus Groups and Stakeholder Interviews – Summary

The majority of older people want to stay in their own home. However, older people experience a wide range of housing-related issues and **barriers to staying at home**, including under-occupation, suitability and accessibility, fuel poverty, affordability and tenure-specific issues. Some or all of these issues can combine to impact on an older person's capacity to remain in their own home as they age.

Other circumstantial, non-housing specific factors can also act as barriers to remaining in the same accommodation; the key issues highlighted by this research are:

- health,
- isolation and loneliness,
- mobility, loss of partner and
- lack of family support.

External factors also limit older people's ability to stay in their home; these include security and safety and access to transport.

Other external factors act as **barriers to making a move**. Lack of (affordable) alternative options, difficulty or unwillingness to move tenure – particularly connected to the desire for capital retention – specific difficulties relating to downsizing and location were all noted.

Feedback from older people and stakeholders indicates that decision-making about whether it is feasible to stay or move is determined primarily by a combination of the desire to maintain independence and the range of realistic options available, together with the age cohort of the individual and their access to finance.

More options and choices are available to those living in urban rather than rural areas, to owner-occupiers than private rented tenants, and to those with more financial resources, who can make repairs and maintain the property, adequately heat it and, if required, pay for someone to clean the house and provide them with support and care. Younger older people (aged 55 – 69) also indicated higher levels of capacity to remain living at home.

Section 6: Housing Aspirations – Feedback from Focus Groups and Stakeholder Interviews; and wider research

Coverage of this section

The housing issues and barriers outlined in Section 5 relate directly to an older person's specific circumstances; it follows, therefore, that given the diversity of older people their housing aspirations are not linear or single-faceted, but complex and multi-faceted relating to a whole range of factors including health, mobility, finance, and family and support links. These factors have been explored in Section 5. This section now looks at the aspirations and preferences of older people, when thinking about future housing.

6.1 Main aspiration: Remain at home

The majority of older people who took part in focus groups indicated that they would prefer to remain in their own home without any move later in life and that, largely, they felt their accommodation would meet their needs over time with some low level of adaptation. This was summed up by one participant: *'I want to stay where I am'*. Other comments suggested a high level of resistance to change and determination to stay in their current circumstances whatever happened: *'...until I have to go...I would have to be forced to go – it wouldn't be my choice'*.

Other participants indicated that they would like to remain in their current home with incoming support and care until a time that a move to another house, or indeed a residential or care home, would be necessary.

We have no thoughts of moving at the moment, but I can see that there would come a time when the garden and the house and all the jobs associated with it will become too much. We might move. If we were going to move, I would want to move to a bungalow or an apartment where everything is on the same floor. (Older person)

There was also general consensus that older people would prefer, if at all possible, not to move into supported, residential or nursing care, but that schemes providing lower levels of support could be attractive if they became the only option due to a change in their circumstances.

If I got to the stage that I couldn't look after myself, I'd go for a nursing home. In good time – the trick is to get in before you need it. (Older person)

If your house is unsuitable for your needs, if you struggle with the stairs or you've steps up to the house....last resort to move. People would prefer to do adaptations than move. (Stakeholder)

Previous research carried out by the Housing Executive for the then-DSD¹²⁰ involved a survey among almost 400 respondents in Northern Ireland aged between 50 and 70 years old in relation to the suitability of their current housing circumstances and their housing aspirations as they grew older. The findings indicated that:

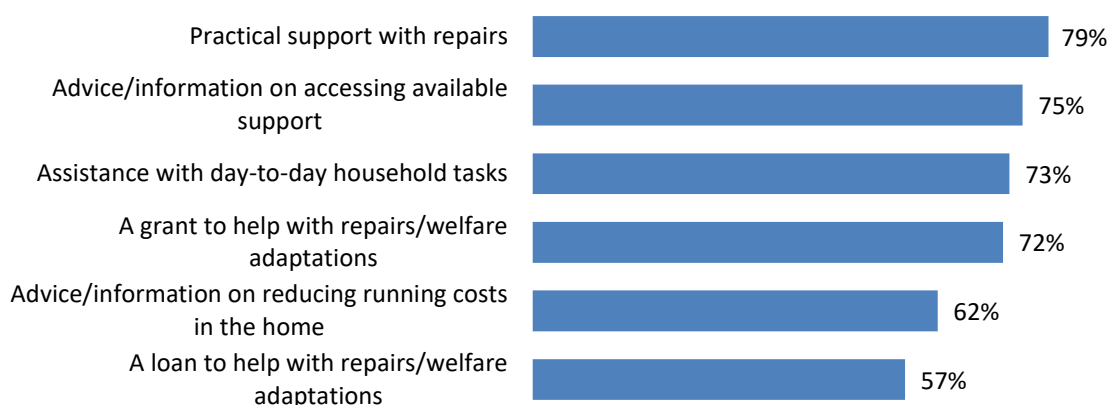
¹²⁰ *Future Housing Aspirations of Older People: A summary report* (2013) available at: www.nihe.gov.uk/getmedia/c343c58c-f0af-4762-bd25-b6777e547ea9/research_on_the_future_housing_aspirations_of_older_people.pdf.aspx?ext=.pdf [accessed 26 February 2019]

- Almost two-thirds of respondents (63%) thought their current accommodation would continue to meet their needs as they got older, compared with 21% who thought it would not and 16% who had not thought about their long term accommodation needs.
- A higher proportion of Housing Executive tenants (27%) than other tenure groups thought their current accommodation *would not* meet their needs as they grew older.
- Proportionately more private renters (25%) than the other tenure groups had not thought about their housing needs in the longer term¹²¹.
- Of the 16% who had not thought about their long term accommodation needs, more than half (56%) could not give a reason why. More than one-quarter (26%) said it was because they were still in good health and 13 per cent considered themselves still too young to think about their accommodation needs in the longer term¹²².
- Of the 79 respondents who said their current accommodation *would not* meet their needs as they aged, 46 per cent had definite plans to move to another home, but 54 per cent had not made any plans.
- Of the 39 respondents who had definite plans to move to another home, around half (19; 51%) said they planned to live in a bungalow or ground floor accommodation¹²³. Asked about the potential barriers to remaining in their current home as they get older, almost half (47%) of all respondents said they could see no barriers and 29 per cent cited 'declining mobility'¹²⁴.

The 2013 report confirmed a number of the broad findings emerging from the qualitative focus groups undertaken to inform this study: younger cohorts of older people generally have not thought ahead and the majority of older people have a preference to remain in their own homes.

The study undertaken for the DSD in 2013 also tested the importance of measures that might assist people to stay in their own home. Figure 4 shows that, of six options, *practical help with repairs* was judged as *important* or *very important* by the highest proportion of respondents (79%). A number of these options are explored in more detail in Section 8, which examines good practice models that enable older people to stay or remain at home¹²⁵.

Figure 4: Measures rated as 'Important' or 'Very Important' (%) to assist in staying in own home as respondents grow older (Housing Executive for DSD, 2013)



¹²¹ Ibid. p.8

¹²² Ibid. Table 4 p.9

¹²³ Ibid. p.5

¹²⁴ Ibid.

¹²⁵ Ibid. Table 9 p.11

It was acknowledged that whilst the aspiration of most older people was to stay in their own home for as long as possible (irrespective of its suitability in the longer term), those who choose to, or have to, move will have increasing aspirations. Stakeholders noted that each generation of older people has increased expectations and aspirations; not only about the type and standard of housing they would like, but also in relation to their overall standard of living.

Different generations – it's going to change. So if you look at the generation now, they come from a generation of home ownership. We're moving towards the boomerang generation – moving out and then moving back in with their parents. The millennials, they don't have the same priorities in terms of owning property – that security thing is coming back. That model is changing: in terms of what people want, the way we live our lives – it's always changing. (Stakeholder)

6.2 Other housing aspirations and expectations

Whether moving or remaining in current accommodation, the factors that older people and stakeholders identified as being important in relation to their future housing are explored in more detail below.

6.2.1 Location

Location was noted as an important factor by stakeholders when thinking about older people's housing aspirations. The 2013 study referenced above considered the distance respondents were willing to move from their current home to access suitable accommodation. Almost one-third (32%) said they would be willing to move up to one mile from their current home to access suitable alternative accommodation. A similar proportion (29%) said they would be willing to move between one and three miles away, while only 23 per cent were prepared to move more than five miles away. The main reasons for not wanting to move more than one mile from their current home related to connection and proximity to family and friends, longevity of living there, and affiliation with the area¹²⁶. These findings in relation to location and willingness to move from area were confirmed in this qualitative study; participants indicated a desire for future housing in the same locality and within a reasonable distance of current housing.

They become accustomed to an area: family, friends, church, community and networks. In terms of how they feel about things – their wellbeing – they don't want to leave this behind. (Stakeholder)

I think that the community or the family support is the key one in general for any older person considering moving out of their property; they consider this and don't want to move too far away from their support – whether it's family or the community. (Stakeholder)

One of the issues is – where people have been currently living, this influences where they want to live. Part of the problem is I think there is a stagnation around development in areas where people have been living, and so that can be a real issue for folk and for them considering a move. And transport links, as well, is a big issue as people get older. (Stakeholder)

¹²⁶ Ibid. Tables 14 & 15 p.13

6.2.2 Internal space and configuration

The diversity of older people's needs and aspirations in relation to space requirements was a recurring theme. The fact that many older people (55+) have adult children living at home, provide care and support for grandchildren and may also provide care and support for their own parents was deemed to be an important factor that can contribute to the need for and configuration of space in their home, e.g. the need for a second bedroom for family visiting. Overall, older people indicated a desire for space to have a dining area, seating area that can accommodate visitors and space to have someone to stay overnight (friend, family member, a carer). In addition, they noted a desire to have plenty of storage in the kitchen, bedrooms and hallways.

Stakeholders noted that size and lack of internal and storage space tend to be a key cause of dissatisfaction with some existing Category 1 and 2 (social sector) accommodation. For example, it was noted that kitchens are small and have no space for a table and chairs; likewise, living rooms have limited space for larger sofas or a dining table. Overall, external stakeholders suggested that, based on space, this type of accommodation and the size and configuration of space are *not necessarily the right solution for older people*. Older people confirmed this in their feedback.

In thinking about sheltered housing, the actual units are very small. Increasingly 'we' demand something a bit more 'posh' and a bit bigger. I think the balance between your privacy and your commonality seems to be pretty well managed, but I would just balk at the size of the units.
(Older person)

Proposals being considered as part of the Review of Design Guidance and Terminology (DfC, 2018) that was ongoing at the time of this research included increasing the area of a 3-person/2-bedroom apartment in a new scheme to 65-70 m² and a 2-person/one-bedroom apartment to 50-55 m². These proposals are in line with the HAPPI principles (see Section 3). Whilst the proposed changes are relatively modest, they would provide increased space for occupants, particularly for access, movement and storage of possessions. Under the proposals being discussed in early 2019, the new standards would incorporate elements deemed to be 'essential' and 'desirable' and would include options for further enhancing communal areas, such as providing coffee docks and social spaces in the corridors of schemes. Such changes to space and facilities standards would have financial implications for the capital build costs of new Category 1 and 2 housing. However, any change in guidance on design would only be relevant to new schemes. External stakeholders emphasised the need to think about remodelling the configuration of *existing* accommodation, particularly where there are issues in relation to voids and occupancy.

Other general factors noted by external stakeholders in relation to the space and design features favoured by older people included a desire for natural light and airy rooms, double aspect rather than single, bigger windows, balconies and the adaptability of accommodation.

6.2.3 Continued access to outdoor space

Stakeholders noted a mix of aspirations and requirements in relation to external space. While some older people may not want the responsibility of maintaining a garden/external space, others would not want an apartment with no garden or outside space at all. Overall, it was felt that older people like small areas of external space that are easy to maintain (or have maintained), with room to store tools and equipment.

Having outside space can be really very important for people, for lots of reasons. I would strongly advocate for that to be incorporated. It can provide a social hub, as well as numerous benefits – a breath of fresh air, daylight, maintaining good balance, bone density and reducing falls – there is hard evidence why we should be looking at this. (Stakeholder)

The garden space is absolutely essential – and going beyond whatever the planning requirements are...there is a requirement in terms of the level of private amenities in a scheme, but often that isn't necessarily an intrinsic part of the design of the scheme. (Stakeholder)

6.2.4 Good internet access

The increasing need for digital inclusion for older people was noted as information from both statutory and voluntary sector providers relating to benefit entitlements for older people is increasingly delivered through digital channels. A number of stakeholders commented that internet connections were often of poor quality in specialised housing schemes and there was room for improvement in this area. The availability and usefulness of assistive technology and the use of online interaction, e.g. via social media, were referenced as mechanisms to enable people to stay in their own homes, and were also discussed in relation to loneliness and inclusion.

One of the recurring themes that we get is the difficulty older people have interfacing with the system to get improvements (to their house) because there's a great drive for older people to use technology and digital – payment of bills and access to services and so forth – but for a significant proportion of the people we work with, they don't have a computer and they can't afford a computer anyway. They probably have access to computers through their local libraries; we see their computer suites are always very busy. But if someone has mobility issues they're not going to be able to get to a library...and in relation to having a successfully resolved issue through a single phone call – is something that appears to be quite infrequent. But a lot of it may be perception-related; for example the case in relation to getting onto the housing list – when we dug down a little and asked when did this happen? What did you experience? It didn't appear that they'd gone very far to find out. (Stakeholder)

6.2.5 Adaptability

Stakeholders indicated the importance of a building that would be flexible and could accommodate changes in an older person's care and health needs e.g. for wheelchair usage, for a hoist or for an adaptable bathroom. Older people indicate a desire for downstairs and accessible bathrooms; in particular a walk-in shower facility, not a bath or shower over the bath.

6.2.6 Other desirable characteristics of the home

Older people and stakeholders also noted the following aspirations for their future housing needs, irrespective of tenure:

- level access to home, and all on one floor, whether bungalow or flat;
- safety and security within the home and the wider area/site, in particular secure access;
- good transport links and access to services;
- affordability and value for money; in particular, home owners mentioned the desire to release capital through making a move.

6.3 Information on future housing options

The Future Housing Aspirations of Older People summary report noted that one-quarter (26%) of respondents said they would like more information on possible future housing options; sheltered accommodation and retirement villages were the options perceived as most relevant by those who were interested in receiving more information, while respondents were less interested in information on retirement park homes and residential care Homes. Almost half (48%) said this information should be provided by the Housing Executive; with lesser proportions suggesting other agencies¹²⁷. Again, similar findings were apparent in this qualitative study, with older people indicating that they had limited information on, or knowledge of, possible housing options.

6.4 Types of developments/schemes

Other models of housing provision were suggested by stakeholders including retirement villages, international schemes with older people and students on the one site, and different forms of extra care and sheltered schemes. Within these discussions, participants noted that, based on professional and personal experience, older people often do not view themselves as 'old enough' to move into this type of provision and have a desire to remain in mixed age communities rather than moving to places specifically for older people).

People want a mixed-age development. They don't want to go into somewhere that's only old people. But then whenever you say 'a social housing area is pretty mixed', they're like 'There'll be anti-social behaviour'. They'll have their preconceptions, particularly if they haven't encountered it before and sometimes even if they've come from it. (Stakeholder)

Stakeholders noted a number of factors which they felt may *not* meet older people's aspirations, with particular reference to social sector (mainly sheltered) housing schemes. These included the size and function of communal space, the nature of corridors and a desire on the part of older people to be integrated with the outside world e.g. having a window that affords a view beyond, rather than within, the complex itself.

6.5 Is housing the only consideration? The role of care and support

There was considerable feedback from stakeholders and older people on the role of the care and social support provided by Health & Social Care Trusts, as well as housing support funded through the Supporting People programme, in enabling an older person to remain at home. Sustaining tenancies and enabling older people to continue to live at home were viewed as key components in the housing jigsaw. However, reference was made to the limitations on care packages in terms of time and the tasks that can be covered, as well as the level of input from voluntary and community groups. Overall, stakeholders suggested that enablement services and care in the community packages save the health service considerable costs by keeping people out of hospitals. The role of the Supporting People programme in supporting and assisting older people to remain independent was noted in Section 4 of this report.

It's across the board (in terms of statutory responsibility) – it's everywhere. I don't think you can isolate the issue of housing from health and social care, particularly with an ageing population. If you go back to "Transforming Your Care", the desire to move away from expensive institutionalised settings to deliver care in the home. It has to be multi-agency – organisations working together. And it's about the broader issue - not looking at older people and their

¹²⁷ Ibid. Tables 16,17 & 19 pp.13-14

housing as a problem to be managed but how to help older people to stay connected and contribute to society. How do we connect people to their communities? (Stakeholder)

Older people talked about the need to have support coming into the home, as and when required, and referenced statutory support as well as more informal and voluntary sector support.

Stakeholders noted that there is a clear need for the Housing Executive to be part of the discussion on health and care, and that any solutions to housing for older people need to be fully integrated with health and social care provision. Particular reference was made to the Supporting People Review 2015¹²⁸ and the need to make constructive and impactful progress in relation to Recommendations 7 and 13.

The Housing Executive needs to be part of the Review of adult and domiciliary care. If staying in your own home for as long and as safely as possible is the main vision, then the Housing Executive needs to be part of that wider discussion. (Stakeholder)

Nothing can be done in isolation for health and social care....it has to be integrated. Agreed that it is best to keep people in independent living for as long as possible....but need all on board to be able to deliver this. It's a much more long-term and strategic discussion, to say, 'how do we deliver this'? (Stakeholder)

At the same time, there was recognition that the growing need for older people's domiciliary and floating support will be difficult to fund; this, combined with the ongoing pressure on the budget for Supporting People services, may in time result in a need to ask clients to pay top-up fees in relation to the care delivered in their own homes.

It is so important to enable people to remain with some degree of independence. Supporting People will have to increase but it can't do everything...need to encourage people to find other ways to help themselves. (Stakeholder)

And there's a cost implication to that for the health service....but it's never really talked about in any detail: to demonstrate that from society's point of view it's more cost effective to keep someone in good health. (Stakeholder)

¹²⁸ As noted in Section 3 above

Section 6: Housing Aspirations – Feedback from Focus Groups and Stakeholder Interviews, and wider research – Summary

Older people who took part in focus groups indicated that their preference was to remain living in their current accommodation. Aspirations in terms of possible future housing were clearly linked to some of the barriers to making a move; these included location, space and configuration, access to outdoor space, good internet access and future adaptability. Information on future housing options was seen as being vital. In summary, Table 18 below outlines the range of aspirations for future housing noted by older people themselves and stakeholders.

Table 18: Older people – Aspirations for future housing

✓	Level access to home, and all on one floor, whether bungalow or flat
✓	Plenty of storage in kitchen, bedrooms and hallways
✓	Internal space , including room for a dining area, seating area that can accommodate visitors, and to have someone to stay overnight (friend, family member, carer)
✓	Continued access to outdoor space , smaller in nature, with room to store tools and equipment
✓	Adaptability for future care and health needs, including wider doors, switches lower on wall
✓	External areas – easy to maintain or maintained for householder
✓	Safety and security within the home and within the area/site; secure access
✓	Good transport links and access to services
✓	Support coming into the home , as and when required, including statutory support and more informal/voluntary sector support
✓	Located in same area , and within a reasonable distance of, current housing
✓	Downstairs/accessable bathroom ; in particular walk-in shower facility (not shower over bath)
✓	Affordability , irrespective of tenure, and value for money, including opportunity to release capital through making a move

Section 7: Housing models and options – support to *stay*

Coverage of this section

This section looks at a number of housing models and options that emerged from the literature review and were suggested by key stakeholders in the internal and external stakeholder consultation.

One model for helping people to stay at home (Homeshare) was discussed specifically with older people in the focus groups.

This section has been divided into two themes as follows:

- Staying in current accommodation: support measures to assist
- Staying in current accommodation: measures to reconfigure or better use the accommodation.

This section builds on the information covered in Section 5 (housing issues and barriers which prevent an older person staying at home and/or prevent an older person making a move). In particular, this section extends the information provided in Table 17: *Older people – Housing Barriers and Potential Actions to address them*.

7.1 Staying in current accommodation – support measures to assist

In light of the various housing issues and needs identified through the research, this section now looks at a range of schemes and measures, defined as models of best and emerging practice, which could enable older people to stay in their current accommodation. These are important models, given that, in line with previous research¹²⁹, the majority of older people indicated their over-riding preference to remain in their own home and current location, and in line with the wider policy agenda to support reablement and independent living, which is outlined in Section 3.

7.1.2 Community-based support and sign-posting projects

Agewell Mid Ulster is a community-based partnership which aims to improve services for vulnerable older people in the Dungannon, Cookstown and Magherafelt areas. The project provides a range of services including a home maintenance worker available for home visits to undertake security checks, small repairs or household tasks; advice on fuel poverty and a range of other issues; social events; and a community engagement worker, who helps older people engage with a wide range of other agencies and services to address their specific needs. The hub of the project is the 'Good Morning' telephone call; a daily phone call to 350 older and vulnerable people, made by advisers and volunteers, which provides the older person with a general social chat, a reminder for medication if required, the security of knowing that someone will be in touch, and an opportunity to discuss any problems or concerns.

¹²⁹ NI Housing Executive (2013) *Research on the Future Housing Aspirations of Older People: A summary report by the Housing Executive on behalf of the Department for Social Development. Table 3 (p.8)* Belfast: NIHE Available online at: www.nihe.gov.uk/getmedia/c343c58c-f0af-4762-bd25-b6777e547ea9/research_on_the_future_housing_aspirations_of_older_people.pdf.aspx?ext=.pdf [Accessed 26 February 2019]

A non-response to the telephone call may prompt contact with the relevant services and next-of-kin. This project has received part-funding through the Housing Executive's Community Safety team, with the aim of ensuring that people feel safe in their homes, and with the dual objectives of helping older people to stay in their own homes longer and live independently and promoting the availability of advice and support services that deal with community safety in rural areas. Older people who received a Good Morning call and other services from the Age Well project took part in one of the focus groups for this research and commented positively on the service:

On the Good Morning project, I don't know where I would be without it...it's my sense of community and, apart from this service – where they phone us up, keep us connected and remind us of what's going on – the staff are very good at knowing days where I need to talk....they've been very helpful, even down to filling in forms for benefits – they helped me with that too. (Older person)

Other respondents indicated that they benefited from the home maintenance element; having had concerns about sourcing tradespeople and having them in their houses, they had not known who to contact and it was beneficial to have access to a scheme that had vetted handypersons. In particular, they thought this could also help with the security of their home.

Belfast Central Mission (BCM) Housing Support provides a similar service, with a wide range of types of support including support to service users to maintain their tenancy and accommodation, remaining at home, if that is their wish. In particular this service provides support to individuals to combat social isolation and build wider supports. This service is available in Greater Belfast (aged 55 plus), and in Armagh, Craigavon and Dungannon (aged 60 plus).¹³⁰ BCM noted the following in relation to social isolation:

Many older people become socially isolated due to their health and mobility issues as they grow older and the loss of friends and family through bereavement. They have perhaps had a family that have grown up and moved away or have not had a family and therefore are limited in their support networks. We encourage them to become a part of the community again by sourcing and encouraging them to attend social groups, day centres, or return to their church and even apply for work or return to education.

The **Community Navigator Service**¹³¹ is a partnership project delivered in the Northern Health and Social Care Trust (NHSCT) area by AgeNI, the Building Communities Resource Centre and Mid & East Antrim Area Partnership. Four 'Navigators' cover all or part of the council areas within the Trust, helping older people in the NHSCT area to access local services and activities to improve their health, wellbeing and independence and supports Trust staff by providing links to the community and voluntary sector.

The Community Navigators can take referrals from individuals, healthcare professionals and the community and voluntary sector for people over the age of 50, and may signpost older people to a range of services such as home safety checks, benefit entitlement checks, handyperson schemes, the 'Good Morning' call, community transport, social activities, luncheon clubs and befriending schemes. They also support community groups to sustain their activities through various forms of capacity building, and help raise awareness of older people's issues through attending and participating in relevant forums, meetings and events.

¹³⁰ See www.belfastcentralmission.org/what-we-do/for-older-people/housing-support [accessed 17 September 2019]

¹³¹ See www.ageuk.org.uk/northern-ireland/services/carewellbeing-services/community-navigator/ [accessed 17 September 2019]

7.1.3 Assistive Technology

Assistive Technology is an umbrella term for a range of devices or systems that can help maintain or improve a person's ability to do things in everyday life by assisting with difficulties including problems with memory and mobility.¹³² The term encompasses a wide variety of devices and applications, ranging from mobility aids through to computer software and hardware. Assistive technology can help older people, not only by enabling them to remain at home, but also by improving their living conditions. With relatively low set-up and maintenance costs, assistive technology can minimise the level and frequency of support required and has positive outcomes in terms of reducing loneliness and social isolation. Its role was examined as part of the suite of research on older people's housing needs carried out for the Housing Executive between 2009 and 2012, in a study that emphasised the need for user-friendly systems and good quality information for older people and their carers.¹³³

A review of research on the use of assistive technology for older people produced by the NHS National Institute for Health Research¹³⁴ looked at the available evidence on this relatively new field in order to gain a better understanding of how technology is used by older people in their homes. A key finding was that many devices are never used and more are not used fully or as intended. Factors in the under-use of assistive technologies included the timing of introduction (often too late, at a point of crisis or advanced illness) and under-investment in training to support longer term use. The ONSIDE project (see box below), which has been designed to support people with a disability in social and digital engagement, is an example of the type of digital/technology-led initiative that could help older people to remain in their homes for longer and make better use of online advice sources such as nidirect (www.nidirect.gov.uk), a gateway for advice on a variety of issues including money and benefits, health and wellbeing and property and housing, and for people with disabilities or who are carers.

The ONSIDE Project

The Outreach and Navigation for Social Inclusion and Digital Engagement project (ONSIDE) is a three-year (2019-2022) cross-border project funded by the EU INTERRAG VA Programme. It is co-ordinated in the Republic of Ireland by Independent Living Movement Ireland (ILMI) and in Northern Ireland by Disability Action, Supporting Communities and the Housing Executive.

Recognising that positive relationships and shared activities contribute to individuals' health and wellbeing, and the loneliness and social isolation that can arise because of the barriers created by society towards disability, ONSIDE aims to empower disabled people to become socially engaged.

The ONSIDE team will identify disabled people (aged over 16) who are seeking to improve their health and wellbeing through increasing their social networks, both in the community and online. Participants will be supported through a tailored development plan suited to their wants and needs, including an eight week digital skills programme, which will train, equip and

¹³² www.alzheimers.org.uk/get-support/staying-independent/what-assistive-technology

¹³³ NI Housing Executive (2010) *Electronic Assistive Technology - Supporting Older People within Local Communities* Belfast:

NIHE

¹³⁴ *Help at Home: Use of assistive technology for older people* (National Institute for Health Research available at: www.dc.nihr.ac.uk/themed-reviews/research-on-assistive-technology.htm [accessed 18 September 2019])

support them to become socially connected online. Each plan will identify and address barriers and offer participants independence, choice and control, enabling increased social and digital involvement in the community.

7.1.4 Telehealth and Telecare

While assistive technology can be characterised as referring primarily to devices and aids that are under the control of the individual themselves, associated services include telecare and telehealth systems, where health professionals may respond at a distance to data collected from sensors or to the activation of an alarm within the home.¹³⁵

A Northern Ireland-based example of telecare is the 'Connect24' service provided by Radius Housing. Service users wear a personal alarm which connects directly to the Telecare Response centre, if activated. This type of service can enable independent living by providing peace of mind for the older person and their family, in the knowledge that anyone who makes contact using the alarm is provided with advice and their nominated responders (family, friends or emergency services) are contacted if necessary.¹³⁶

7.1.5 Home Improvement Agency Services

As noted in Section 6, the physical maintenance and upkeep of their property can be a difficulty for older people (particularly those who are owner-occupiers) who wish to remain in their own home. When properties fall into disrepair a range of other problems may arise, such as poor heating output because of poorly functioning radiators; inadequate door locking mechanisms resulting in poor security; and slips and falls externally because of damp and slippery paths from overflowing guttering.

A report produced for the Housing Executive in 2011¹³⁷ noted that, at the time of the research, the structure of provision of 'Care and repair' services in Northern Ireland was complex and fragmented; handyperson services, home safety work and energy efficiency programmes had generally developed from the voluntary and community sectors, with assistance from statutory funding sources, but their coverage was patchy.

The report also noted that, unlike other UK regions, Northern Ireland had never benefited from core government funding to extend home improvement agency services or develop a regional co-ordinating body. It remains the case that whilst umbrella organisations exist in Scotland and England, there is no comparative agency in Northern Ireland. Radius and Shelter NI deliver 'Home Improvement Agency' (HIA) services that provide advice and assistance in accessing grants services delivered by the Housing Executive. The Staying Put service delivered by Radius and the Gable service delivered by Shelter NI are funded through the Supporting People Programme and work in partnership with the Housing Executive to assist older and disabled homeowners and private tenants from pre-application and throughout the grant process.

¹³⁵ Ibid. p5

¹³⁶ For more information see: <https://radiusconnect24.com/> [accessed 18 September 2019]

¹³⁷ *Moving forward with services for older people in Northern Ireland: A home improvement agency/care and repair scoping study* (March 2011) Available at www.nihe.gov.uk/getmedia/ed4a9abd-28c5-48a7-b855-8f5d838e2c70/moving_forward_with_services_for_older_people_in_northern_ireland.pdf.aspx [Accessed 18 September 2019]

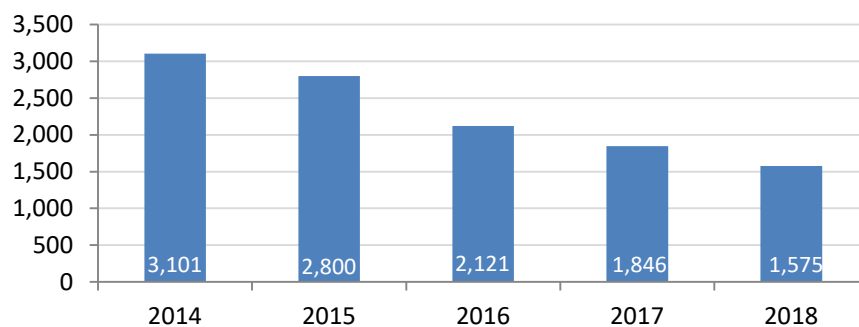
7.1.6 Non-housing support: meals on wheels

In discussion with older people about what would help them maintain their independence and stay at home, there were a number of references to ‘meals on wheels’ services, and how they ensure an older person had a daily call plus hot and nutritious food. This was a service that older people, particularly those in isolated settings and rural areas particularly highlighted in the focus groups.

They call with him nearly every day....which he pays for but the cost doesn't relate to the real cost. He does extremely well there...the service that he was getting doesn't really exist here. He's in an isolated part of the country – he can't just go round the corner the way I do into the local shops....he has to go miles to the shops. The meals are cooked in the local school and it's a voluntary service...round selected houses where there's a need. (Older person)

Statistics published in 2018 indicate that the number of persons receiving a meals on wheels service provided by their local Health & Social Care Trust decreased by 49% between 2014 and 2018 (Figure 5).

Figure 5: Persons receiving Meals on Wheels from H&SC Trusts at 31 March, 2014-2018¹³⁸



Source: Department of Health, Statistics on Community Care for Adults in Northern Ireland 2017-2018

The statistical report comments that the reduction may be due to a number of factors such as clients availing of the increased choice of ready-meals from supermarkets, an increase in the number of people being supported by family members, and a growing number of cases where ‘reablement’ is offered. Just over half of the people receiving Meals on Wheels from a Health & Social Care Trust in March 2018 (818; 52%) were aged 85 and over. A number of private and community sector organisations also provide meals on wheels services in Northern Ireland.

7.2 Staying in current home: measures to adapt, improve or better use the accommodation

7.2.1 Grants to support private sector adaptations

The grants available through the Housing Executive to assist with adaptations recommended by an Occupational Therapist for a person with a disability were discussed in more detail in Section

¹³⁸ Statistics on Community Care for Adults in Northern Ireland 2017-2018 Available at www.health-ni.gov.uk/sites/default/files/publications/health/cc-adults-ni-17-18.pdf [Accessed 18 September 2019]

5 of this report. The Housing Executive carried out a Home Improvement Grants survey in 2017, involving interviews with more than 700 applicants who had had grant-assisted works completed in the previous 12 months¹³⁹. The main objective of the survey was to evaluate customer satisfaction with the overall scheme, but the data gathered also provided information on the characteristics of grant applicants. Reflecting the recent focus of the grants scheme, the majority of applicants surveyed (76%) had received a disabled facilities grant, while a further 16% had received home repair assistance grants. Some of the key findings were that:

- The highest proportion of respondents (61%) were aged 65 or over, and a further 27% were aged between 45 and 64.
- Almost half (46%) of respondents were retired from work and 27% were permanently sick/disabled.
- More than four-fifths of respondents (84%) said they or someone in their household had a long term illness or disability that affected their normal day-to-day activities.
- High levels of satisfaction (80%+) were reported across all aspects of the grants process. Respondents were most satisfied with 'getting clear information on how much they were entitled to' (94%), and least satisfied with 'time taken to get approval to start work' (83%).
- The vast majority of respondents agreed that:
 - The work carried out had improved their quality of life and that of others in the households (96%);
 - The work carried out had made an improvement in the applicant's ability to live independently (96%); and
 - The work carried out had fully met the needs of the grant applicant (94%).
- The majority (92%) of respondents were satisfied with the grants scheme overall. Of those who were not (31 respondents in total), the main reasons cited were 'too much red tape' and 'difficulty getting a builder'.
- Given the opportunity to make suggestions about how the Grants Scheme could be improved, more than half (56%) of the 407 respondents who made comments were happy with the scheme and made no suggestions. More than one tenth of those who commented (54; 13%) remarked that the overall time scale for the process was too slow.

The 2017 Home Improvement Grants Survey was part of the regular monitoring of customer feedback carried out on behalf of the Housing Executive's Private Sector Improvement Services (PSIS) team, which administers a variety of housing-related grants on behalf of the Department for Communities. PSIS commenced a re-design of its processes and services in 2015; this project was completed in spring 2019, and benefits realisation will be monitored from 2020/21, with 2019/20 as the baseline year. Within the parameters of primary legislation, scheme regulations and budget constraints, the overall aim of the re-design is to ensure that scheme processes, communications and services are as clear, streamlined and timely as possible for vulnerable customers.

7.2.2 Support for Energy Efficiency Measures

Measures available to home owners and private landlords to improve the energy efficiency of the dwelling can also help older people remain in their own home for longer by improving comfort and affordability for the householder. The Affordable Warmth and Boiler Replacement schemes are also outlined in Section 5 of this report. The Housing Executive carried out a satisfaction survey among almost 300 customers who had works completed through the

¹³⁹ Home Improvement Grants Survey 2017 Available at: www.nihe.gov.uk/Documents/Research/Home-Improvement/home-improvement-grants-survey-2017.aspx [Accessed 18 September 2019]

Affordable Warmth Scheme during the financial year 2017/18. Some of the main findings were that:

- Nearly three quarters of respondents (74%) were aged 60 or over, and more than one tenth (13%) were aged 40-59.
- The majority of respondents (90%) were owner occupiers.
- More than four fifths (82%) had received a new heating system/boiler replacement, half (50%) received loft insulation and more than one third (36%) had windows installed.
- In a high proportion of cases (84%), respondents said the amount of grant they received covered the costs of all the measures they were eligible to receive.
- Asked about their overall satisfaction with the Affordable Warmth Scheme, 94% of respondents indicated that they were satisfied or very satisfied.
- A high proportion of respondents (90%) said that their home had changed for the better as a result of the installation of Affordable Warmth measures; 183 of the survey participants provided further comments, explaining that their house was now warmer (77; 42% of those who commented); their house was warmer and more economical/quick to heat or comfortable (34; 19%) and the house was easier to heat and had better heat retention (16; 9%).

7.2.3 Innovative models: Homeshare

Homeshare schemes connect older people living on their own with a spare room ('Householders') and younger adults seeking affordable accommodation ('Homesharers'). In return for a lower than average market rent, the Homesharer provides between eight and 10 hours of practical support – such as help with shopping, cleaning, handyperson and gardening tasks – each week, as well as sharing meals. Homeshare schemes are generally set up and run by third sector organisations, which oversee the necessary vetting and matching processes and provide ongoing support and supervision of the arrangements, for which participants pay a monthly fee that is normally lower than the cost of other housing or support options in the local area.

Homeshare UK is part of a global movement with programmes operating across more than a dozen countries including Spain, France, Belgium, Switzerland, Australia, Canada and USA. There are more than 20 different Homeshare organisations across the UK, Isle of Man and Republic of Ireland, all of which are members of Homeshare UK.

Homeshare UK, in partnership with the Department for Communities, undertook a study in 2018 to assess the feasibility of having an active Homeshare service in Northern Ireland¹⁴⁰. The study explored the potential Homeshare landscape in Northern Ireland, and considered evidence of alignment with local needs and the key challenges and barriers to the successful development and implementation of the model. Based on the operation of Homeshare elsewhere, a key benefit identified was that the scheme supports older people to live independently for as long as they can in their community, and it was concluded that, among other things, Homeshare has the potential to support people with lower level needs who may not be eligible for social care support. At the time of writing, exploration of the potential for development of Homeshare in Northern Ireland was ongoing.

¹⁴⁰ Shared Lives Plus (August 2018), *Homeshare Feasibility Study for the Department of Communities, NI*

The applicability of the Homeshare scheme for the individuals who participated in this research for the Housing Executive was tested during the focus groups. Overall, it was clear across the nine groups that this was not a model the majority of these particular older people would consider; however, it should be taken into account that this was the first time participants had heard of the scheme.

Participants noted a range of concerns mostly relating to safety and security, but also covering factors such as privacy. Concerns included:

- having a younger person in the home who might pose a risk to the older occupant, have differences in lifestyle to the primary occupant or their own range of problems;
- issues around privacy within your own home and practical arrangements, and
- that the model might result in difficulties in terms of welfare benefits and interconnections to the bedroom tax.

You don't know who you're getting through your door...you could get into trouble there. (Older person)

I would like to know more about the referencing thing – you'd need to know who you would be having living with you...older people would be very vulnerable. (Older person)

I personally wouldn't entertain it for various reasons – a student coming in at all hours of the day and night. I wouldn't be interested in it in any shape or form. One of the main problems, you would give up a lot of privacy and you would lose all control of your own house. I think we're all speaking from the point of view that we're all still quite active. Perhaps if you were sitting in your house on your own and never saw anyone you would consider it; perhaps in those circumstances. (Older person)

Others thought it might have some merit and mutual benefit for both the older person and the younger person: *'it's a good idea to have some young person who is respectable; you could help them on their way'*. Those who took this view reiterated the need to match the two parties, and said much would depend on the nature of the young person: *'It would be all right if you got the right person....if you got the wrong person you'd be out'*.

Respondents also made some suggestions on how the model might be adapted to best fit all parties' circumstances, including matching younger old people with older old people: *'I think it might be an idea if you matched a younger older person with an older older person...so you could have the fresh older person with the fragile older person'*. Suggestions were made in relation to piloting the scheme in Northern Ireland within wider families, where it was deemed there would be more trust, i.e. a younger person with their Great aunt or grandparent.

Overall it was felt this would be quite a small and specialised option in Northern Ireland; respondents in rural areas felt it would work well in a city setting such as Belfast or Londonderry, but not in rural locations.

7.2.4 Innovative Models: Reconfiguring family homes to create space for rental

Ava Housing (formerly the Abhaile Project) is an innovative Dublin-based scheme set up to help older home owners (in their 60s and early 70s) reconfigure their family-sized homes, to create a new rental unit within the house. This would generally take the form of splitting a standard

three-bedroom semi-detached house into two zones within one dwelling. The aim is to provide additional units (for those seeking accommodation) alongside sufficient accommodation for the older person/couple. The scheme enables the older person to remain in their home, location and community, and diminishes financial overheads. It also promotes security and independence, and promotes interaction with the person 'living upstairs', thereby reducing isolation. Capacity and design is built in to enable the home to revert back to a family home in due course and also to be flexible for evolving needs. The overall concept is based on the fact that the home is tied up with memories, and moving is not always the best solution. Another positive spin-off is that it boosts retirement income.

The project's website notes the following:

Ava Housing provides project management and support services to older homeowners who wish to adapt their home to provide space for a rental capacity. The service is a continuous relationship from the initial adaption works, to finding a suitable renter to managing and collecting of rent on behalf of the homeowner.

The Ava Housing model is predicated on each participating homeowner agreeing to become part of a co-operative scheme that includes the provision of ancillary services. These services are necessary to ensure that we are creating is a high quality, well-run and controlled housing scheme that does not give rise to unintended consequences in the housing market. We aim to support and to manage the administration and responsibility that might otherwise be a barrier or worry for an older homeowner and their family¹⁴¹.

In addition, the scheme provides some capital grant assistance and support through the process of reconfiguration. This scheme fits within the aim to incentivise down-sizing as outlined in the Rebuilding Ireland programme¹⁴²

¹⁴¹ For further information see: www.avahousing.ie

¹⁴² For further information see: <http://rebuildingireland.ie/>

Section 7: Housing models and options – support to stay – Summary

Based on the main housing issues and barriers identified by the older people and stakeholders who took part in the research, this section explored two possible responses:

- **support measures** to help people stay in their current accommodation; and
- measures to **reconfigure or better use** – and thus stay in – their existing accommodation.

Support measures to stay

Support and sign-posting, whether provided by the community/voluntary or statutory sector, can help older people retain independence in their own home through provision of minor interventions, advice and engagement on either an ad hoc or ongoing basis. Similarly, **housing support** can help service users maintain their tenancy and accommodation and remain in their home for longer. Examples considered included Agewell Mid Ulster and the Community Navigator Service delivered through a partnership between AgeNI, the Building Communities Resource Centre and Mid & East Antrim Area Partnership.

Physical and technological aids can also help older people retain independence in their homes. **Assistive technology** refers to a range of devices and systems that can help maintain or improve a person's ability to perform everyday activities and tasks by assisting with difficulties such as memory and mobility problems. With relatively low set-up and maintenance costs, this technology can minimise the frequency of support required and have positive outcomes for loneliness and isolation.

Other options include **telecare and telehealth systems**, which allow health professionals to respond at a distance to data collected from sensors or the activation of an alarm within the home; a Northern Ireland-based example is the 'Connect24' service provided by Radius Housing.

'Home Improvement Agency' Services can provide help for those who might struggle with the physical maintenance and upkeep of their property. Previous research indicated that the structure of provision of this type of 'care and repair' service in Northern Ireland was complex and fragmented, and that, unlike England and Scotland, the region had never benefitted from core government funding to extend these types of services. In Northern Ireland, services referred to as 'Home Improvement Agencies' focus on provision of advice and assistance to applicants wishing to access the grants services delivered by the Housing Executive.

Measures to reconfigure or better use the existing home

In Northern Ireland, grants to assist with adaptations recommended by an Occupational Therapist for home owners and people living in private rented properties are administered by the Housing Executive. Grants satisfaction survey carried out in 2017 among grant recipients, three quarters of whom had received disabled facilities grants, indicated that a substantial proportion of these grants had assisted older people. The vast majority of respondents indicated that the grant had improved their quality of life and improved their ability to live independently, and most were satisfied with the grants process. However, some respondents commented that the process itself was slow.

Provision of energy efficiency measures can also help people to continue living in their own

home. The Affordable Warmth and Boiler Replacement schemes are the two main sources of support in Northern Ireland. Annual surveys of affordable warmth grants recipients indicate high levels of satisfaction with the scheme. In 2017/18, the majority of respondents were aged 60 or over.

Innovative Models

In Great Britain and Ireland, models to reconfigure or better use dwellings occupied by older people have been explored on a small scale. In Dublin, Ava Housing helps older home owners reconfigure family-sized homes to create a new rental unit within the house.

Homeshare UK is part of a global movement that connects older people living on their own with a spare room and younger adults seeking affordable accommodation. In return for a lower rent, the younger person provides an agreed level of practical support to the home owner. Some initial exploratory work has been carried out to assess the feasibility of setting up a homeshare scheme in Northern Ireland, and the idea was tested with focus group participants as part of this research. The majority of this particular group of older people did not think it was an option they would consider, but it was the first time many of them had come across the idea.

Section 8: Housing models and options – New models and support to *move*

Coverage of this section

This section considers a range of newer housing models and options, taking account of different layouts and configuration and examining both housing that is age-specific and options within mixed-age communities. Again, these models were identified through the literature review and primary fieldwork. One model (Retirement villages) was tested with older people in the focus groups. In assessing options available to older people and considering what would align with their aspirations (examined in Section 6), this section also takes account of the HAPPI principles. The three main themes are:

- New models of housing *specifically for older people*
- New and enhanced models within *mixed-age community settings*
- Support for *moving house*

8.1 New models of housing specifically for older people: the HAPPI principles

The HAPPI principles include ten components for the design of retirement housing for older people, irrespective of tenure or type of housing or scheme.

- ✓ Generous internal space standards, designed to accommodate flexible layouts
- ✓ Ensure design allows for plenty of natural light
- ✓ Building layouts to avoid internal corridors and single aspect flats to maximise light/ventilation and apartments should have balconies/patios/terraces with space for tables, chairs and plants
- ✓ Homes to be 'care ready' to allow for new technology to be easily installed
- ✓ Building layout to promote circulation areas as shared spaces to encourage interaction and avoid any 'institutional' feel
- ✓ In all but the smallest developments, multi-purpose space should be available for residents to meet and take part in a range of activities. Such space could also serve the wider community. Guest rooms for visiting family and friends are also important
- ✓ Homes should engage positively with their environment, including the preservations of mature planting and new trees and hedges
- ✓ Energy efficient, well insulated, well ventilated and able to avoid over-heating by the use of passive solar design, use of deciduous planting and external blinds/shutters/awnings over patios etc.
- ✓ Adequate storage inside and outside the home for mobility aids etc.
- ✓ Shared external surfaces, such as pedestrian areas have proved successful and should have due regard to navigation difficulties that visually impaired people may have¹⁴³.

¹⁴³ Homes and Communities Agency (2009) *Housing our Ageing Population: Panel for Innovation (HAPPI)* London: HCA. pp.38-39 Available online at: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/378171/happi_final_report_-_031209.pdf [Accessed 22 February 2019]

External stakeholders noted that the HAPPI principles have not been fully adopted in Northern Ireland; whilst aspects have been integrated into the capital build programme for social housing and factors are increasingly being integrated into schemes by private developers, the full integration of these principles would serve to meet many of the aspirations suggested by stakeholders and older people themselves, for example in terms of space and light (see Table 16 previously)

A number of Northern Ireland-based private developers have developed schemes in the private market (both for sale and rent), aimed specifically at older people. E Doherty & Sons Ltd, based in Derry/Londonderry, moved in this direction in the late 1990s, based on their assessment of need following discussions with relevant agencies working with older people. The schemes were conceived and marketed specifically for people over a given age threshold and the design of units, each with their own door, two bedrooms and a good level of internal space, goes some way to responding to what the age group wants and also integrating some of the principles noted above.

This developer now has three schemes on the City Side in Derry, where all two-bedroom units are available for private rent to individuals or couples over the age of 50 (maximum occupancy per unit is two people). The three schemes are Elmgrove (135 units), Thorndale (43 units) and Mansefield (17 units). Whilst these schemes are not defined or marketed as retirement *villages*, and do not provide any form of communal facility or residential care, they have proven to be extremely popular; units generally only tend to become available for rent when residents pass away or make their own decision to move into residential care (it was noted that the main driver for moving is dementia). A considerable waiting list exists for these schemes.

Housing associations are increasingly focusing on opportunities to incorporate the HAPPI principles. One example is a proposed development by Alpha Housing Association at Barnett's Road in East Belfast. This Category 1 (active elderly) scheme aims to develop the specification of the units and overall development beyond the standards required for this type of provision, thus providing the occupiers with more space and storage, and also highlighting to policy makers the need for the revision of the space standards. The scheme will comprise 14 two-bedroom units with airy and spacious open plan living. Alpha noted that in designing this scheme they *were keen to follow the HAPPI principles and recognised the change in demand and perceptions with this type of housing*. Alpha also noted that Barnett's Road is a pilot scheme, which they hope will establish the value of the HAPPI principles for the design of future housing for older people.

8.1.2 Sheltered housing schemes – a move of choice?

A number of housing associations have undertaken remodelling and reconfiguration of Category 2 sheltered housing schemes, taking into account the range of factors accounting for low occupancy rates (one bedroom, lack of storage space and space for dining table, etc.). The potential for remodelling was referenced in research undertaken for the Housing Executive in 2012 on sheltered housing¹⁴⁴ and has also been widely discussed with regard to sheltered housing in England¹⁴⁵. Current sheltered provision, together with provision that has been

¹⁴⁴ Housing Executive (2012) *The role of sheltered housing in Northern Ireland and future issues* Belfast: NIHE Available at: www.nihe.gov.uk/getmedia/fe20bf26-1bae-43e9-8025-2d85ed841cf6/the_role_of_sheltered_housing_in_northern_ireland_and_future_issues_published_september_2012_.pdf.aspx [Accessed 20 September 2019]

¹⁴⁵ Housing LIN (2008) *Remodelling Sheltered Housing and Residential Care Homes to Extra Care Housing Advice to Housing and Care Providers* Available online at: www.housingcare.org/downloads/kbase/3000.pdf [Accessed 12 February 2019]

remodelled, is an alternative accommodation option for older people currently still living in their own homes.

Reasons for moving to sheltered housing

Health and mobility

The move to sheltered housing schemes was explored with older people who had made that choice in three of the focus groups convened for this project. Those living in sheltered schemes in Derry (Waterside and Cityside) and New Mossley, and in supported sheltered housing in Ballymena, were positive about both the actual decision to move into this type of accommodation and how they now felt about living there. These groups of older people confirmed that they had moved because of their health, reduced mobility, and the death of a partner or adult children not being close at hand.

I moved because of my health and the accommodation I was in. I was in a 2-bed maisonette with very high stairs and I couldn't manage the stairs any more. I think I made a good move. It took me a long time to get adjusted, mind you. This here is different to living alone. (Older person)

Safety, security and companionship

They also moved in order to obtain factors which they felt were important to them at this stage in life; these included security, safety, activities and companionship and assistance with maintenance.

The reason I moved in; I'm married and we're both still alive, but our family have all gone away to live. So one of us is going to die and the other is going to be left... we wanted to be somewhere like this for that reason. Sheltered to me means safe. Safety would be more important. (Older person)

The security that it has; that's what I like, without a doubt – the intercom and people are not supposed to let other people in, if they don't know them. All the doors are locked, only accessible through a key....feeling safe. Well, I don't let anybody in when the buzzer goes at night. (Older person)

It gives you companionship – if you're living in a flat somewhere around the town; in the Fold you have great neighbours and you keep meeting them all. And we have coffee mornings every week. You wouldn't get that living in a flat on your own – you'd be isolated. Here we have a weekly bingo night, we have, every Saturday during the winter months, some sort of quiz or music or karaoke night. Parties for different occasions. At one time we had quite a few little classes – with sewing, armchair exercises – which we are looking into starting again and maybe line dancing. (Older person)

If a light bulb goes in my flat, I just buzz down to the supervisor and they come up and change the bulb for me. I'm not able to go up a step ladder. (Older person)

Lack of other options

Connected to both these 'push and pull' factors was a recognition that there was a lack of other affordable and suitable options which would suit their finances, stage in life and desire for particular locations and services. Family was another factor in the decision making, with the majority of respondents who had made a move citing family as the key driver in the process – suggesting, organising and physically helping them with, the move.

As regards to the family, I know it's mainly to do with my health that I came in here but the way I look at it is, it gives them a peace of mind as well, that I'm in here. My three daughters and my granddaughter are very good to me, but it gave them that peace of mind, that I wasn't falling down the stairs in my house. (Older person)

Some individuals in this group also indicated that they had overcome some of the perceived barriers relating to moving house:

I think once you're settled in the place – when you get rid of so many things – to me now materialistic things don't matter. I have it in my memories. I have what I want. And the things I got rid of, I don't need them. (Older person)

For those who had moved from owner occupation into social renting, whilst there was acknowledgement that the payment of a weekly rent and service charge was not without its difficulties – *'that was difficult to get used to'* – there was also contentment with the actual service received: *'For the rent you pay, I do think it is good value for money'*.

Drawbacks/concerns about sheltered housing

Those who had made the move to a sheltered scheme noted only minor drawbacks; these included the high internal temperatures, possible disruption to access if the lift broke down, communal rather than individual laundry facilities and a lack of parking spaces in some schemes. A further overarching concern for residents in schemes related to what would happen to them if their needs increased or their health deteriorated.

I often wonder what will happen if I'm reduced to a wheelchair. Will I be able to stay here? Get in and out of the doors and the lift? I don't know. (Older person)

I think it's a fear for most people – I think they're afraid. When you're well settled in a place, and then the fear of being ill, that you might have to leave. It's like your time is up for this independent living. You have to think about that. (Older person)

8.1.3 Supported housing for older people¹⁴⁶

The respondents in the supported sheltered accommodation scheme were in the upper age cohorts (in their late 70s and 80s). They all recognised that they had no longer been able to cope at home, ranging from cooking and keeping the house to being able to get out and about. They were extremely positive about this model of accommodation, noting the food that was made for them together with the opportunity to retain some independence: having their own room, having friends and family come and go and the opportunity for company and social activities.

Great food – it's all set in front of you and you don't have to wash up afterwards.

We get our washing done and a wee bit of cleaning...just have to make your own bed.

You've company....it's a home from home. (Older people)

¹⁴⁶ The responses outlined in this section relate to the experiences of people living in Supported Housing for older people. In this model of accommodation, residents typically have their own room in a converted house within a residential area, often with an ensuite bathroom and small kitchenette, but with a daily home-cooked meal provided, and support with daily chores. The house will generally have a shared lounge, dining room and garden.

Their reasons for making a move from their own home into a shared home mainly related to declining physical health as well as loneliness and isolation.

I lived at home...and then I couldn't drive – I just felt stuck (at home)....

Well, I had to come here. I lived with my brother. I wasn't safe with the stairs with my sight. I could have fell down them. And then he was never well – he was always in hospital, and I was on my own mostly. And I wasn't really safe cooking. So I had to get somewhere. I looked at a lot of places but the social worker recommended here. And it was a great move.

I was living with my sister and she was 83 and she felt she couldn't cook for the two of us. We were both going down the hill. And my niece got me in here through the social worker.

(Older people)

8.1.4 Retirement villages and extra care housing

Great Britain and Northern Ireland

The concept of retirement villages and extra care schemes has been slow to take off in Northern Ireland, in comparison to the level and range of developments in Great Britain.

The positives of retirement villages, including the provision of bespoke housing and services and the company of other older people, were referenced in previous research for the Housing Executive¹⁴⁷, as were the potential challenges, including the economies of scale for this model in Northern Ireland. This previous research also referenced analysis of the evolving definitions of retirement villages and extra care housing in the UK and pointed to a number of common and related aims¹⁴⁸. In summary these were:

- *to promote independence*: own front door, tenants or owners, barrier-free environments, use of assistive technology and philosophy of 'working with' rather than 'doing for' residents;
- *to reduce social isolation*: allowing greater opportunities for social contact, neighbourliness and mutual support;
- *to provide an alternative to residential or institutional models of care*: emphasis on housing and its associated autonomy, but with the common features that residential care settings have in order to allow, in theory at least, ageing in place;
- *to provide residents with a home for life*: the capacity to age in place suggests that retirement villages can offer a home for life, without residents having to move again; and
- *to improve the quality of life* of residents: on the basis of the characteristics and aims already listed, to provide a better quality of life than the older person would have in the community or in a residential care setting.

In the last ten years a number of retirement villages have been developed in Northern Ireland or are at the planning stage. It is worth noting that these are all private developments, with no or limited social housing element. One example, which had outline planning permission granted in January 2019 is the Thornhill Retirement development planned for the site of the former Thornhill College in Derry/Londonderry. The proposal includes a 65 bed residential care

¹⁴⁷ NI Housing Executive (2008) *Analysis of the need and demand for retirement villages in Northern Ireland* Belfast: NIHE

¹⁴⁸ Croucher, K., Hicks, L., and Jackson, K. (2006) *Housing with care for later life, A Literature Review*, p.13 York: JRF Available online at www.jrf.org.uk/sites/default/files/jrf/migrated/files/9781859354384.pdf [Accessed 25 February 2019]

home, 68 semi-independent living units and two community buildings, together with communal gardens and allotments.

At the time of writing, a private residential assisted living and retirement housing scheme was also being planned for Belfast Road, Carrickfergus¹⁴⁹. The plans indicated that the development would consist of 321 residential units (comprising a mix of 138 apartments and 183 housing units), a medical centre, a 94 bed nursing home, a spa and well-being centre and neighbourhood retail on the site, together with parkland and a park and ride facility.

Other retirement type developments in progress in Northern Ireland include a scheme in Millisle, Co. Down of Copelands. Belfast Central Mission (BCM) note that this is a new model of care (the “Household” model), providing a therapeutic environment for people over 65 in need of high quality care including those with dementia and frail older people. The scheme is due to open in 2020, and will comprise three elements or phases of care and support to the local community and area. Firstly, a care facility of six “households” each with 10 residents, based on a family home model. The scheme will include Dementia Gold standard design, including spacious rooms and extensive communal space. Secondly, 24 ‘close care’ bungalows for those with moderate care needs, including early stage onset of dementia, across a range of tenures. (This element is currently with the planners for approval, and landlord responsibility had not been confirmed.). Thirdly community support for up to 60 older people in their own homes in the surrounding area to enable them to continue to live independently. All of the above will share the extensive communal facilities (café, cinema room, hobbies and craft, worship space, roof top garden) and the aim is to create a balanced community and a continuum of care.

Retirement Villages: Ireland

A number of retirement schemes and villages in the Republic of Ireland are worth noting. An Cluinín retirement village in Kilmaley, Co. Clare, has operated for 20 years and includes a primary care centre, a day centre that caters for 110 people from the locality, and a meals-on-wheels operation. The scheme also includes 24 independent living houses, with help for the older people, as their needs change, provided from an outreach centre and the on-site medical centre. The model of care is independent living combined with support and care, where needed. The older person can retain their own independence, whilst also benefitting from security and peace of mind, together with a range of health and social care services, social outlets and companionship.

Another example is Cuan an Chláir in Ennis, Co. Clare. This project combines 12 single storey houses and communal facilities and is located within walking distance of the town centre. The scheme has active street frontages with a central landscaped open space, and was funded through a mix of government and private sources. Further funding is being sought to build a further 11 units¹⁵⁰.

Alongside these developments at local and community level, various strategies and policy documents at national level reference the need to further develop retirement villages and sheltered housing in the Republic of Ireland. The review of the Nursing Homes Support Scheme (2015) noted that supported housing and sheltered housing, linked to appropriate community

¹⁴⁹ See: www.belfasttelegraph.co.uk/news/northern-ireland/unveiled-northern-irelands-first-retirement-village-360-homes-planned-for-carrick-36077026.html

¹⁵⁰ Rialtas na hÉireann/ Government of Ireland (YEAR) *Housing Options for Our Ageing Population Policy Statement* Dublin: Government of Ireland p.49 Available online at: www.housing.gov.ie/sites/default/files/publications/files/housingoptionsforanageingpopulationeng_web.pdf [Accessed 03 March 2019]

health and social care services can offer an alternative option to support older people. This report also noted *“that sheltered housing, which is underdeveloped in Ireland, may offer significant benefits in the longer term and emphasises the importance of ensuring that health sector funds remain effectively focused on healthcare requirements”*¹⁵¹.

Focus Group Participants’ views on Retirement Villages

The retirement village model was outlined to, and examined in, the older people’s focus groups; participants generally indicated that this was something they would consider, in particular citing the smaller units of accommodation, the provision of social activities and the continuum of support and care available as and when required. One participant said, *‘That would be ideal’*. Respondents were able to grasp the vision of this model and could visualise themselves making a move to this type of setting.

It would facilitate the life I would like to live in the future. It would help me with downsizing from my 4-bedroom house. Although I love the house I can see the time I’m going to have to leave. And to go to a community like that would be perfect for me – it would give me some sort of sense of community and make my life much easier. (Older person)

However, there was some caution about the potential costs (including rent, surcharges for services and garden maintenance) for the older person and it was suggested that there would need to be a mix of tenures: *‘If you were a millionaire...but by the sound of that it’s going to take a lot of money to put that together’*. Other concerns were raised in terms of: the age-specific nature of the model, with suggestions around how the age of residents could be mixed; the drawbacks in terms of restrictions around the re-sale of units purchased within a retirement village (not being sold on the open market); and other restrictions while living there (e.g. the option of bringing a pet). Overall, while participants indicated that location would be a key issue because they would be unwilling to move away from their current community and area (and this would have an impact for developers/providers in terms of economies of scale), cost was deemed to be the biggest barrier.

To me they sound wonderful. I’ve also heard that they can be very expensive. You’re trapped into this – very expensive once you’ve paid all the additional surcharges. I honestly think they would be beyond the means of a lot of ordinary people. (Older person)

Some respondents recognised the potential for other older people, but were clear that this type of provision was not for them referring to it as *God’s waiting room*.

Participants in some of the focus groups referred to recently-developed housing schemes which have some of the components and characteristics of retirement villages. Respondents in the Derry focus groups talked about various private schemes in the North West, and noted positive comments about security and the fact it is not a mixed-age community and there is a restriction to having children on site. Four developments of this kind were noted, where the accommodation is for sale and private rent. One participant said: *They are like gold dust – I’m on that list for seven years and I still haven’t had an offer.*

¹⁵¹ Ibid. p.15 [cited]

Respondents from a rural setting also felt there would be merit in looking at smaller schemes and retirement villages in rural areas, particularly as there are limited other move-on options.

I think it would be a good idea for rural areas, I think when you've a lot of older people living in very big, large houses, the option of this. Perhaps like in Plumbridge where 6 or 8 retirement houses were built right in the middle of the community – near the shops, health centre and other amenities, with a communal green area. And I know that's been done in some parts of Cork as well. They have a caretaker and a nurse who comes in twice a week. And it's freed up housing in the countryside for families. And it's also given a heart to the community. (Older person)

8.2 New and enhanced models within mixed-age community settings

8.2.1 Promoting sustainable lifetime homes

The 'Lifetime homes standard' is a set of 16 criteria that makes it easier and less costly to adapt a house for people who develop a mobility problem or disability in later life¹⁵². The aim of lifetime homes is that the dwelling can meet both the immediate and changing needs of the occupant over the course of their lifetime, including needs associated with moderate mobility difficulties and the normal frailty associated with old age (ensuring that the home will not need to be remodelled). The concept of Lifetime Homes emerged in the early 1990s, when housing experts including housing associations and the Joseph Rowntree Foundation formed a group to examine concerns about the inaccessibility and usability of homes for many people and develop solutions to ensure accessibility and inclusivity¹⁵³.

In Northern Ireland, the Department for Communities requires the Lifetime Homes Standard in grant funded social housing developments; as such new developments incorporate the 16 criteria covered by lifetime homes, plus an additional nine criteria set by the Department¹⁵⁴. Overall, the Department sets the policy in this area and the Housing Executive ensures compliance. The nine additional factors cover areas such as level access, potential for the enlargement of car parking spaces, outward opening of certain doors, capacity for turning a wheelchair and access within kitchen areas and WC. The aim of both the standard and additional criteria is to add to the comfort and convenience of the home and support the changing needs of individuals and families during the different stages of life; the ultimate aim is to enable the person to remain living in their own home. The Housing Executive has advocated that Lifetime Homes Standard should be applied to new dwellings developed by the private sector, as well as by housing associations.

The need to take wider factors into account when developing lifetime homes is also recognised, for example the right location for all age groups so that as people age, these homes are located close to amenities and services, thus ensuring and enhancing an older person's independence.

¹⁵² See www.lifetimehomes.org.uk/pages/introducing-the-design-criteria.html for each criterion

¹⁵³ Lifetime Homes (2019) *History of Lifetime Homes*. Available online at: <http://www.lifetimehomes.org.uk/pages/lifetime-homes.html> [Accessed 05 March 2019]

¹⁵⁴ Department for Communities (Unknown) *Table 3: Lifetime Homes (LTH) Additional DfC requirements*. Belfast: DfC Available online at: www.communities-ni.gov.uk/sites/default/files/publications/dsd/hagds-tb3-lth-additional-departmental-requirements.pdf [Accessed 05 March 2019]

8.2.2 Rethinking financial models: Equity Release and Shared Ownership

Whilst there is recognition that equity release presents opportunities, the possible drawbacks for older people and the level of negative equity remaining in Northern Ireland as a result of the housing market downturn over a decade ago¹⁵⁵ may mean that, for many households, traditional equity release may not be the best way forward¹⁵⁶.

At the time of writing, Co-Ownership had been working with the Department for Communities to look at opportunities for the introduction of an over 55 shared ownership product in Northern Ireland. Described as *shared ownership without a mortgage*, this model would be aimed at people who own their home outright, but where the existing property value is insufficient to allow them to move without assistance. This product is popular in England, where around half the properties in many housing association schemes for older people are shared ownership. This model acknowledges that older people may wish to move house, taking into account factors such as maintenance, location, condition, proximity to family etc.

Financial institutions provide a range of products marketed and directed to those in 'later life'. These include retirement interest only mortgages, lifetime mortgages (to release equity from the property) and borrowing into retirement products. For example, at this time of this research Nationwide was reviewing its products, in particular looking at arrangements for those aged 75 and over and those over 85.

8.2.3 Support for moving house - incentives

As noted in Section 3 and discussed further in Section 9, while there is some scope to 'manage' occupancy within the social housing sector through transfer and/or mutual exchange – for example, facilitating an older person to move out of a family sized dwelling, thus releasing it to house a family – there is little capacity to manage occupancy levels across the housing stock as a whole. In Ireland, this issue was addressed in the *Housing Options for Our Ageing Population* Policy Statement, which includes an action to develop the provision of financial incentives to support older people to downsize (or 'rightsize') from larger family homes to retirement home-type communities or 'age-friendly' housing estates¹⁵⁷. It is recognised that this is largely within owner occupation. According to the press coverage this may include allowances around stamp duty and capital gains tax rules; the financial supports were unspecified in the report, with details due to be released in 2020. Whatever the mechanism, the overarching aim will be to encourage those living in large and under-occupied homes to share or downsize.

The *Policy Statement* was launched jointly by the Departments for Health and Housing, and provides details of steps to be taken in response to the housing needs of older people, including a move away from residential care. The policy document includes reference to greater support for independent living, the employment of assistive technology, and the development of shared purpose-built complexes with specialised services.

The concept of incentivising people to move house is not new in Ireland and a number of recent schemes in the social housing sector have incorporated specific features to attract older people, thus releasing family homes. One example outlined in the recent *Policy Statement* is Annamore

¹⁵⁵ The most recent figures available from Equity Release NI (2015) were that 60,000 households were in negative equity Accessed via www.belfasttelegraph.co.uk/news/northern-ireland/property-60000-northern-ireland-homeowners-trapped-in-negative-equity-31167197.html

¹⁵⁶ NI Housing Executive (2010) *Assessment of the potential for equity release for older owner-occupiers* Belfast: NIHE

¹⁵⁷ The use of brownfield sites for the construction of inner city "age-friendly" estates is envisaged, as is a revitalisation of town and village centres through the development of socially-supported, integrated communities. Surveys found that 30 per cent of householders over 65 would be prepared to move home if age-friendly accommodation was available.

Court; this project involved the replacement of a run-down 1960s 2-storey social housing scheme with a higher density development, doubling the number of homes on the site. The report noted *“the provision of larger unit sizes in the new development has incentivised a substantial number of the new tenants at Annamore Court to ‘right-size’, relocating from existing larger local authority properties, freeing up those older under-occupied houses for families on the housing waiting list.”*¹⁵⁸

The process of decluttering, streamlining the number of possessions and making a physical move was noted by both stakeholders and older people who took part in this research for the Housing Executive as a barrier to moving later in life for many. This is increasingly acknowledged by agencies working with older people. Belfast Central Mission (BCM) provide support to older people who need support both in terms of making an application for more appropriate housing and also in decluttering the property before the move takes place. In addition, BCM assists those classed as ‘hoarders’ to continue living in their accommodation, ensuring it is safe and accessible.

Section 8: Housing Models and options – new models and support to move

Summary

Drawing on the literature review and primary research, this section considered three main housing options for people who wish or need to move home in later life:

- New models of housing specifically for older people
- New and enhanced models within mixed-age community settings; and
- Support for moving house.

The section also highlighted the ‘HAPPI’ principles, which recommended 10 key components for the design of retirement housing for older people, irrespective of tenure. It was noted that while aspects of these principles have been adopted by both private and social housing providers in Northern Ireland, they had not been fully adopted at the time of the research.

During the focus groups, where applicable, participants’ experience of having made a move to sheltered housing was explored. The feedback indicated that those who had moved mainly did so for support, safety and companionship and were largely favourable about their accommodation and their move in later years. In some cases it was acknowledged that the decision to move to sheltered housing was partly due to the lack of other options, and was influenced by immediate family members.

New Models: Retirement Villages

The concept of retirement villages and extra care schemes has been slow to take off in Northern Ireland in comparison with the level and range of developments in Great Britain and a small number of examples in Ireland. Focus group participants understood the vision of the model and saw its advantages and attraction. However, there were some concerns about the potential costs and the possible need to relocate to live in this type of development.

¹⁵⁸ Rialtas na hÉireann/ Government of Ireland (YEAR) *Housing Options for Our Ageing Population Policy Statement* Dublin: Government of Ireland p.51. Available online at: www.housing.gov.ie/sites/default/files/publications/files/housingoptionsforanageingpopulationeng_web.pdf [Accessed 03 March 2019]

New and enhanced models in mixed-age community settings

Other options that could help support older people to remain living independently within the wider community include equity release and more widespread application of the Lifetime Homes standard. While there is recognition that equity release presents opportunities, the possible drawbacks for older people and the level of negative equity remaining in Northern Ireland after the post-2008 housing market downturn may mean that this is not the best way forward for many households.

The Lifetime Homes Standard, which is a requirement for grant-funded social housing developments in Northern Ireland, incorporates 16 criteria that make it easier and less costly to adapt a house for people who develop a mobility problem or disability in later life. Some stakeholders have suggested that the standard should be applied to *all* new dwellings developed in Northern Ireland.

Support for moving house

In Ireland, the *Housing Options for Our Ageing Population* policy statement included an action to develop the provision of financial incentives to support older people to downsize or 'rightsize' from larger family homes to retirement home-type communities or 'age friendly' housing estates.

Support in the practical aspects of making a move, including decluttering, packing and so on, can also be a critical enabler for those who might wish to do so. Where hoarding or clutter have become problematic, some community and voluntary services can provide assistance to help people address this issue and either enable them to move or continue living in their own accommodation, ensuring that it is safe and accessible.

Section 9: Matching housing issues and housing aspirations

Coverage of this section

Sections 5 and 6 looked at the range of housing issues and barriers experienced by older people and examined their stated aspirations and preferences with regard to future housing. Sections 7 and 8 then explored good practice models which could enable older people to remain at home or make a move.

This section continues to describe the qualitative research findings. It looks at stakeholders' and older people's viewpoints on how specific housing barriers could be overcome and housing aspirations reached, setting out comments on the topic of assessing housing need, then outlining feedback on the theme of active stock management and right-sizing.

9.1 Assessing the Need for Housing

The different methodologies of assessing housing need were discussed in Section 3.3.7 of this report. Stakeholders commented on various factors relating to how older people's housing need (primarily *social* housing need, in this context) is assessed. Stakeholders noted a concern that whilst processes and systems are in place to assess housing need, confirm support for capital schemes and work with housing associations to provide new social housing, more account needs to be taken of what older people actually *want* (both currently and in the future).

In terms of establishing housing need, for example in areas where there is little or no (appropriate) stock, there is often a perceived lack of demand as people see no point in applying. The result is that there is no waiting list and limited data in relation to social housing need on which to base any development. The Housing Executive has attempted to take account of this issue where it arises in relation to general needs housing in rural areas through 'latent demand' research, which seeks to identify 'hidden' need in areas of low social housing stock and/or low turnover. However, there has been at least one case where latent demand testing in a rural location indicated a need for accommodation for older people, but the sheltered element of the mixed residential and sheltered housing scheme built as a result proved difficult to let with the target group of older people, and the access criteria were subsequently revised to include other client groups in an effort to fill vacant units. In addition, it was suggested that second preferences and transfer information are not adequately taken into account in the planning process.

The housing mix for new social housing developments is determined with reference to households in housing stress on the waiting list and the type and likely turnover of existing social housing stock. It may be determined, for example, that the mix for a location should be 30% for single persons, 55% for families, 15% for older persons and 7% for wheelchair users. In order to access social housing development grant, new social housing must conform to the required design standards¹⁵⁹, which include indicative floor areas for general needs (singles and families), older people's and supported housing, according to the number of expected residents. In practice, the floor areas for 'elderly' accommodation are the same as those for general needs housing, with the exception that allowance is made for a two person/two bed accommodation type for older people. However, this mechanism may not provide for sufficient

¹⁵⁹ Department for Communities Housing Association Guide, Development Guide, Design Standards Available at: www.communities-ni.gov.uk/design-standards [Accessed 23 September 2019]

flexibility to apply the range of good practice models and the HAPPI principles set out in previous sections of this report.

In combination, some stakeholders felt that these factors resulted in inadequate linkages between what housing is *needed* and what is *planned* and actually *built*. This gap in the supply and demand chain is critical if the right number and type of social housing units is to be planned and built for this particular needs group.

We only really know things where we have stock – and therefore have a waiting list. But there might be areas where there is lack of stock and high demand but we don't have that information to support it....probably more likely to be in rural areas. (Stakeholder)

A lot of the issues we've discussed are in urban areas, but those are further compounded in rural areas where we don't have the stock to begin with...we don't have the units. The way we assess needs relies on a waiting list – and that relies on us having the stock in that location to begin with. And we have lots of areas where there is no Housing Executive stock – where people may wish to live. (Stakeholder)

Overall there was a concern that future planning (for all need groups, including older people) is largely based on current need and data sources such as waiting lists. Stakeholders suggested that there are insufficient systems in place to look ahead in terms of demographics and the specific needs of groups of older people, and there is insufficient granularity in relation to the available data. At the time of writing, working was under way on a Strategic Housing Market Analysis commissioned by the Housing Executive to look at demographics and housing options in the longer term and identify gaps in provision in local housing markets across Northern Ireland. The overall aim for the first two areas is to provide a comprehensive Strategic Housing Market Analysis of Belfast Metropolitan and Strabane/Derry Housing Markets Areas which will include key economic, demographic and housing data, as well as attempting to project future need at the appropriate geographic level to inform Local Development Plans and enable policy makers to have a full understanding of the dynamics of each Housing Market area. The output will be a 15-year cross-tenure (private, intermediate and social) housing need assessment methodology which can be applied at Housing Market Area, Local Authority and sub-local authority level within these Housing Markets Areas.

You could see why people would wish to stay, but there is no focus on getting them to move, or getting them into appropriate accommodation, nor is there the associated policy shift to building bungalows, to building one- or two-bed properties that people will want to move to. Even then, when you add that in, whenever we are assessing housing need, that's based off the Waiting List, that's not based off people who are transferring; so for neither working-age or older people does the calculation for housing need take into account people who want to transfer to smaller or larger properties. So, although they are building increasing numbers of one and two-bed properties, it's still not enough because they're not even factoring in transfers. It's not enough to touch the sides as is. (Stakeholder)

So we're under-building for the need and we're also under-estimating the need. (Stakeholder)

9.2 Age-specific social housing: 'Category 1' and 'Category 2' accommodation

The use of the social waiting list to apply for sheltered housing as a 'safety net' was referenced, as were the difficulties in filling some Category 1 schemes – in particular in areas where there is an over-supply. There was also concern that the Category 2 schemes already in existence do

not meet the changing and developing needs of older people with regards to issues such as capacity for car parking, space for mobility scooters, and provision of one-bed rather than two-bed units, and about clashes in lifestyles because these schemes now accommodate a very broad age range of people.

Some housing association stakeholders noted that Category 2 schemes are *still very resilient and popular, and voids levels are very low, although the date and nature of the accommodation is not what people now want both in terms of the physical environment and the level and nature of support provided.*

There was an overarching message in terms of learning lessons from the past to plan for the future and modify or reconfigure current provision, in particular Category 1 and Category 2 schemes. It was felt that this should include an examination of the support and care models required to meet the needs of older people in the future and recognition of the benefits of some of the alternatives outlined in previous sections of this report.

We have addressed this in different ways. From a new build perspective, we [the Housing Executive] would have provided pensioner bungalows previously and now the recent new build is lifetime homes – it's a much more suitable property for adaptations as you move through the stages of your life....and some of the properties built in the 1970s and 1980s can't now be made suitable. And then the time in the middle when we built Cat 1 housing, which is more targeted to older people – that's where we get some of our difficulties – because the group we're targeting them towards don't necessarily want that type of accommodation. (Stakeholder)

A lot of sheltered schemes have proved to be very unpopular and you can't really get people to move into them – they're too small for people... (Stakeholder)

9.3 Definitions and age thresholds

A further difficulty noted by stakeholders from a planning perspective is the significant diversity in relation to what is deemed to be an older person between organisations (both statutory and voluntary sector) and even *within* organisations. Housing Executive personnel indicated that different entry ages are used in different systems and within planning processes; on the waiting list an older person is someone over 60, whereas for the assessment of support needs and to access certain types of age-specific accommodation, the age threshold can be 55 and over. In addition, age was viewed as not necessarily being the best (or only) indicator of housing need for an older person; factors such as health, mobility, levels of independence and levels of external support were deemed to be more important in assessing housing need. In particular the absence of joined up housing and health assessments of individual circumstances and need and the under-use of data for planning purposes and projections were noted. Such issues were perceived to have resulted in a lack of joined up approaches at strategic planning and operational service delivery levels.

Rather than an age, it's when life, when things change in terms of you're less economically involved or involved in social, voluntary things and for different people, I think that can change depending on health or circumstances. (Stakeholder)

It's almost the circumstances instead of the number again, isn't it? Where, it's how you're able – what your sort of capacities are – and how you're able to engage, and your circumstances, as opposed to a number per se, because as you said, you can get 80-year-olds who are well and dandy. (Stakeholder)

9.4 Supply of suitable housing

Location

Housing need was viewed as being one part of the equation; the other side was availability and affordability of suitable housing for older people. In general, stakeholders noted that, irrespective of whether an older person wanted to downsize and/or change tenure, a key goal determining any prospective move would be to find appropriate accommodation in the same general area. The radius from the current home within which people would be willing to move is noted in Section 5 as a key factor and possible barrier.

Dwelling type

Another recurring theme related to older people's perceived and actual desire for a bungalow, but with limited understanding by older people themselves that this could not be met through existing stock levels of this house type in the social sector, and that bungalows are not part of the Department's capital build programme. Given that the majority of older people are currently owner occupiers, the lack of private sector bungalow stock is also of significance in terms of the availability of potential housing for a move.

In my experience it's nearly like an area of last resort for some of them; you think of the pride in buying your own house and owning it. The actual decision to step out of that and go into social housing is not something that people would do lightly....unless they are guaranteed a nice area to live in or a type of bungalow. (Stakeholder)

People won't move unless they're guaranteed to move into an area that they like...so people who live in the bigger houses: we do things like transfers and exchanges if we can. But they want to go into a wee bungalow down the road and stay in the same area where their friends and church and community is. (Stakeholder)

There's a huge amount of family accommodation and a lot of people have raised their families in areas and they want to remain in them. But we don't have the stock in those areas for people to downsize to...so not only are people having to leave their family home but they're having to leave their area. (Stakeholder)

9.5 The wider housing strategy context

Stakeholders emphasised that housing need and how it is met are aspects of the wider strategic housing policy and planning context. Reference was made to the lack of a coordinated housing strategy for older people (similar to that being developed in other jurisdictions) and, more significantly, the lack of an overall housing strategy for Northern Ireland, albeit that at the time of writing – as noted in Section 3 of this report – the 2012-2017 Housing Strategy continued to provide the overall strategic direction for housing policy in the region.

No-one is championing this or leading the way. (Stakeholder)

There was mixed opinion on whether housing strategy for older people should be a separate document or embedded within wider housing strategy. One viewpoint was that a stand-alone document would assist the focus on this important area:

By nature it would separate things out from other issues and help the focus on it – not buried in the housing strategy. There needs to be a focus on this because of the big demographic change that everyone's focusing on... (Stakeholder)

A differing perspective was that there needs to be a focus on housing needs across all age and needs groups, rather than just older people.

We don't have a strategy for younger people....I think there is a more pressing need to look at the housing needs of younger people (under 35s), because I think they will face much more pressing problems than older people. (Stakeholder)

Set against this, participants noted the devolved planning responsibilities and the community planning requirements in terms of age-friendly and active ageing strategies. Issues around the availability of affordable land and zoning land were also noted:

The HGIs are not really true – lower than the actual identified needs. Ours is a bottom up approach and theirs is a top down approach. (Stakeholder)

With all of these changes, and responsibilities at different levels across different agencies (statutory and at a regional level) there was concern about how a vision of housing for older people would emerge and how it would be managed.

There is a lack of clarity in relation to who is planning... limited in terms of who is pulling it all together – who has the bigger picture, the strategic picture...also who is looking further forward. It's very reactive, not proactive. (Stakeholder)

9.6 Data sharing and joint working

Difficulties in planning/social housing need assessment processes were also highlighted. Housing Executive personnel noted that information on housing association stock levels and types is not readily shared/accessible, but that in order to have a comprehensive and useful strategy on responding to the housing needs of older people, there is a clear necessity to be able to assess need and also have insight into the pattern of availability across Northern Ireland in all tenures.

We don't actually know what stock is available in certain areas....they don't share that with us....they don't share it with Housing Services. So if I'm a housing adviser looking at accommodation and discussing it with you – housing in a certain area – I'll know what the Housing Executive stock is, but currently I don't know what housing association stock would be there. (Stakeholder)

External stakeholders also pointed to different funding and planning systems in other jurisdictions which enabled more flexibility:

For mixed tenure schemes to work, there needs to be more flex from the Housing Executive – how and when they would support schemes. Also there needs to be flex in terms of the procurement rules; in England and Wales these developments work across Local authorities, Health Trusts and other partners – but this type of joint venture isn't possible here – it would be non-compliant with procurement rules. (Stakeholder)

9.7 Homelessness and housing need: participants' perceptions

Some stakeholders considered homelessness amongst older people to be an increasing problem, particularly in relation to people accepted as homeless under the 'accommodation not reasonable' category, an issue previously discussed in Section 4 of this report.

The older respondents provided useful insight into how they felt housing needs are acknowledged, assessed and established in terms of their own circumstances and more widely for older people in general. Participants noted their perception that housing need did not appear to be responded to, particularly for tenants in the social rented sector. A number of respondents talked about the difficulties they have in their particular areas, their desire to move and the length of time for this to potentially happen.

It seems to me that it's harder to get transferred when you're in accommodation (as opposed to those applying for housing). I've had windows broke...and I can't get out. (Older person)

9.8 Adaptations

Older people expressed concerns about the housing adaptations carried out to meet the specific housing needs of individuals. Whilst participants saw the value of this for enabling an older person to continue living in their accommodation, they also noted strong concerns about the length of time taken for adaptations to be assessed and made, and a concern that because dwellings are adapted according to tailored specifications, social sector stock may need to be *re-adapted* for more general use when it becomes available at a later point.

I can't see the point of the Housing Executive pulling a house apart, if somebody gets a stroke or something like that. (Older person)

Mindful of this issue, the Housing Executive is developing an Accessible Housing Register to help make the best use of the adapted stock (see Section 3 of this report).

Respondents also highlighted difficulties in the grants process administered by the Housing Executive that provides support for adaptations carried out in the private (owner occupied or rented) sector:

A friend of mine has just been through this process and it's proven to be a nightmare – I can honestly say that he's had one of the most painful experiences. So many hoops to jump through; so many difficulties. It has not been an easy process. (Older person)

It was a nightmare and I do think they would need some overarching body to help older people work with it. It's awful difficult. You've to find somewhere else to live – we were out for three months. And then because you're out you don't see what the builder is doing. Our builder was good at the building part but in all of the finishing touches and a rubbish boiler put in...we didn't know about until we came back in. (Older person)

Reference was also made to having access to, and a service from, community Occupational Therapy services. Concerns were noted that this service appeared to be limited in its breadth and availability, but that things like grab rails and assessments in terms of tripping hazards were vitally important to ensure an older person could continue to live at home. The need for a more integrated approach at Departmental level to the provision of services to support people to stay in their home has been referred to in section 9.5 above, and at the time of writing the Housing

Executive was exploring the possible employment of an Occupational Therapist connected to the provision of grants in Co. Fermanagh.

The OTs are under such pressure – I made the suggestion one time that the Housing Executive should actually employ an OT. You do sit for weeks and weeks for an OT just to come out to look at the property and your needs and to see what would be appropriate. (Older person)

9.9 Active Stock Management and right-sizing

9.9.1 Stock management and right-sizing in the social housing sector

Stakeholders suggested that household and dwelling size can be better matched (or ‘right-sized’) if active stock management is in place. Stock management could help ensure that people are in the most appropriate size of house for them and their family circumstances, and that older people are in a home suitable for their needs. Right-sizing in the social rented sector was suggested, through active rather than passive stock management, in particular given the level of housing need and stress on the waiting list.

There’s a need to free up family housing – difficult for people on waiting lists. (Stakeholder)

Stakeholders noted that apart from the Housing Executive transfer list and mutual exchange mechanism, and beyond wider (and longer-term) asset management strategies, there are limited mechanisms, even in the social sector, to encourage and promote active stock management. A number of contributing factors were noted:

- People have strong attachment to the area in which they live and can be very unwilling to move more than one or two streets beyond their current home;
- Stakeholders identified some issues around information sharing on the type and availability of stock across the social housing sector (Section 9.6);
- The imbalance of housing supply and demand across the community divide presents additional challenges in relation to stock use and management generally;
- Given the shortfall of appropriately-sized properties for older people, any policy to actively downsize older under-occupiers would create further pressure on the already limited stock of smaller units in the social housing sector. There are two associated issues:
 - The impact of the social sector size criteria on small family households who are under-occupying, along with the increasing proportion of single person and small households on the social housing waiting list, has created additional pressure on what is a very limited supply of suitable sized (1 and 2 bedroom) units.
 - Older people traditionally prefer bungalow/ ground floor accommodation within a 3-5 mile radius of where they are currently living; therefore the options for pro-active right-sizing to smaller units for older people in the social housing sector are relatively limited.

From a housing management perspective, every effort is made to accommodate applicants and those wishing to move within the social housing sector in the most suitable properties for their family size. Meeting housing need remains the key priority, but an additional challenge is presented by the potential financial impact of the social sector size criteria on families under-occupying their accommodation.

In this context, measures to assist older people to *stay in their current home* (rather than to down-size within the general needs social stock) are becoming increasingly important.

9.9.2 Stock management and right-sizing in the private sector

While there is potential for more active stock management in the social rented sector, there are fewer realistic options to encourage right-sizing in the owner occupied and private rented sectors.

It was noted that right-sizing is an option for owner-occupiers individually rather than through a managed process, although, as referenced above and elsewhere in this report, this is dependent on the availability and affordability of the desired types of housing that older people want to move into in their areas of choice. Where possible, right-sizing was seen as a potential opportunity for the older person to remain independent in a house suitable for their needs. The applicability of options for owner occupiers to resize their current accommodation, such as the Ava Project referenced in Section 8 of this report, should be explored in a Northern Ireland policy and financial context, where this approach could provide a suitable housing solution for the older person to remain in their home and would also go some way to contributing to the pool of small, affordable rental units in the general housing market.

Owner occupiers can sell and then 'right size' their property either in the housing market or into specially built properties in the private sector. They have 3 to 4 bedrooms which they don't need – it frees the property up. As a result of a move – if the property is more suitable – there is less chance of falls, fuel poverty, garden maintenance etc. The location of a new property is important – near to towns. (Stakeholder)

Section 9: Matching housing issues and aspirations

Summary

This section considers stakeholder feedback on a range of issues relating to the existing provision of housing for older people and planning processes for future delivery, with a focus on how to address older people's housing issues while also meeting their aspirations.

Issues emerging included:

- questions over whether current need assessment methods can fully capture the range of requirements and allow for new approaches to provision;
- the need to learn from the past in planning for the future;
- the need for joined-up housing and health assessments of individual circumstances;
- the need for attractive dwelling types (suitable alternatives to bungalows) in the right locations;
- whether older people's housing requires its own strategy or whether it should be embedded within an overall regional housing strategy;
- the need for ongoing data sharing and joint working across the social sector in order to better meet current and future need;
- the value of relatively low level interventions such as provision of Community Occupational Therapy services to provide advice on and measures to improve mobility and safety in the home; and

- the difficulties and sensitivities associated with trying to encourage people to 'right size' given strong attachments to home and community,

Taken together, the analysis highlights the need for clear and coordinated planning to ensure that older people's needs and aspirations in relation to current and future housing are met. Inadequacies in current systems and processes are noted, together with some suggestions around active stock management and the need for planning in terms of house numbers and locations to be closely aligned with older people's preferences.

The range of organisations involved in planning for future housing needs, and the different approaches taken (top-down and bottom-up) necessitate a need for close inter-departmental and inter-agency cooperation and planning processes. In addition, the lack of a coordinated housing strategy for older people was noted.

Section 10: Conclusions and Recommendations

Coverage of this section

This section sets out the key findings and conclusions from the research study: 'Older People: Housing Issues, Aspirations and Needs'.

The research was commissioned and managed by the Housing Executive and undertaken by Fiona Boyle Associates. A Project Advisory Group provided guidance on policy and contextual issues. Feedback was obtained through interviews and focus groups with internal Housing Executive stakeholders, external stakeholders and older people themselves. (See Section 1)

The overall aim of this qualitative research was to explore the needs and aspirations of older people in relation to housing options and to identify planning actions by housing providers and other organisations which would enable older people to meet these housing needs and aspirations. Overall, the findings highlight the fact that:

- the **housing needs and aspirations** of older people are **multiple and complex** and their **expectations are increasing**;
- the possible **housing solutions** are **multi-faceted** and relate to a wide range of circumstances and individual situations;
- **choice** is a critical contributing element: older people **actively** and **reactively** decide whether to remain in their current accommodation, adapt or future-proof their accommodation or make a move in later life;
- the delivery of housing, housing-related services and community-based advice and support for older people is a central and/or secondary role for a **wide range of statutory and voluntary sector organisations**; and
- the housing issues, needs and aspirations of older people relate to **much more than their physical accommodation**.

Planning actions that could help meet the housing needs and aspirations identified by this research are set out as recommendations for consideration by relevant stakeholders across the housing and associated sectors. They are informed by two key considerations:

- **Prevention:** How can some of the factors that become housing issues and barriers be prevented? and
- **Independence:** How can an older person be supported to live in their accommodation independently (if that is their choice) or supported to make a move?

The recommendations are wide-reaching in terms of their content and where responsibility lies to put them into action. This study started as a piece of housing research; however, it became clear very early in the process of scoping the research questions and themes that the topic reached beyond both the bricks and mortar of a person's home and the responsibility of any one agency or organisation. The recommendations therefore cover themes relating to:

- ensuring the better use of current stock;
- looking at how housing need is identified and assessed;
- reconfiguring current provision;

- providing the necessary supports for an older person to choose to remain at home or move; and
- overall, to develop a positive and overarching housing strategy for older people.

Some of the recommendations are specific to housing; others are broader in nature and will require further exploration and identification of the most appropriate channels for delivery.

It is recognised that fulfilment of these recommendations depends on a number of critical factors; they require budget availability and the constraints both in terms of revenue and capital funding are well-documented. They are also dependent on inter-agency and partnership working within the context of the draft PfG and new responsibilities for councils and their partners under Community Planning. Ultimately, delivery will also depend on the existence of a working NI Assembly and the will to develop and implement a vision of a housing strategy for older people.

10.1 Help to stay – conclusions and recommendations

10.1.1 The person: isolation and loneliness; lack of family and other support; safety and security

This research confirmed that one of the greatest barriers for older people remaining in their current accommodation is not the house itself (condition, repair, size etc.), nor even necessarily poor health, but a range of vulnerability issues such as the fact they live alone, combined with increasing isolation and loneliness. This was often as a result of the loss of a partner and adult children leaving home or moving away. These issues link with, and can be exacerbated by, deteriorating health and mobility as well as other factors including availability and frequency of family and other support.

Related to this, concerns about security and safety were major factors for older people staying in their own home. This was also the most significant reason or push factor noted by older people who had moved into a sheltered housing scheme. Older people highlighted concerns about: cold callers; about seeking and engaging reputable tradespeople; and about how to protect themselves from financial abuse from a range of sources including phone and internet scams and within their family.

Internet access was highlighted by older people as an important aspiration for their future living arrangements, and effective internet access is increasingly important as a mechanism for accessing information and Assistive Technology and in staying in touch with family and friends. Initiatives such as the ONSIDE project (Section 7) could have applicability for older people, as well as those with disabilities, in improving confidence in the use of digital resources and technology to improve social engagement and inclusion and enable access to information and advice from a variety of sources. However, this needs to be set in the context of older cohorts who may not have the capacity or desire to use IT or the internet, and connectivity issues particularly in rural areas.

Low level interventions can play a key role in addressing a range of relatively minor issues, including those outlined above, which, alone or in combination, can make it more difficult for people to remain in their own home as they age. Many community and voluntary organisations provide a variety of services to older people across Northern Ireland, and the effective pooling of these resources has the potential to make small but significant impacts on the daily lives of older people. Mechanisms such as the Community Navigator Service (Section 7) along with

telecare and voluntary provision can help ensure that vulnerable older people are identified, signposted towards any necessary advice and services, and helped to feel safe and socially included before higher level interventions are required. Recommendations 1, 2 and 3 are therefore linked, and reflect varying levels of need, recognising that low level intervention can **prevent** the occurrence or escalation of a crisis.

Recommendation 1

We recommend a scoping review by relevant agencies of the range, type and mix of delivery mechanisms (including digital engagement) provided for low level contact to older people across Northern Ireland.

Recommendation 2

Building on existing opportunities for engagement we recommend that a more collaborative approach across all relevant agencies is taken to identify vulnerable older people at the point of contact with relevant services, in order to identify their needs in relation to a range of vulnerability measures (e.g. lack of family support, social isolation, fuel poverty, and mobility), with onward sign-posting/referral to the most appropriate services.

Recommendation 3

Based on the concerns raised by older people and feedback from stakeholders, we recommend that housing providers and housing advice agencies should review the information and advice available to older people (all tenures) about managing safety and security issues.

10.1.2 The person: health and mobility

The research confirmed that older people prefer to remain in their current accommodation rather than move, despite changing health needs and deteriorating mobility. This aspiration is mirrored in wider policy, for example *Transforming your Care*, and the policy stance to support people to remain living at home. External references to older people's health needs were noted in Section 2. This picture of declining mobility and changes in overall health as people age, points to the need for effective and efficient community services that support both the wider policy direction and the desires of older people when these changes occur. It was noted that support may be provided informally by family members, friends and the local community or, more formally, through domiciliary care and support put in place by the Health & Social Care Trusts. In addition, the suitability of an older person's accommodation as their health and mobility needs change or decline, connects with the condition and configuration of the property.

Good practice models were identified, including telecare and morning call provision which provide light touch support to enable older people to remain at home, and packages of floating support. Section 3 outlined the wide range of policies and strategies already in place that touch on the topic of older people; it is clear from this research that there is a need for more

concerted and joined up thinking and action in terms of the delivery of care and support into the homes of older people. In particular, the Housing Executive needs to be part of the review of domiciliary care services and likewise the health sector needs to be involved in the development and delivery of housing services to older people.

Recommendation 4

We recommend that the Housing Executive and relevant bodies should continue to examine the interconnections between housing and health, with particular reference to the way in which older people are assisted and supported to remain living at home.

Sections 4 and 8 recognised the important role of sheltered accommodation and that this can be a positive option for many older people. However, concerns were noted about how to meet the increasing care needs of those older people ageing in existing Category 2 housing, with a focus on how to develop extra care models for higher care needs. As such, we welcome the review of design standards for older people's housing in the social sector that is being led by the Department for Communities. Given the varying characteristics and circumstances of those already living in sheltered accommodation, and some of the issues that have been identified by residents, there appears to be an opportunity to help ensure the viability of the existing stock and its attractiveness as a housing option (both for current residents and a new generation of older people) by looking at the design and services associated with this form of accommodation. Section 5 noted the need for future models of provision to build rurality into the planning of services, including dispersal of accommodation.

Recommendation 5

We recommend that opportunities to reconfigure and develop existing Category 1 and 2 sheltered accommodation, both in terms of structural build and physical changes and in relation to the model of service delivery, should be explored by relevant agencies. As far as possible, this review should incorporate learning from the HAPPI principles and specifically the ten components for the design of retirement housing for older people irrespective of tenure or type of housing or scheme.

10.1.3 The person: care and support needs

Health, mobility, social isolation and the availability of family support are also significant determinants of the older person's ability to live at home and to continue everyday functions including personal care, shopping, cooking, laundry and housework. Older people may also have additional care and nursing needs and continue to live at home. This research highlighted that older people tend not to think or plan ahead when it comes to their housing, care and support needs; participants indicated that older people often leave or delay a 'move' until a point where it is too late and a move into residential or nursing care is needed.

Overall the research highlighted that both housing and personal support are pivotal components that enable an older person to remain at home, both in the shorter and longer term, and that low-cost interventions could prevent higher cost solutions such as moving into residential or nursing care. The cross-over between housing and health in this area necessitates

an urgent need to think and plan cross-departmentally to ensure that older people can remain living at home. This will be a crucial factor as population projections are realised.

Recommendation 6

Based on this research, we recommend that relevant agencies complete a comprehensive, cross-sectoral review of the type, level and frequency of assistance available for older people with care and support needs, to enable them to remain in their own homes. This should also review the level and type of risks and potential lack of safety for older people living alone in vulnerable circumstances.

10.1.4 Dwelling-related barriers

The accommodation an older person lives in has often been their family home for many years; as they age in place the size, configuration, suitability and accessibility of this accommodation can become a barrier to them remaining there. Nonetheless, older people wish to remain in their current home, and those who took part in this research displayed a general acceptance that this may come at the compromise of putting up with poor living conditions or unsuitable accommodation.

Section 4 highlighted that older people, living alone or in couples, account for a significant proportion of households, and acknowledged that many older people (a high proportion of whom are owner occupiers) are living in accommodation that is too big or has rooms that they no longer use or cannot access. In part, this is driven by a lack of desire to move, but the research also highlighted a lack of affordable and accessible housing options suitable for older people to move to. The good practice models highlighted various options to enable an older person to better use or reconfigure their accommodation including Homeshare and the Ava project in the Republic of Ireland, which aims to help older people reshape their accommodation and make it suitable for their current needs. The key focus of this latter project is to remodel part of the dwelling into a smaller unit for the older person, whilst using the remainder of the original home as a separate unit for rental purposes.

We also note the suggestion, as part of the *Consultation on Proposals* within the Fundamental Review of Social Housing Allocations, that greater use should be made of the mutual exchange service as an effective use of housing stock.

Recommendation 7

We recommend that the Housing Executive, with relevant bodies should continue to examine issues relating to management of assets in the social rented sector.

More broadly, we recommend that consideration should be given to the potential for use of financial incentives across all tenures to help older people right-size into accommodation that meets their needs, keeping a 'watching brief' on any policy developments in this regard elsewhere.

The design of accommodation and the availability of financial support to adapt the home to meet occupants' changing physical needs was also found to be a critical factor in enabling older people to remain, comfortably and safely, in their current accommodation. The processes for

making adaptations and repairs to current accommodation, including the installation of a stairlift and adaptations for wheelchair users and those with mobility issues, were considered in Sections 3 and 5; and below under the heading of affordability.

Recommendation 8

We note that the Housing Executive has been seeking to improve and streamline the Home Improvement and Disabled Facilities Grants process for customers, taking account of the grant application process, the timing of administration and the ease of and support for undertaking works for vulnerable people. We recommend that customers' experience of the grants process should continue to be monitored regularly to ensure the effectiveness of changes made and enable ongoing improvement.

10.1.5 Affordability as a barrier

Affordability of current accommodation, including mortgage payments, rent, other housing costs such as maintenance and upkeep, and the issue of fuel poverty were noted as barriers to staying in accommodation, with wider information on these topics set out in Sections 2 – 4. Affordability issues explored in this research included how older people in the private rented sector accessed accommodation, how those in owner occupation dealt with issues around their mortgage and potential debt at end of term, or arrears for those in rented accommodation.

Accessing the right type of advice and support around affordability and choices was crucial, particularly given the vulnerability of some older people. It was clear from the focus groups that, although various sources of advice are available, many older people were not aware of where or how to access advice. The proposal put forward as part of the Fundamental Review of Social Housing Allocations that 'there should be an independent, tenure-neutral housing advice service for Northern Ireland' is important in this context.

Recommendation 9

We recommend that the Housing Executive and relevant bodies should continue to review housing advice provision across Northern Ireland, and explore the ways in which signposting could be further enhanced; for example, interconnections on housing websites and wider government portals and through engagement with innovative approaches such as the Community Navigator project.

Affordability in relation to fuel poverty was also noted in the report in Section 4 (context) and Section 5 (Findings), and it was noted that older people are more likely to be in fuel poverty than the wider population. We also note the shift from an application-driven process under the Warm Homes Scheme to the more targeted approach adopted for the Affordable Warmth Scheme. Given that the greatest proportion of older people live in owner occupied properties, and the higher levels of fuel poverty among older households, it is important that schemes intended to help alleviate fuel poverty can be accessed by older people who could benefit from energy efficiency measures. We note the proposals for change to the Affordable Warmth Scheme that were put forward by the Department for Communities in 2017, which would discount some disability-related benefits from income calculations and reduce the income threshold for single person households (irrespective of age).

Recommendation 10

We note the proposals for change to the Affordable Warmth Scheme that were put forward in 2017 and recommend that any future policy decisions on eligibility criteria should retain the scope to assist households who may be in fuel poverty but who do not reside within the target areas.

10.2 Help to move – conclusions and recommendations

10.2.1 Range of options and choice

In considering the options for older people to make a house move in later life, housing tenure is an important factor. The current cohort of older people has a high level of owner occupation, and while this may decrease as those currently in their 30s and 40s move towards older age, for the next 30 years, as those aged 55 plus work through their older age, the majority who make a move are likely to be moving from owner occupation.

The financial implications and concerns of the older people in this research centred on a desire to leave their capital (from their home) to their family, and a level of reluctance in terms of moving tenure (particularly from owner occupation to social rented). This culture of not wanting to move and not wanting to pay rent in the social rented sector was prevalent among the older participants, who also demonstrated limited knowledge of the financial implications of staying in their current accommodation (e.g. repairs and maintenance) and the financial (and other) benefits of down-sizing and/or moving tenure. It was also clear that, within the younger cohort in this research study, there was an increasing reliance on the private rented sector and, associated with this, there was recognition of the impact on choices in terms of:

- making a move;
- suitability of accommodation (size and configuration); and
- concerns about security of tenure.

We note that the Interdepartmental Review of Housing Adaptations included a recommendation that the Housing Executive, NIFHA, the Health and Social Care Board, Health and Social Care Trusts and Community/Voluntary sectors should ‘explore the potential of a housing options service to support older people in particular to make choices about their housing’.

Recommendation 11

We recommend the development and communication of targeted and specialist financial advice on the costs and benefits of moving for older people, drawing on the cross-sectoral approach outlined in the Interdepartmental Review of Housing Adaptations. In particular, this advice should highlight the actual cost of staying in owner occupation and the likely implications in terms of care costs if an older person moves into residential or nursing care. This could be undertaken via various providers and would ensure that older people know their full range of housing options and choices.

Location was also found to be a factor that can limit options and choice; the research highlighted older people’s preference to remain within a relatively narrow radius (5 miles or

less) of their current accommodation. The importance of linkages to family, friends and local services and amenities was clear. The Housing Executive's work to date on building an Accessible Housing Register goes some way to providing a reliable source of data that can help the social housing sector to better meet the changing needs of tenants within their own locality. However, at a broader level, beyond the high-level data provided by the House Condition Survey, there is less evidence on the extent to which the existing housing stock, especially in the private sector, can successfully meet the needs and aspirations of an ageing population.

We note the recommendations of the Housing Market Symposium (2017) in relation to the need for a comprehensive and consistent profile of Northern Ireland's housing stock, and note that some exploratory work has already been carried out on this latter issue by the Department for Communities and the Housing Executive.

Recommendation 12

We recommend that the Housing Executive take a strategic view to assess the level of 'suitable' provision available across all tenures, linked to the regional distribution of older people in the population.

In addition, the Housing Executive with partner agencies should raise awareness of the range of options available to older people including newer models of provision e.g. retirement villages and existing models of provision e.g. sheltered housing so that older people are more informed of their choices and options.

10.2.2 Availability, affordability and suitability of alternative accommodation

A major barrier for those wishing to move was the availability and affordability of suitable accommodation. Need assessment mechanisms have traditionally tended to focus on the requirements for specialist housing in the social sector. However, there is a need for a broader view on the range of alternative accommodation and financial models that enable older people to make a move should be considered, together with incentives to downsize. We note the recommendations of the Housing Market Symposium (2017) in relation to reviewing the housing market implications of demographic trends, and population and household projections, as well as the work arising from the Fundamental Review of Social Housing Allocations. We also note options being explored by Co-Ownership, the more holistic approach adopted by Housing Investment Plans and the Strategic Housing Market Analysis that was under way at the time of writing this report, and the Housing Executive's work on an Older People's strategy.

Recommendation 13

We recommend that the Housing Executive continue to look at demand and supply, based on the recent analysis undertaken for various reviews, using this to assess the number and type of specialist units needed for development to meet population projections, as well as how the private sector can be encouraged to respond.

Specific responses such as relaxation or flexibility of planning and procurement rules, and enhancing specialist housing, e.g. Category 1 and 2 housing, to incorporate older people's aspirations in terms of space, storage space, outdoor space and light etc., together with increasing numbers requiring space for their own carer or providing care to their own parents or grandchildren, should be examined with some urgency. In terms of social rented housing the need to include older people's requirements should be taken into account in the current review of the DfC Design Guide. Opportunities for joint ventures between housing associations and private developers, together with 'design and build' options should be considered.

Recommendation 14

Alongside Recommendation 13, we recommend that the Housing Executive with relevant bodies examine the potential to incorporate the HAPPI principles into the specifications for the delivery of future schemes and reconfiguration of current schemes through the DfC Design Guide.

In addition, it is crucial that Local Development Plans include reference to accessible housing policies and responses to defined housing need and population projections and demographics, similar to that developed by Belfast City Council. Community planning also plays a key role in ensuring that wider locally-based services such as community services and transport links are thought through in short and medium term plans, in terms of enabling older people to make a choice to stay in their current accommodation or make a move.

Recommendation 15

We recommend that the Housing Executive, as statutory partner with local councils in both Local Development Plan and Community Planning structures, takes into account the recommendations of this research into the housing aspirations of older people in relevant policy and delivery actions.

One specific initiative that could assist in helping older people making housing-related choices is to improve information on all stock availability, including vacant units as part of a strategy to match need to suitable available property. In addition, this would enable communication of information on the availability (or lack) of bungalow stock across the tenures, thus enabling older people to be clear on what is available. This is an important message for all prospective applicants to the common waiting list for social rented housing.

The configuration of current stock is a clear problem; as people age in place their families grow up and move away, leaving one and two-person older households in accommodation that is too big for them. The factors highlighted in this research point to a need to consider the balance between active and passive stock management in the social rented sector, and any capacity to encourage downsizing, together with re-examination of the level and type of adaptations which can result in a house needing fully readapted for use after an older person has moved on.

Recommendation 16

We recommend that social housing providers work with relevant bodies to establish protocols to share relevant information on stock availability in the social rented sector. This would support both active and passive stock management across the social sector.

10.2.4 Support to make a move

Section 5 highlighted that assistance is vitally important as an older person makes decisions around housing and whether to move, particularly if their home is no longer suitable for their needs, but that many older people do not have family to assist them on these issues. Help with housing choices and options can be particularly pertinent if the older person's health changes, either gradually or as a result of a sudden change in circumstances.

Housing advice agencies can provide a certain level of advice and information and voluntary organisations noted in the good practice models (e.g. BCM, funded through Supporting People) provide a level of support to help older people move house, including help with factors such as decluttering.

Recommendation 17

We recommend that the Housing Executive and relevant bodies should review the need for support and input from the statutory sector, and financial support to enable the voluntary sector, to assist older people who wish to move house through provision of advice and information, and practical support.

10.3 Overarching conclusion and recommendation – a vision for housing for older people

The interconnection between so many of the roles and functions of the DfC and the Housing Executive on the topic of older people's housing, together with the range of other issues including health, care and support, and security, indicates the need to address housing for older people in a comprehensive and coherent way.

Recommendation 18

We recommend that the Housing Executive should take account of the findings of this report in developing its housing strategy for older people. This strategy should be collaborative, given the nature of, and cross-sectoral linkages arising from, the range of issues affecting older people's choices and decision making about their accommodation in later life.

This recommendation is particularly important given the lapsed lifetime of the current housing strategy. An overarching housing strategy for older people in Northern Ireland would enable a response to the conclusions and recommendations outlined above which are within the Housing Executive's role and remit. In addition, Councils and other statutory and voluntary

provides should be encouraged to incorporate these findings into age-friendly and active ageing strategies.

Appendix 1: Membership of Project Advisory Group (PAG)

Internal NI Housing Executive representatives

Kelly Anderton (Rural & Regeneration Unit)
Louise Clarke (Place Shaping Unit & Client)
Bernie Duffin (Housing Analytics Unit)
Karly Greene (Head of Research & Chair)
Adele Faulkner (Supporting People)
Michael Conway (Housing Services)
Tricia Mullan (Research Unit & Project Manager)
Leeann Vincent (Asset Management)

External representatives

Eamonn Donaghy (CEO, Age Sector Platform)
Eamon Quinn (Director, Engage with Age)
Ray McCaffrey (Policy & Research Officer, COPNI)

Appendix 2: Interview schedule for Stakeholder Focus Groups

Older People – Housing Issues, Aspirations and Needs

SEMI-STRUCTURED INTERVIEW SCHEDULE and to be used for FOCUS GROUP THEMES

(Policy Makers, Commissioners and key stakeholders)

Introduction: Explain nature of interview or focus group, focus of research and brief outline of questions/themes to be covered.

Name of Interviewee			
Position			
Organisation Name		Type of Organisation	
Location of interview			
Date of Interview		Time of Interview	
Interviewer comments			

1.0 I would like to ask you about your role and interest in relation to housing and/or older people
1.1 In general terms, what is your role?
1.2 Specifically, what is your interest in relation to housing and/or older people?

2.0 I would like to ask you about the age related definition of an older person ; how would you define this?
Probe: Viewpoints in terms of age and age profile Consideration of the agreed cohorts for this research?

3.0 Older People and Housing stock/tenure - I would like to ask you about housing stock and tenure in Northern Ireland; in relation to older people?
Are older people in the right tenure? Any comments on what is the right tenure at different times.
Are older people in dwellings which are the right size? Any comments on what the right size is.
Are there particular difficulties in relation to stock and tenure in specific parts of Northern Ireland or in different areas? Probe rural and urban.

4.0 Older People and Housing - Now I would like to ask you about older people and their housing needs.
<p>4.1 What would you consider are the range of factors that influence where an older person lives?</p> <p>Probe – location, type of tenure, type of dwelling, age of dwelling, fabric and repair of building, income and fuel type</p> <p>What would you say are the three main drivers? (From list above and what they have provided).</p>
<p>4.2 What factors change in an older person's life which affects them staying in their current housing or accommodation?</p> <p>At what point do you think this occurs? Are there specific changes or drivers?</p>
<p>4.3 Are there specific structural factors to do with the current housing climate or the housing market which are affecting older people?</p>
<p>4.4 Are there specific factors to do with care and support needs – that will affect older people's housing needs? At what stages will this impact?</p> <p>Probe: Adaptations and grants</p>
<p>4.5 Are there specific factors relating to older people's future resources?</p> <p>Probe:</p> <ul style="list-style-type: none"> - State pension (age of access), personal and private pensions - Affordability of house repairs and fuel – fuel poverty - Other costs and lower income – food, services, overheads etc. - Personal resources – ability to communicate, ability to get out and about, transport etc.
<p>4.6 Can you make any comment on the changes in the composition of older people and their housing needs over the last five years?</p> <p>Probe in terms of:</p> <ul style="list-style-type: none"> - older people with young children (still in their care – children and grandchildren) - older people with adult children still living at home - any increase in numbers of older people from BME groupings or who have arrived as Foreign Nationals or Asylum seekers?

5.0 Changing Aspirations

5.1 I'd like to ask you about what you think are changing aspirations in terms of older people – in relation to their housing and where they wish to live into older age?

Probe:

- Independence and quality of life
- Desire to stay in own home – for as long as possible
- Desire to release capital (because income poor)
- Maintenance and repairs
- Location and access to services
- Heating costs
- Size, space and type of property
- Factors around living alone (loss of partner) and wider loss of friends and social networks
- Concerns and worries about personal and household safety
- Isolation and loneliness
- Models of housing for older people

Do the above factors change with age (i.e. between the different age cohorts)?

What are the most important factors – in older people's aspirations? For example does location and access to services take precedent over type of tenure?

5.2 Now I'd like to ask you about older people's more general aspirations. In contrast to previous generations – what do older people now aspire to? Probe – both in terms of type and quality of housing, and type/nature of lifestyle:

Probe

- Desire for interdependence and mutual exchange of financial, practical and emotional support between generations VERSUS desire to be fully independent of others
- Ability to use internet and social media; to support their independence
- Interest in keeping active for as long as possible
- Feelings in relation to 'paying for care'
- Considered move towards 'planning for later life' VERSUS those who have made no plans

5.3 In terms of older people's aspirations (and based on what we've just discussed) can we discuss what factors might impact a decision to move or change accommodation? What might be considered as PUSH factors and what might be considered to be PULL factors

What is the most important factor in all of these?

Are there barriers to older people's decision making around their housing?

Probe

- Lack of information, awareness, communication – navigation of the system
- Older people's preferences (to 'stay put')
- Models/provision does not meet older people's needs or aspirations
- Lack of choice – in terms of housing tenure
- Affordability

6.0 Planning for the future

6.1 I'd like to talk about statutory responsibility for older people's needs; in particular in relation to housing. (Probe different responsibilities – across NIHE, Department of Health, and Councils etc.)

Are there age related responsibilities to older people, in terms of their housing needs?

Can you suggest three areas of statutory responsibility that currently or would in the future make a significant difference to older people?

What other statutory duties interconnect to this area?

Probe:

- Ability to live independently
- Level and nature of disability – dementia
- Care and support requirements
- Definition of vulnerability

6.2 Finally I'd like to ask you about possible housing arrangements or solutions that might be useful for older people.

Request examples of NI (and wider) case studies of what has worked and what has not worked.

Probe – using list of already identified models – equity release, Retirement villages

Collect positive and negative viewpoints on these (and reasons for this)

Probe - using list of models developed elsewhere (but not developed to date in Northern Ireland)e.g. Homeshare

Probe – by asking respondent to identify key principles for future housing solutions (rather than specific models of delivery).

Thank you for participating in this semi-structured interview/focus group.

Appendix 3: Focus Group Paperwork

Participant Focus Group Consent Form
Older People: Housing Issues, Aspirations & Needs

External Consultant: Fiona Boyle (Fiona Boyle Associates)
Research Project Manager: Tricia Mullan (patricia.mullan@nihe.gov.uk)

	<input checked="" type="checkbox"/>
I have been provided with adequate information about this research study and have been given an opportunity to have any questions answered satisfactorily.	<input type="checkbox"/>
I have read the Terms of Reference related to this research study and I understand its aims and objectives.	<input type="checkbox"/>
I have been made aware that the topic guide informing this focus group will be made available prior to it taking place.	<input type="checkbox"/>
I am aware that I am not obligated to answer any questions I do not wish to during this focus group and that I have the right to leave it and/or the research study at any time.	<input type="checkbox"/>
I am aware that I have the right to request a copy of the transcript of the focus group once it has been completed.	<input type="checkbox"/>
I am aware that my views will be anonymised and I will not be identified in any publications.	<input type="checkbox"/>
I understand that data collected will be stored securely, safely and in accordance with General Data Protection Regulations (GDPR).	<input type="checkbox"/>
I understand that audio-recordings and transcripts will be securely destroyed three months after the end of this research study (July 2019).	<input type="checkbox"/>
	<input type="checkbox"/>
I consent to participating in this internal focus group to aid the above-named research project.	<input type="checkbox"/>
I consent to having this focus group audio-recorded so it can be transcribed after the focus group is held.	<input type="checkbox"/>
I consent to having written notes taken at this focus group (as a back-up should quality of recording be poor).	<input type="checkbox"/>

Name (Print)

Participants Signature.....

Date.....

Older People: Housing Issues, Aspirations & Needs Information Sheet (for external stakeholders)

About this Research Study

This research study has been commissioned to increase knowledge and understanding of the housing issues, aspirations and needs of older people. Given a rapidly increasing population in this cohort, this study has been identified as of great importance at the highest strategic level of the Housing Executive. Further information is included in the short Terms of Reference attached.

Purpose of Focus Groups

Focus groups are a form of group interaction that capitalises on communication between participants in order to generate data. People are encouraged to talk to one another: asking questions, exchanging anecdotes and sharing experiences and points of view. The method is particularly useful for exploring people's knowledge and experiences.

The purpose of this particular focus group is to enable internal NIHE stakeholders with a strategic and/or operational interest in or interface with older people's issues to participate fully in this research study. The objectives of the focus group are to determine what the key issues for older people are in terms of their housing issues, aspirations and needs. It will also consider existing distribution and availability of accommodation for this age group and look at a range of existing and potential measures to enhance older people's accommodation options. A topic guide of themes to be covered will be circulated in advance of the focus group.

Audio-recording this Focus Group

This project is heavily qualitative-focused and part of its appeal is the 'rich' data that will be collected throughout. Fiona Boyle Associates and the Research Unit wish to state their preference to record this focus group. We believe that this approach is the most productive way to ensure accuracy of data collection and capture specialist knowledge from a varied group over a two-hour period.

We draw attention to this now in order to address any concerns you may have with this approach prior to participation.

From a research viewpoint, audio-recording is merely a tool to aid the capture and the usability of information. It enables improved facilitation and allows discussion to 'flow' more naturally. It ensures the accuracy of what is said rather than relying on memory or hurried notes. Moreover, this approach supports detailed analysis as transcribed notes enable reflection and serve to ensure that all relevant themes are extracted.

On a practical level, the external researcher and research team do not have prior knowledge of the varied work areas of participants so things that may be clear to the group may not be to us. Data that cannot be reflected upon may be 'lost in translation'. A recording would also safeguard the validity of the findings should any query arise about what is discussed.

We would stress that this approach is optional. Audio-recording will **not** take place without full informed consent from you as a participant. Opting out of this approach would **not** preclude your participation in the research study.

Informed Consent

I attach a consent form for your perusal. Full completion of this form indicates granting of informed consent to participate in this research study and to enable audio-recording of the focus group.

Older People: Housing Issues, Aspirations & Needs Research Study Participant Information Sheet

Purpose of the study

The Northern Ireland Housing Executive (NIHE) has commissioned Fiona Boyle Associates to carry out a research study into the impact of ageing on the housing needs, wants and aspirations of older people across Northern Ireland. The research study began in October 2018 and will be completed by April 2019.

The purpose of the study is to explore the needs, aspirations and preferences of different groups of older people in relation to housing options and to identify how housing providers and representative groups can effectively meet the future housing needs and aspirations of older people. For the purposes of this study, older people are defined as aged 55 and over.

Invitation to participate

Listening to the views and experiences of older people is crucial to meeting the objectives of the research study. You have been chosen to participate because you meet the eligibility criteria of being an older person and either live in social housing, private rented accommodation or are an owner-occupier.

Do I have to take part?

It is up to you to decide whether or not to take part. If you do decide to participate, you will be able to keep a copy of this information sheet and you will be asked to fill in a consent form. You can still withdraw at any time. You do not have to give a reason.

What will happen if I take part?

You will be asked to meet with the research team once. This meeting will last no longer than one hour. You will be asked to complete a short questionnaire and then participate in a conversation with other older people about issues relating to the study. An outline of what type of questions will be asked is included in the Guidance Notes document.

Are there possible disadvantages and/or risks in taking part?

Participating in the **research** is not anticipated to cause you any disadvantages or discomfort.

What are the possible benefits of taking part?

Whilst there are no immediate benefits for those people participating in the project, it is hoped that this work will have a beneficial impact on informing strategic future planning in relation to meeting the housing needs of older people.

Will my taking part in this project be kept confidential?

All the information we collect about you during the course of the research will be kept strictly confidential. You will not be able to be identified in any reports or publications. Any data collected about you will be stored in line with GDPR regulations.

Will I be recorded and how will this be used?

The conversation will be audio recorded with your prior consent. We believe that this approach allows discussion to 'flow' more naturally and will capture your views accurately. We stress that this approach is optional. Audio-recording will **not** take place without full informed consent from you as a participant. Opting out of this approach would **not** preclude your participation in the research study. Data will be transcribed and you may request a copy of this transcript. Both audio recordings and transcripts will be destroyed three months after the end of this research study.

What will happen to the results of the research project?

Results of the research will be published. You will not be identified in any report or publication. If you wish to be given a copy of any reports resulting from the research, please ask us to put you on our circulation list.

Contact for further information

Tricia Mullan, Research Officer, NI Housing Executive Research Unit Tel: 028 95982544

Email: patricia.mullan@nihe.gov.uk

Older People: Housing Issues, Aspirations & Needs Questionnaire

Section 1: Information about you and your household

Q1.1 Age on last birthday: _____ **Q1.2** Gender _____

Q1.3 What is your marital status? (please tick one box only)

I am single and have never married	
I am married	
I am in a civil partnership	
I am separated/divorced	
I am widowed	
I do not wish to answer	

Q1.4 What is the total number of people in your household (including you)

Adults	
Children	
I do not wish to answer	

Q1.5 Health Status (please tick one box only)

Yes, I have an illness which limits activities	
Yes, I have a disability which limits activities	
Yes, I have BOTH an illness and a disability which limits activities	
No, I have no such health problems	
I do not wish to answer	

Q1.6 Please indicate how you would rate your mobility

(please tick one box only)

Very Good	Good	Fair	Poor	Very Poor

Q1.7 Do you provide care for anyone?

(please tick one box only)

Yes	
No	
I do not wish to answer	

Q1.8 Does anyone provide care for you?

(please tick one box only)

Yes, I receive formal care	
Yes, I receive informal care (family/friends/neighbours, etc.)	
No, I do not receive care	
I do not wish to answer	

Q1.9 Please indicate your **MAIN** form of transport (e.g. drive own car, lifts from others, public or community transport, cycle, walk, etc.)

--

Q1.10 What local government district do you live in?

--

Section 2: Information about your current accommodation

Q2.1 Approximately, how long have you lived in this property?

Years/Months	
I do not know	
I do not wish to answer	

Q2.2 What tenure do you live in?

(please tick one box only)

I own my home outright	
I am buying my own home and have a mortgage	
I rent from the Housing Executive	
I rent from a Housing Association	
I rent from a private landlord	
I live rent free	
I do not wish to answer	
I do not know	
Other (please name)	

Q2.3 What type of house do you live in?

(please tick one box only)

I live in a detached property	
I live in a semi-detached property	
I live in a bungalow	
I live in a terrace house	
I live in a flat/apartment	
I live in sheltered accommodation	
I live in supported accommodation	
I do not know	
I do not wish to answer	

Q2.4 Please indicate the number of rooms in your home

Kitchen(s)	
Reception Room(s)	
Bedroom(s)	
Bathroom(s) (with shower and/or bath)	
WC (toilet only)	
Other (please state)	
Total number of rooms	

Q2.5a Do you have stairs in your home? (please tick one box only)

Yes	
No	
I do not wish to answer	

Q2.5b If yes, can you access the rooms above the ground floor?

Yes, I can walk upstairs	
Yes, I have a stair lift/mobility aid	
No, I cannot access the rooms above the ground floor	
I do not wish to answer	

Q2.6a Do you have outside space (e.g. garden or yard)?

Yes	
No	
I do not wish to answer	

Q2.6b If yes, can you access the outside space?

Yes, with difficulty	
Yes, without difficulty	
No, I cannot access the outside space	
I do not wish to answer	

Q2.7 What is the MAIN fuel type in your home (gas, oil, coal, dual fuel etc.)

--

Q2.8 Please read each statement below and tick one answer on each line

	All the time	Most of the time	Part of the time	None of the time	Don't know
I feel safe in my home during the day					
I feel safe in my home after dark					
I feel safe in my community during the day					
I feel safe in my community after dark					

Thank you for taking part in this questionnaire. It is greatly appreciated.
Please be assured all responses are confidential.

Appendix 4: Stakeholder and Older People Focus Groups and Interviews

PRIMARY FIELDWORK - RESPONDENTS

Internal Stakeholder Focus groups – NI Housing Executive

Focus group	Individual	Unit/Area
FG 1	Bernie Duffin	Housing Analytics Unit
	Gemma Cowles	Energy & Community Planning
	Fiona McGrath	Place Shaper, Belfast region
	Helen Russell	Communications Channels
FG 2	Sinead Collins	Rural & Regeneration
	Catherine Savage	Energy
	Louise Millar	Welfare Reform Team
	Ciaran McMahon	Housing Services
	Adele Faulkner	Supporting People
FG 3	Leeann Vincent	Asset Management
	Ailbhe Hickey	Place Shaper, Southern Region
	Maureen Mawhinney	Adaptations Policy Unit
	Louise Clarke	Place Shaper, Northern Region (and Client)
	Maureen Kerr	Homelessness Strategy
	Catherine Blease	Central Planning & Policy Unit
By Email	Danny O'Reilly	Private Sector Improvement Services

External Stakeholder Feedback – interviews and Focus groups

Research method	Individual(s) and organisation(s)
Focus group	Eamonn Donaghy – Age Sector Platform
	Eamon Quinn – Engage with Age
	Ray Caffrey – Office – COPNI
Interview	Lumturi Podrimaj – Advice NI
Interview	Eithne Gilligan – Age NI
Interview	Elma Greer – Belfast City Council
Phone interview	Aidan Campbell – Rural Community Network
Focus group	Patrick Thompson – NIFHA
	Gregg Woods – Clanmil Housing Association
	Sally Campton – Abbeyfield & Wesley Housing Association
Focus group	Housing Rights staff – Janet Hunter, Kate McCauley, Denise Callaghan, Amy Lyness, Martina McAuley
Interview	Jenny McGuigan – Department for Communities
Interview	Mark Broadhurst – Department for Infrastructure
Interview	Ricky Rowledge – Council for the Homeless NI
Interview	Roger O'Sullivan – Institute for Public Health
Phone interview	Marion Sands – Apex Housing Association
Phone interview	Cameron Watt – Alpha Housing Association

Feedback from Older people – Focus groups

Focus Group	Group assisting with set up	Participant Group	Council Area
FG1	Abbeyfield	Sheltered Housing	Antrim & N'abbey
FG2	Abbeyfield	Supported Sheltered Housing	Mid & East Antrim
FG3	Engage with Age	Cross-tenure	Belfast City Council
FG4	Rural Community Network	Cross-tenure	Mid Ulster
FG5	Age Sector Platform	Cross-tenure	Various
FG6	Age NI	Cross-tenure	Various
FG7	Radius Housing	Sheltered Housing	Derry & Strabane
FG8	Agewell	Cross-tenure	Mid Ulster
FG9	Action on Mental Health (AMH) New Horizons	Cross-Tenure	Fermanagh & Omagh

In addition, one phone interview was held with a tenant in the private rented sector, and feedback was provided by email by another.

Appendix 5: Profile of respondents in focus groups (older people)

Category	Groups/definitions	n=57 Percentage (%)
Sex	Male	51%
	Female	49%
Age	55 - 69	34%
	70 – 84	61%
	85+	5%
Health status	Has an illness which limits activity	30%
	Has a disability which limits activity	13%
	Has both an illness and disability which limits activity	22%
	Has no such health problems	33%
Caring duties	Respondent provides care for others	7%
	Respondent does not provide care for others	93%
Care Recipient	Respondent receives formal care	12%
	Respondent receives informal care	15%
	Respondent does not receive care	73%
Mobility Status	Very Good	18%
	Good	28%
	Fair	30%
	Poor	19%
	Very Poor	5%
Main form of transport	Car	57%
	Public transport	27%
	Bicycle	2%
	Walk	2%
	Taxi	2%
	Mobility scooter	2%
	Lifts from others	8%

Appendix 6: Population projections

Table 16: Population Projections in Northern Ireland by year¹⁶⁰

	2016	2021	2026	2031	2036	2041	2046
Projected Population of Older People (NI)							
	510,435	570,800	626,170	665,596	697,789	727,396	751,363
Projected Population of All People (NI)							
	1,862,137	1,904,201	1,939,724	1,966,161	1,986,158	2,003,397	2,017,256
Percentage of Projected Population of Older People over Projected Population of All People							
	27%	30%	32%	34%	35%	36%	37%

Table 17: Population Projections in Northern Ireland by Age Bands¹⁶¹

Age Bands	2016	2021	2026	2031	2036	2041	2046
55 – 69	302,173	334,326	362,095	364,093	353,016	347,230	351,709
70 – 84	171,801	195,350	216,174	241,236	272,212	297,322	300,631
85+	36,461	41,124	47,901	60,267	72,561	82,844	99,023
Total	510,435	570,800	626,170	665,596	697,789	727,396	751,363
Percentage Increase in Older People Population over 2016 base							
55 – 69	-	11%	20%	20%	17%	15%	16%
70 – 84	-	14%	26%	40%	58%	73%	75%
85+	-	13%	31%	65%	99%	127%	172%

¹⁶⁰ Source: Adapted from 2016-based Population Projections by the Office for National Statistics (Published by NISRA)

¹⁶¹ Source: Adapted from 2016-based Population Projections by the Office for National Statistics (Published by NISRA)