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# Trends in Housing for Older People - Conference Report

HOPE Conference  
8<sup>th</sup> of May 2008  
in Copenhagen

## Contents

Summaries of the six speeches .....	5
Mikkel Warming, mayor for social services in the Municipality of Copenhagen. ....	11
Demands for housing for older people in the coming 5-10 years period and actions to stay in the own home as long as possible by Sylvia Walleczek, sociologist, Berliner Bau- und Wohnungsgenossenschaft von 1892 eG .....	17
PROVIDING OPPORTUNITIES: Empowerment and social inclusion as the new paradigm for housing and care by Gerard te Kaath, Director for Corporate Strategy, Woonzorg Nederland .....	25
Housing for older persons in general housing stock by Ylva Sandstrom, project manager, SABO, Sweden .....	35
Changing With The Times - A strategy for meeting the needs of older people in the UK by Chris Kilbane, Individual Support Director, Places for People Individual Support .....	43
Trends in housing for elderly people in Denmark by Margrethe Kähler, housing policy consultant, DaneAge, Denmark. ....	53
Lifestyles – example 1 by Max Katzenelson, chairman of the senior co-housing project Sambo .....	61
Lifestyles – example 2 by Helen Jeppesen, social caretaker in housing development for elderly people .....	65
Challenges in future elderly housing policy. Resume of the panel discussion on trends in five Northern European countries: Germany, Sweden, the Netherlands, the UK and Denmark .....	69



## Preface

Conference report on trends in housing for older people  
HOPE conference 8th May 2008 in Copenhagen

Members of the HOPE network assembled in Copenhagen on May 8th 2008 for a conference hosted by KAB. The aim of the conference was to examine trends in housing for older people by focusing on two main themes:

- Housing requirements of older people in the next five to ten years
- What can housing companies do to help older people remain in their own homes for as long as possible?

The conference was arranged in order to identify the challenges that housing organisations, including social housing companies, face in relation to the growing numbers of older people. Experience and trends in Sweden, Germany, the Netherlands, the UK and Denmark were presented and discussed by the representatives from the five countries.

The conference report contains the papers presented at the conference and a summary of the afternoon's discussion between the panel of speakers and the attendees. It also contains two Danish examples presented at the conference of alternative housing options for older people, in which KAB had a role in creating new and exciting housing solutions for older people.

Unlike the HOPE conference in 2003 which focused on sheltered housing for older people, the focus of this year's conference was directed at all phases in the lives of older people.

I would like to thank the speakers for sharing their knowledge and visions.

I would also like to thank the conference sponsors, the housing companies AKB Copenhagen and SAB and the KAB Foundation, for supporting the publication of the conference report.

We hope this report will inspire and inform the debate on housing for older people now and in the coming five to ten years.

September 2008



Henning Andersen  
Director





## Summaries of the six speeches

### Mikkel Warming, mayor for social services in the Municipality of Copenhagen

Elderly housing policy should ensure that people can live at home rather than in an institution. The mayor believes that it is very important to have a sense of community and security in areas where elderly people live and cited the social caretaker model in Copenhagen as an example of good practice. The key words in elderly housing are flexibility, accessibility and an interior design that allows for the later delivery of care. "We believe – the council and social housing companies – that attractive residential neighbourhoods are essential to the future of the city. We must design homes that elderly people will want to stay in – and can. We shouldn't build for 51-year-olds but for 50 to 90-year-olds," said the mayor and added that the focus of discussion is often the group of frailer elderly people. But elderly people have many resources that can go a long way if properly used. The local authorities are working closely with the social housing companies on several large-scale housing interventions. "We are working together to lift the run-down social housing estates. We are using measures such as flexible letting policies in order to attract resource-strong tenants. Our housing intervention programmes also include housing for people with special needs and the social caretaker concept" explained the mayor and added that he was looking forward to the publication of the conference results.

### Sylvia Walleczek, sociologist Berliner Bau- und Wohnungsgenossenschaft von 1892 eG

In Berlin a project network has been established in the past three years for people who want to develop different forms of housing and set up co-housing schemes. Berliner Bau- und Wohnungsgenossenschaft von 1892 eG is involved in these projects which supports their strategy of promoting intergenerational and elderly-friendly housing. This is achieved by renovating/ adapting dwellings and by converting smaller flats into larger units. Almost two thirds of co-housing in Berlin comprises intergenerational or senior co-housing schemes. The map of the Berlin network shows that most of the planned or already finished projects are located in the inner city area, with good infrastructure, public transport and cultural activities. Demand for this form of housing is rising due to changes in family structure. About 50 % of Berliners live in single households.

After about 10 years of political “pressure” the Berlin Senate for Urban Development has set up its own advice centre for co-housing projects, and declared that each year several building sites will be offered – without market competition - to groups who want to build in a self-help way.

## Gerard te Kaath, Director for Corporate Strategy, Woonzorg Nederland

### PROVIDING OPPORTUNITIES:

Empowerment and social inclusion as the new paradigm for housing and care

In the Netherlands the emphasis within elderly housing is increasingly on wellness and care services in the home rather than in the institution-like settings of traditional forms of housing for elderly and disabled persons. The demand for quality in the immediate social environment is also rising. Older people want to lead meaningful lives, have meaningful relationships with others and in growing numbers want to stay in their own neighborhood and make the most of that. There is political pressure on the elderly provision sector to cut costs, and a tendency to leave problems to be solved to the societal midfield of providers in welfare, care and especially housing (associations). The stricter financial conditions and the growing demand this is accompanied by have led to a tendency to enlarge operating scales by means of partnerships and mergers. This applies also to Woonzorg Nederland, which has entered into a partnership and merger with two other providers to form a new organization called Espria - a broad service-organization, client-focused and client-centered, aimed at the empowerment of people, especially those that need assistance because of temporary or permanent disabilities of any kind.



## Ylva Sandstrom, project manager, SABO, Sweden

### Housing for older persons in general housing stock

The main challenge in the field of elderly housing provision for SABO, the Swedish umbrella organisation for municipal housing companies, is to provide suitable accommodation for older people in the existing municipal housing stock. This involves, firstly, describing the conditions under which older people can remain living in their own homes and then improving accessibility and adapting the accommodation to make it suitable for older persons. Another challenge is to encourage older people to sell their (large) homes and move into suitable accommodation in the municipal housing stock. Older people should also have the option of remaining in their old neighbourhoods. A government committee on housing for older people has drawn up a concept called "secure homes" for older people who "only" need good access conditions, a safe and secure environment and the opportunity to have meaningful relationships with others. All older people should be eligible for this type of accommodation, and not need to be assessed by the council. SABO is working closely with the committee. Ylva Sandstrom mentioned that SABO has developed special training programmes for employees in housing companies with older tenants.

## Chris Kilbane, Individual Support Director, Places for People Individual Support

### Changing With The Times

#### - A strategy for meeting the needs of older people in the UK

The provision of housing and care services for older people in the UK is undergoing change. From next year, funding for support services for older people will no longer be ring-fenced and can be used by the local authority for what it sees as its priority; they no longer pay for low-level care services. The challenge for Places for People is to provide access to basic care services and practical help that will prevent a deterioration in the health of older persons and allow them to live an independent life either in their own homes or in suitable accommodation in the neighbourhood of their choice. Many older people are reluctant to move into care homes and some traditional sheltered accommodation is becoming difficult to let. Older people have different housing preferences and want to live in the city, close to cultural amenities. A new phenomenon in the UK is

the significant increase in large-scale retirement communities, developments of typically two to three hundred units. Places for People also provide accommodation suitably designed for older people dispersed throughout mixed communities, so that they can complete their aspiration of continuing to live in the community.

## Margrethe Kähler, housing policy consultant, DaneAge, Denmark

### Trends in housing for elderly people in Denmark

DaneAge, an organisation with over half a million members, wants to promote the provision of “all-time homes” – homes where people can live throughout the entire span of their lifetimes and which are structurally designed to accommodate technical aids and the provision of home care services. Margrethe Kähler pointed out that only 36 per cent of dwellings in Denmark have good access conditions and proposed a system for indicating private and cooperative dwellings that are suitable for older and disabled persons, similar to the accessibility map developed by KAB for social housing. The provision of social housing for families should be encouraged as older people prefer to live in accommodation dispersed throughout mixed communities. DaneAge’s latest housing survey shows that many elderly people want to live in the social housing sector. The survey indicates that two-thirds of the population wish to remain in their own homes when they grow older. Many are prepared to adapt their homes to meet future needs, although more homeowners than tenants are willing to make these investments. DaneAge propose that local authorities should be allowed to sell building land for affordable housing at rates under the market value of land.







## Mikkel Warming, mayor for social services in the Municipality of Copenhagen

Henning Andersen, director at KAB, introduced Mikkel Warming, mayor for social services in the Municipality of Copenhagen: “Mikkel Warming is extremely committed to the social housing sector, and no stranger to KAB. I am therefore pleased to welcome Copenhagen’s mayor for social services”.

### Mikkel Warming:

Thank you for the invitation to take part in your conference. How we live as older people is a subject that is relevant and important to all of us – even to someone like me who is still in their thirties, at least for another couple of months.

I head the Social Services Committee in the Municipality of Copenhagen. I would like to stress, particularly for the benefit of our foreign guests, that being old in Copenhagen is not considered a matter for social services as such. In fact responsibility for people over 65 is placed in the Health Committee; however, that committee deals mostly with home help, care and other services for older people. But cultural and social affairs are not linked to age; nor are social problems. For that reason, the administrative organisation of the Municipality of Copenhagen does not always correspond to actual problems and the problems people actually experience.

I am pleased to be here and to have the opportunity to discuss the issues under consideration today – out of personal interest and as municipal representative. What are the challenges we envisage in relation to 50+ seniors?

To start with my own area – social services – I can report a huge success. This is often overlooked, but nevertheless significant: people are surviving! Drug addicts are living longer, the homeless are living longer as are the physically and mentally disabled. MS sufferers do not die at 25 but survive to the age of 60, 65 or 70 years of age. This is an enormous achievement for our society and the result of many, many years’ efforts within social services. These groups are living longer and becoming senior citizens. This trend presents new challenges – and also challenges the administrative organisation of the municipality. We are seeing that particularly vulnerable groups are living longer, often to 60+ or 65+.

We will need elderly housing for these groups and special care homes. How can we expect drug addicts, alcoholics, physically disabled, mentally disabled to live in ordinary elderly dwellings and care homes when they retire at 65? We can’t. We need to provide special forms of elderly housing and care services for these groups. This is the challenge we are facing now and need to resolve – also here in Copenhagen.

Overall policy in the area of elderly people is to ensure that people remain in their own homes rather than live in an institution. This is a general ambition we have held for many years, but which has not always been realised. How can we ensure that people live in their own homes – whether this is their original home or not – rather than in an institution? This is a critical challenge for both social housing companies and the council.

When discussing such issues, we must always ask ourselves to what extent should individual citizens take responsibility for their old age, and what is the responsibility of the council, of society, to provide, for example, co-housing for older people, elderly housing, sheltered housing, care homes and subsidies to adapt dwellings so that people can remain in their own homes. My attitude is clear. As a society, we have not only a duty; we have a clear interest in providing as many choices as possible.

When speaking of elderly people, also here in Copenhagen, we often mean frail elderly people who can no longer manage without some form of help. This group will continue to need the undivided attention and support of the council and society. However, we need to think outside the box of traditional concepts of elderly people when, like today in the HOPE network, we examine requirements with regard to elderly housing in the coming five to ten years. We need to discuss the other group of senior citizens, not the traditional target group for council services, but nevertheless a sector of the population that is relevant to discuss and cater for.

A great number of older people are active and healthy. Very many are moving into the city at the moment. They are leaving the suburbs because they want to be close to cultural activities and experience city life. We must not neglect this group, even though they are not particularly frail or in need of elderly housing or care homes. I do not believe the social housing sector should start building smart, new flats to sell to this new group of active elderly people. We need to consider other measures, for example co-housing for resource-strong elderly people.

The first co-housing scheme for elderly people in Denmark was established about 20 years ago in the estate Mjølnerparken, in Copenhagen. Subsequently, a number of co-housing projects or communes for seniors were established throughout the country. These typically consist of groups of 10-20 dwellings plus communal facilities. Communes may be established in existing blocks of flats or can be purpose built.



These senior communes do not target the group of elderly people requiring elderly housing or residential care, but typically more resource-strong older people. People who perhaps have sold a house or large apartment and want to live close to others in their age group, or whose children have left home. People who are beginning to ease off on work and want to be closer to cultural activities. This can be an exciting group to consider in relation to the future housing needs of the 50+ generation. The establishment of co-housing projects is a demanding process, as residents want to be involved from the beginning. And that is why residents need to be resource-strong.

When we ask what housing companies can do to allow for people to remain in their own homes, there are general measures that apply to co-housing for elderly people and to other forms of housing. Dwellings can be adapted, making them attractive to and suitable for older people. The key words are flexibility, accessibility and interior design, in order to allow for the later delivery of care. Flexibility requires choice in the size of the dwelling, also in co-housing projects, to facilitate internal housing swaps should the circumstances of the resident change or if s/he should lose their partner. Accessibility means being able to get around in a wheelchair or with a rollator. Fancy staircases should be avoided if possible – something developers of modern family homes don't always consider. Interior design does not mean that a dwelling should resemble a care home, but that it should be possible to deliver care services under proper conditions. Flexibility, accessibility and interior design must be built into new housing. We shouldn't build for 51-year-olds but for 50 to 90-year-olds. That is how we can ensure that people can remain in their own homes.

Besides considering the interior of the dwelling, care should be given to creating a secure exterior environment, in which people know each other and want to spend time. This may be the most important reason why people choose to stay in a particular place – good neighbours and pleasant surroundings. Local social networks are very important, but so also are nice surroundings where residents feel safe in the evening.

The Municipality of Copenhagen and the social housing companies already work in close cooperation. We have a consultative organ where we discuss housing issues, and we implement major social housing interventions together. We are making joint efforts to regenerate run-down neighbourhoods. We do this through flexible letting policies which attract resource-strong tenants, through social interventions, by establishing blocks of flats for people with special needs and with social caretakers. Social housing estates which have become run down and with large groups of marginalised tenants will be given more responsibil-

ity, become more sustainable and will resemble other ordinary estates. We don't want to have social ghettos – we want to break them up.

This does not mean that the poor will have nowhere to live. They will have homes. And until other forms of housing become available, the social housing sector in Denmark will continue to bear the greatest social responsibility for this. But with letting policies that favour tenants in employment, we are trying to reduce the formation of social ghettos and encourage diversity in tenant composition.

Social interventions aim to improve security. Measures range from providing toys for children to the employment of community workers who try to build up networks and encourage activities. Another measure is to reserve certain blocks of flats for vulnerable tenants and to provide social caretakers.

We believe – the council and social housing companies – that attractive residential neighbourhoods are essential to the future of the city. They will also ensure that older people will wish to continue living in those neighbourhoods. People who don't have a family home to sell should also have the opportunity to remain in their own home as long as they can.

It is important for us all to look at the concept of the aging society. We are used to considering frail elderly people, but the age group 50 to 65 has many resources which could be harnessed better.

We are entering new waters. Pilot interventions such as the social caretaker provision in the Engholmen Nord estate is the direction to take. A social caretaker can help to establish social networks and develop safe and pleasant communities. We can all learn from measures such as this.

Another interesting aspect to a conference such as this is the opportunity to see developments in a more, if not international, then Northern European perspective. There are many cultural similarities in family patterns in Northern Europe, so we can share each other's experience in the housing area.

I know that the conference report will collate views on future housing policy in relation to elderly people and will contribute to shaping policy in Copenhagen on the provision of housing for this group.

One thing is the group of frail elderly people that we usually focus on – and shall continue to focus on – but there are other groups that are relevant to con-

sider when planning, also in a city like Copenhagen. We need to establish ways of developing improved and more exciting conditions for those other groups, something the conference report could greatly assist with.

Therefore I thank you for the opportunity to speak at this conference. I thank KAB for organising a conference of such scope and I would like to reiterate that I will strive to ensure that the conference results will be employed to shape policy in Copenhagen on the provision of housing for elderly people.





## Sylvia Walleczek, sociologist, Berliner Bau- und Wohnungs- genossenschaft von 1892 eG

### Demands for housing for older people in the coming 5-10 years period and actions to stay in the own home as long as possible

In my presentation I will give a short overview about the Berlin situation in age structure today, mainstream development and the programme of the cooperative "1892":

The Berliner Bau- und Wohnungsgenossenschaft von 1892 eG was founded in 1892 as a self help approach. Founders were members of the working classes, philanthropists and reformers of the bourgeoisie. It was titled as an "experimental station" - a very ambitious programme with the idea of emancipation by "housing plus". The "plus" means: Kindergarten, libraries, adult education programmes, purchasing cooperative, restaurants, bakeries, etc.

Today the housing plus programme means, apart from affordable housing, services like: savings bank, concierge, and registered charity for senior-friendly housing, retirement provision schemes, and neighbourhood improvements. Now the coop has around 6.200 flats, and about 10 400 members.

The housing stock is spread all over Berlin and Brandenburg and, as a result, there is a high diversification of the housing stock, and about 100 years of architectural housing development. A further result is the number of highly diverse measures in relation to housing adaptation.

As in many European countries the inhabitants get older and the population is shrinking. In the year 2030 Berlin will have had a decrease of 20 % of inhabitants in the age group 18-25, and a considerable increase of 83 % in the age group 75 and older. In 2015 there will also have been a considerable increase of the generation 50+.

About 50 % of the Berliners are single households. For the city development these facts are seen as an important "motor" of reurbanisation.

Compared to the age structure of Berlin, the percentage of older people in the coop today is higher than average. This is relatively normal for cooperatives because of the fidelity of their members.

Within the generation 50+ there is a foreseeable growing need for alternative housing concepts in older age. It is the generation of the so called '68ers, often experts in lifestyle experiments and not necessarily used to accepting a given situation. On the other hand there is growing need for housing adaptation, as well as the neighbourhood, in respect of public and private infrastructure up to intercultural lifestyles.

*Mainstreams in Berlin - it's not necessarily different from the rest of Germany: Co-Housing Projects and Joint Building Projects*

One important reason for the increasing demand of projects with the idea of community living is the loss of normal family structures. People try to create there "families of choice", either with friends, or with people who simply share similar ideas: e.g. self-help, mutual support and advice in health, social, and economic questions, and simply not staying alone in older age.

Over the past 3 years a project network has been built up in Berlin that people can easily join. The map of the Berlin network shows that most of the planned or already finished projects are located in the inner city area, with good infrastructure, public transport, cultural offers and a lively neighbourhood. Nearly two thirds of the projects are intergenerational approaches, or co-housing for older people.

The network itself provides advice in respect of installing a project, about financial conditions, bank connections and sources, and in accordance of its one understanding, it is also a stakeholder in respect of political institutions e.g. housing and social policy.

After about 10 years of political "pressure" the Berlin Senate for Urban Development has installed its own advice centre for co-housing projects, and declared that each year several building sites will be offered – without market competition - to groups who wanted to build in a self-help way. Berlin - if you so wish - now has a political programme "Co-housing".

But not all groups with ideas of co-housing can afford to buy or build their own houses or flats. They have to find supportive housing companies. This will become increasingly important in the future, because in Germany there is a decrease in state programmes for social housing.

Three examples from the past:





## Gemeinschaftlich Wohnen und Altwerden Träger: REHA-STEGLITZ

„Bunte Haus“  
„Coloured House“  
in Berlin Steglitz -  
a pilot project,  
started in the late  
90s

Coloured mix of  
different groups  
and lifestyles



One of the first intergenerational projects, built in the 1990s is the “Bunte Haus” (coloured house). It’s not only the coloured façade, it is also a coloured mixture of different life-style, old and young, families, and handicapped persons. There are special styles of flat-sharing for students, for older women, and a number of flats reserved for elderly women. The project was built with subsidies from the state.

“Offensives Altern”: This scheme started in 1999 and is reserved for women of older age, together with younger ones with children. The original tenants knew each other for a long time, and were highly motivated to realise a new life-style. It is an estate with 30 flats: wheelchair-accessible, with lift, and common rooms. The women of the project have had the possibility to co-plan, with the result being 8 different floor plans in this small estate.



Berliner Bau- und  
Wohnungsgenossenschaft von 1892 eG

Women only  
Project  
„Offensives Altern“  
30 flats,  
started 1999



[www.bbwo1892.de](http://www.bbwo1892.de)

The project is a cooperation between the association “Offensives Altern” as user (the project women), and the cooperative Berliner Bau- und Wohnungsgenossenschaft von 1892 as building owner. All tenants must be members of the coop. The coop is responsible for maintenance. In case of a vacancy, the women decide who may move in. The project has been subsidised by the state, and is reserved for people with a lower income.

Our first intergenerational project was “kommunikatives Wohnen”, built in 1992 with a very specific “cooperative” style, with glass roofed courtyards and ideas of enhanced community life. I mentioned the “old” project, because at the beginning we missed our target “intergenerational”: only few older people moved in. At this time they were sceptical about co-housing projects. If we were



Berliner Bau- und  
Wohnungsgenossenschaft von 1892 eG

"Kommunikatives  
Wohnen"  
120 flats,  
started 1992



[www.bbwo1892.de](http://www.bbwo1892.de)

to build the same project with similar conditions (social housing) today, we are sure that there would be a great demand from the 50+ generation.

A very different idea of community living in older age is the so called "einsickernendes Wohnen". That means: a group of people, informal or an association decides one by one to move into an existing estate. All they need are different flats, according to their needs, in close proximity, a common room for joint activities, and a shared understanding of mutual assistance when needed.

In the same way we experienced that the 50+ generation moved to classical senior residences. They enjoy the convenient standards: common rooms, elevators, emergency call, services, and so on. They use the shape and take in new

ideas e.g. common living. Or, in other words, they transform the residence from a patronising scheme to a self determined co-housing style. This recently happened in one of our senior residences, with the effect of controversies between the younger and the older elderly. At the moment our role is mediatory. But none the less, it is an interesting development, and a very practical solution for new demands.

A careful classification of the people who are in favour of those co-housing projects is: age between 55 and 65 years; European white townies; mostly female. What about the men? Do they have other demands and ideas? The first homosexual nursing home and the first Turkish nursing home recently started in Berlin.

### **Adaptation of the housing stock**

Most of the older people, also the 50+ generation, are living in normal flats and, as already mentioned, the housing stock of the coop is highly diversified, but nearly two thirds are old building, listed, 4 or 5 stories high, without elevator, and built for a general need.

Under the heading of environmental improvements the coop has, for years, embarked on a strategy for a better generation mix. To make housing in the estates more attractive for younger families, and thereby also raising neighbourhood help, large amounts of money are being spent to convert the predominantly small flat into larger ones, and on raising, in general, the housing standards. This internal "housing adaptation programme" also includes individual flat adaptation on demand: e.g. bathrooms, barrier free access to balconies and entrances, and so on. It is often financially supported by our self-help organisation – a registered charity, founded by members of the coop with the aim of "living for a lifetime" in the coop.

When necessary, wheelchair accessibility is also supported. The status of our listed buildings gives less room for manoeuvre in respect of elevators on the facades, aside from the cost factor. So the decision is normally made on a case by case basis.

Recently we experienced - and that's relatively new in Berlin - that the Department of Building Regulations twice accepted a stair lift in a staircase, although the escape route was somewhat too small. This could be a new perspective, at least for adaptation of flats in the ground and first floors.



Further building arrangements, especially in estates with a high percentage of older people, are ambulant types of sheltered flat sharing e.g. for people with dementia. The aim is, that frail older people can stay, if they so wish, in their accustomed neighbourhood. Family, friends or neighbours are nearby and can easily organize help and support. These small projects are not necessarily cheaper than nursing homes, but they normally offer a higher quality of care and the “plus” of satisfaction.

Beside the building measures, we support older people with services. For years a professional neighbourhood-help has existed in several estates with daily support, from a so-called “concierge-service”. This service is available 8 hours a day, and offers help and support free of charge, e.g. delivery service, escort-service, the organisation of tickets for theatre, travelling, and all sorts of refurbishment, etc. It also offers opportunities for the use of the internet, with professional guidance.

Furthermore, we are reflecting about cooperation with professional care and advice services on a local basis for home care.

We also made a copy of the “KAB Map of accessibility in existing estates”, so that we have an easy overview of suitable flats and estates for our customers, and we can define potentials for further developments in accessibility.

In Germany there is a foreseeable poverty in old age within the next generation of retirees. A savings bank for members and their families was founded in 1995. In this context we offer a pension scheme named “Riester Rente” (a state supported scheme in addition to the existing scheme), together with other programmes for reducing the rent cost after retiring.

For the future we see a lot of challenges, and we try to react in our special cooperative way; only to mention two points: more building for special needs (at the moment we don’t build for normal needs) and reflections about “smart home” solutions in the normal housing stock. In respect to normal housing estates, we have already experienced today a greater potential for intercultural life-styles for older people.







Gerard te Kaath,  
Director for Corporate Strategy,  
Woonzorg Nederland

## PROVIDING OPPORTUNITIES: Empowerment and social inclusion as the new paradigm for housing and care

Organisers of this conference, fellow HOPE-members, ladies and gentlemen,

A word in advance: It is not my habit to give a speech from paper normally, but I got a bit out of practice doing speeches in English so just to be sure I did write it down this time. To compensate for a rather boring reading figure on stage I did try to livin' up a bit in the slides I am using, so that you all have something to look at as well.

Well, thank you very much for inviting me to give a presentation on one of my most favorite subjects: the housing situation of older people, now and in the near future. That will be one of the focal points of my contribution.

Next to that: I am invited by KAB, not only a HOPE-member, but foremost, just like most of the HOPE-participants, a housing association. Housing associations, both general needs like KAB and special needs like my own organization, both in Holland and in Denmark, don't have it easy these days. In Holland the social housing is privatized some years ago already but there is still lots of discussion going on about what housing associations can and cannot do and if their capital funds are mainly private or public assets.

On the other hand, there is, at least in the Netherlands, a growing demand for social investments from housing associations, not only in 'brick and mortar', but also in the living environment, not only the physical environment, but also the social and economical environment, especially for vulnerable people. That is a challenge housing associations most willingly accept, provided they get the chance to 'make the money' that is needed to invest in all kinds of social programs.

This change of focus from a real estate- and projectfocus to a more circumstantial approach, which is adopted by Woonzorg Nederland, is what I have tried to capture in the title of my contribution. Housing (and care for that matter), for all citizens but especially the more vulnerable among them, mainly has to do with empowerment and social inclusion to maximize their potential and opportunities.

Before these introductory remarks make up the largest part of my speech I quickly turn to the program I will present to you in the next 20 or so minutes.

1. I first will touch on some trends on housing and care for senior citizens (and people with disabilities) from three perspectives: customers, government or society at large and finally providers.
2. In the second part I will touch on the changing roles of the last ones, taking the liberty to bring the development of my own organization, Woonzorg Nederland, up as an example. In the process I will touch on our ideals and plans.
3. To avoid just talking about dreams and big plans I will in the third part of my speech give you some concrete existing examples of what I label as “the stepping stones for the future” of housing and care.

I will then round off my contribution with a few points that might be useful for discussion later in the program.

### **Trends in demand**

First some points on the changing demands for housing and care from the consumer side.

I refrain from presenting you with all kinds of familiar statistics like the growing numbers of older people and the increasing though not evenly spread wealth of older people. I just limit myself to the conclusion that this is the case, as is the fact that seniors are becoming more demanding and trained consumers.

This leads to an more varied demand for housing, quite a few people preferring to stay put in their own home or at least in their own neighborhood with all kinds of provisions and facilities at hand. This goes for people with care-needs (including younger people with disabilities) and without care needs alike so that the emphasis is more and more on all kinds of wellness- and homecare-variations instead of the institution-like settings of the older forms of elderly housing and handicapped housing.

But it is not enough just to stay put in a nice house in the neighborhood if this is not accompanied with a surrounding with provisions that contribute to living a meaningful life, if meaningful isn't obvious anymore, to having meaningful relationships if the existing ones start to grow dim and for self-fulfillment if there are no senseless things to do. That leads to a higher demand for the quality of the direct living surrounding.

### Housing career senior citizens

Although the picture, just described, goes for the majority of the older people (to be), next to that there are more and more seniors with a different lifestyle choosing (and being able to choose) for more adventurous and comfortable solutions in their future 'housing career', as this picture shows. It is –by the way– an illustration as well that in housing for senior citizens the attention-span of general needs housing associations and special needs housing associations grows towards another, but that as a side-remark.

The changing demands for housing solutions do not only and even not largely have to do with more older people but mainly with differences in lifestyle, as the next picture shows.

### Lifestyles 55+

In it we see an in practice proven distinction in four different lifestyles along the lines ego- or group-oriented and extravert-introvert. Nowadays we see a situation where the 'culture' of older people from the pre-war and war generations is still dominant: the dependent, easily satisfied and grateful seniors (the green bottom-right square). In the future we most of all see a growth in the share of older people from the yellow square, oriented at leading meaningful lives in relation with each other and other people, just the people that want to stay in their own neighborhood and are willing and able to make the most of that.

### Trends in provision

The changes in the population just described have their influence in the demand of course. This is further 'coloured' by some of the societal and governmental trends that become visible for some time now, of which I will name a few.

First of all the trend of the retreating government or the want-to-retreat-government. We see the trend that we go from a welfare state with lots of state support to a private insurance state, where everybody is responsible for his own risks, where only a rather small public 'safety net' is available and much is left to a new kind of solidarity between people.

The decreasing state budgets in housing and welfare and some forms of care go more and more to the municipalities because it is up to them to provide for their citizens or encourage public and private providers to do so. More and more emphasis is thereby laid on the concept of a civil society where there is a new kind of solidarity and volunteer aid between people.

There is a strong will to hold on to the much praised accessibility and affordability for all in the Dutch care-system but there definitely is a growing tension between this and the wish/need to control expenses in this field. As in other countries hope is laid partly in the growing technological abilities to deliver care on a distance, but of course this needs substantial investments first, which the government is not willing to take on themselves.

So there is a tendency of leaving that kind of problems to solve to the societal midfield of providers in welfare, care and especially housing(associations). This demands 'societal entrepreneurship', trying to make profits to be able to invest now and in the future in new solutions. At the same time however the government is a bit restrictive in loosening the playing field and granting organizations like housing associations to go full swing into the private market as well.

Nevertheless there is a strong tendency among most of the organization in the societal midfield to go into new areas and in the process create new solutions and therewith new opportunities for their customers, including the vulnerable ones.

Given the stricter financial conditions and the growing demand this is accompanied by a tendency to enlarge operating scales by partnerships and mergers; we see that for some time now happening with care insurance companies and now also with housing providers and care providers.

### Providers' changing role

Most of the trends mentioned above are being summed up in a process that is going on right now and that I witness from close by. I use this as an example of how the practical response is to the trends and challenges just mentioned. It concerns the partnership and merger between my own organization and two other providers into a new organization called Espria.

### Providers' changing role

I realize that up till now I haven't properly introduced myself or rather my organization. Well, this is the moment to do so. In this slide you see the features of Woonzorg Nederland, the nationwide working housing association for older people I am working for as a corporate strategy manager. For your convenience I added to the slide the features of the two parties we are in the process of merging with, a large (home)care organization and a in her field large organization for handicapped people.

It is the, for us, logical outcome of a process of changing roles for providers in the field of housing and care. That process is, by the way, going on for a longer time already than was apparent in my speech up till now.

These changing roles through time are made visible in the next slide.

### Changing role providers

The left half of the slide shows the development of our merger partners and the right half that of my organization with the names under which we operated, operate and will operate on the far right.

As you can see this is supposed to end up (it will all in all take a few years to realize the complete picture) in an organization that isn't a housing provider –though part of it is- nor a care provider –though part of it is- nor an organization for handicapped people –though part of it is.

It is foremost a broad service-organization, client-focused and client-centered, aimed at the empowerment of people, especially those that need assistance because of temporary or permanent disabilities of any kind.

It will as you can see take a few years to realize the complete picture and the full potential of the new organization.

### Changing role providers

Here is a closer look into the perspectives and the goals of the new organization that is an answer to the aforementioned trends and that is aimed at adding value for customers and for society. I don't have the time nor the inclination to go into them all in detail. I just pick out a few.

- The market of housing and care is fragmented and knows quite a few financing systems in which clients lose their way easily or don't have optimal insight in their choices. We're going to offer a broad spectrum of choice –either offered ourselves or through insourcing- on the basis of a one stop shopping principle.
- Customer-intimacy is the dominant strategy. That includes servicing potential clients as well through a membersorganization, largely independent from our formal organization and steered by the members themselves. This is building on an already existing memberorganization from one of the involved organizations with some 400.000 households already.

- Although being a large organization the purpose is mainly to keep on making small-scaled solutions possible with diminishing public budgets. The scale of the organization makes cutting the non-direct costs and a sharp cost price policy possible.
- Servicing both the private and the public market and keeping a keen eye on the potential of the real estate involved provides the investment power necessary to innovate and to keep servicing the public market with a good basic quality.

### Stepping stones for the future

We are not gonna start from scratch. The three organizations all have good track records in their own field. So, to round of my contribution I present –or rather give a brief sketch of- a few projects that we have realized recently, that we are proud of and that serve for us as stepping stones for the future; a future of empowerment, providing opportunities and social inclusion.

### Oostbosch, Voorschoten

The first is a small-scaled project in Voorschoten which is a small town near the Hague.



*Empowerment of vulnerable clients*

**Small scale inclusive approach:  
Oostbosch: living together in Voorschoten**

- 12 rental appartments (seniors)
- 23 family houses (social sector)
- Twee grouphouses voor 12 disabled younger people
- Area service centre for care delivered in surrounding area








The project provides an excellent example for the integration of some of our client groups in society. In the project seniors and families are living next door to two groups of younger disabled people. Some of these have a role and a meaningful day-activity in the service-centre that is part of the project and that services the area around it. Projects like this are planned in quite a few other municipalities as well the coming years, each fitted to specific local circumstances.

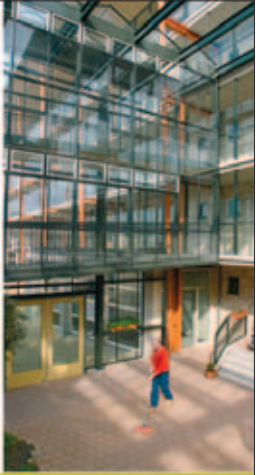

### De Archipel, Almere

It is amongst others part of our contribution to the striving of the government to upgrade townquarters that run the risk of deteriorating. We also larger scale variations of them that fit more into a larger city environment, like this one, the first of its kind in Almere near Amsterdam. It is the vibrant centre for all kinds of activities and the town quarter, has provisions for (health)care, recreation, education and culture and houses frail older people in grouphousing for dementia. Quite a few of these in all kinds of forms have been realized since and/or under construction now.

*Empowerment of neighborhood*

**Multifunctional approach: De Archipel**  
**Centre of a housing and care zone in Almere**

- 10.000 m<sup>2</sup>, 31 care-appartments, 40 indepent living appartments
- 6 groupshouses for people with dementia
- Fitness- en activitiesrooms, area restaurant and internetcafé
- Facility for respite care, daycare centre
- Primary health care centre with 7 general practitioners



**Wouter Bos (vice prime-minister):**  
"A fine example that does justice to inhabitants and staff"

## Ten Bijgaerde, Oisterwijk

Key words the coming years where real estate development and -management for the housing and servicing of our customers is involved is flexibility and durability. We have in Holland quite a few residential homes to have to be demolished and replaced far earlier than is sensible from an economical point of view. It is considered as destruction of social capital. To prevent that in the future we strive for buildings that are flexible, multifunctional and efficient at the same time, while maintaining a high quality for inhabitants and users. So we developed an innovative system for realizing this kind of building called 'Vital housing'. Ten Bijgaerde in Oisterwijk is the first project that is constructed and functioning this way. Quite a few more are underway.

Not only is it fairly easy to change self-contained houses, to group-dwellings for people with dementia or to commercial and/or communal rooms and vice versa, it is also a building method that is very cost-efficient in developing and in managing.

*Empowerment of society*

### Innovative: Ten Bijgaerde

Flexibility and durability in housing and use of space in Oisterwijk

- 52 apartments for young and old
- Appartements 75m<sup>2</sup>, expandable up to 100m<sup>2</sup>
- Appartements 'easily' transformable to other functions
- Tailormade services and care

HOOGVEED RESIDENTIEEL WONING

HOOGVEED COMMERCEEL/COMMUNAL WONING

HOOGVEED RESIDENTIEEL WONING

## Leo Polak

The last example is on first sight a technical one as well, but in essence it is about giving more choice and opportunities to a group of frail older people, people in an advanced state of dementia. The scene is a large redevelopment plan, the Leo Polak, in Amsterdam. Leo Polak was the name of a huge residential- and nursing home that was constructed somewhere in the seventies of the last age. Now it is replaced by a project with all kinds of housing, services and care for people living there and in the area. But the element I am focusing on is the nationally acclaimed care technology pilot for dementia that is taking place there. The basic idea is to give the people with dementia involved as much room to move as is possible in their individual case. As said it mostly concerns people in an advanced stage of dementia that need a more or less closed or secure environment. The core of the system –which has other elements that I will not go into here- is that each client has a bracelet with a chip in it with his or hers individual data on what the person in question is able to do and to handle, translated into codes for opening or not opening doors that they want to pass. Some doors will stay closed for some individuals and will open for others. In this way each client gets a ‘moving circle’ which gives as much space as possible



while at the same time safeguarding him or her from unnecessary accidents and danger. The results of this experiment are very satisfying for staff and clients alike, so a broader application of the system is underway.

With this I conclude my contribution to this congress. I hope I managed to give you some insight in what is going on these days in Holland in the fields I covered and that it helps you somehow in your own practice.

Thank you very much for your attention.



Ylva Sandstrom,  
project manager, SABO, Sweden

## Housing for older persons in general housing stock

I work as a project manager, mainly with issues relating to housing for older people. I have also worked with cooperative housing, but housing for older people is my major field.

I will focus on the responsibilities and possibilities of Swedish municipal housing companies, not so much on demand from the 55+ age group, as I think you all know enough about that.

I will start by explaining the conditions for the municipal housing companies. SABO is the Swedish interest organisation for municipal housing companies. We have nothing to do with the daily maintenance work etc of housing companies. We promote their interests, and they are non-profit companies. SABO was founded in 1950, shortly after World War II when the expansion of Swedish housing policy started with the build up and development of housing companies owned by the municipalities. You find them all over Sweden, and they range in size from 25 flats to 25,000. SABO has 295 member companies that maintain approx. 730,000 dwellings. SABO members are, as I mentioned earlier, owned mainly by the municipalities. I believe this is a particular Swedish characteristic. SABO also has foundations as members, often working closely with the municipalities, and then there are a few economic associations. I used to work with one – the Cooperative Housing Association of Stockholm. I am in fact a qualified social worker, so I have combined a broad knowledge of social authority and law etc with knowledge about daily maintenance – quite good experience actually when it comes to working with housing for older people in the general stock.

The boards working with housing companies are appointed by the municipal government. There are no tenants on the boards, unlike KAB, for instance. There are experts sometimes, but most of the board members are locally elected or appointed politicians. There are elections in Sweden every four years.

SABO supports its members on issues relating to financing, the setting of rents, law, tenant empowerment and integration. The issue of providing adapted housing or more alternatives in general housing for older people is just getting bigger and bigger. We also work with issues relating to technology and environment, IT, new technology and broadband, and management.

In our case, development work in the field of housing for older people started in the early years of the millennium. We are at present slightly more than 40 employees. We are to a very large extent financed by member fees; we have some income from courses, conferences etc, but receive no financing from government or authorities.

The Swedish public administration system has three levels. The top level consists of parliament, government and various agencies. There is no separate department of housing. That was closed down in 1990. Since then there has been no board at national level with an overall view of developments, so in those cases SABO serves as a form of support for the government agencies concerned. At regional level, also called county councils, there are 24 regional parliaments, and then there are 286 local municipalities, and quite a few of these are small. These municipalities are the owners of the housing companies. There is no legal obligation on the municipality to own a housing company. Their main focus is on care and education. Care of the elderly generally functions well, and is financed by tax. The Swedish welfare system when it comes to care and support for older people is mainly financed by tax – only 3 to 4% is financed by individual fees. This fee contribution will most likely have to rise in coming decades.

Primary responsibility for planning and supplying good housing rests actually with the municipality. Housing companies, SABO members, are tools, in the sense that local councils have to govern and direct. Swedish housing policy is general rather than targeted. Responsibility for planning for housing for older people in the general stock lies in this model at municipal level. It works well sometimes, and not so well at other times. If we take an example from the national level, it was very positive that a government committee on housing for older people was set up in 2006, so this very important issue has eventually drawn full attention at national level. This committee will work until the end of 2008. The task of the committee is:

- To follow and analyse the needs of older persons related to their housing situation and the development of solutions and alternatives
- To propose measures aimed at stimulating housing alternatives adapted to older persons
- To identify obstacles within legislation and regulations that obstruct the development of adapted housing and new alternatives
- To help spread information on best practice
- To establish an alternative called "secure homes"



SABO has loaded materials and reports on this committee. We have invited them to speak at our conferences and we have an exchange of knowledge. Sweden is a vast country in terms of size but a small country in terms of population, 9.2 million, so it's quite easy to get in touch with the right people.

A major planning issue for the municipalities these days is the number of aging citizens in their own homes. Where can they move to, those who can't manage their house any longer? There is not yet any financial support in this area – nothing for new construction or major refurbishment, or support for interest payments on loans. There is only SEK 500 million available annually, approx. 55,000 euro, for the refurbishment or construction of new buildings for care, e.g. for people suffering from dementia.

The future challenge for Sweden, as in most European countries, is demography. There are only two European countries where the population is increasing due to an increase in the birth-rate: Turkey and Ireland. Population is diminishing in the other countries and immigration is an important factor as a working force. So the average age is constantly increasing and the aging population in Sweden is getting healthier, and that's a very good thing. The challenge in this respect is of course to meet the demand for adapted housing and different housing solutions. It is fabulous that so many citizens can live a long life and age in good health. The Swedish debate tends to get somewhat problem oriented: How on earth to pay for all the care we will need rather than looking at the benefits from the welfare society.

The concept of aging is not related to limits, 55 or 65 or whatever. Millions of Swedes are entering the third age, a period after retirement when the individual is not restricted by bad health and functional disorders. 80% of retiring Swedes are well-off economically, 20% are not. The fourth age is after 80, in the case of Sweden around 85, and is when you begin to get more dependent and need help. So you have to make sure not to think in boxes, but in terms of individuals who have different preferences, needs, financial resources etc. The third age group in Sweden is increasing rapidly, and municipalities have on average a 10 year period here to prepare for the 85+ group later on in the 2020s. Some smaller municipalities already have an 80+ boom because younger people have left for other areas of Sweden.

SABO's development projects on housing for older persons includes one on moving from your own home to a flat from a municipal housing company. As I mentioned earlier, this is a major issue for municipality planning, and is an attractive group for housing companies. In the case of Sweden, and I think some



European countries, seniors regard the municipal housing company flat as a quite attractive alternative in older age.

SABO's activities include "days for inspiration and knowledge". I arrange these in March each year. We of course coordinate our actions and projects with the Government Committee on Housing for Older People, and we are also working on a project with the Swedish Handicap Institute on accessibility and technical support for older people. That entails methods to increase accessibility, which is our major issue.

From our point of view, the most important task is to identify prerequisites for staying at home and then improve accessibility. This might mean that a person has to move, but can stay in the neighbourhood, as part of the housing stock in the neighbourhood has been adapted. You improve accessibility; you put in better lighting, measures like that. In doing so, and this is very important due to the lack of financing, the investment is reasonable and the rent increase is affordable for the tenants concerned. This is the main strategy.

On the e-IRFPP project website, [www.e-irfpp.org](http://www.e-irfpp.org), you can find documents and examples from France, Italy, the Czech Republic and from SABO in Sweden of stay-at-home strategies and training programmes for housing company staff.

SABO has also developed special programmes to meet the training needs of housing association staff. We designed a programme for staff with many contacts with older tenants on how to relate to older people, knowledge on normal aging and the usual disorders, and how to cooperate with local care actors; not to take on any responsibility but to know what they do and who to get in touch with if a certain tenant seems to be in need of care. Another staff group which receives training is the group of technical leaders concerned with improving accessibility, who within their ordinary maintenance can find ways of doing this.

A problematic notion in the discussion on housing for older people is that this must be provided in special buildings. Sometimes it is, but most often it is not. It is dwellings from the general stock that have been selected as possible to adapt.

Special care housing is regulated by law; there is an assessment by a social worker; priority is given to those with greatest needs; there is 24 hour staff support; and is very expensive per person per year.

The government committee focusing on alternatives for those who “only” need better accessibility, a feeling of security and a need for company have termed this alternative “secure homes”, and this is to be designed or identified by the end of 2008.

Senior cohousing is becoming more and more common, particularly among our member companies. It can be provided by converting buildings that were previously used for care, or by converting existing stock. In the example from MKB Fastighets AB, Malmoe, they have a social worker, premises for meeting in and all sorts of activities organised by themselves.

## Housing for older persons, definitions

### Senior Cohousing

- steadily increasing
- the greatest increase with the municipal housing companies
- some buildings previously used for care are converted
- existing stock is converted
- “65+” and “75+”

The picture: MKB Fastighets AB, Malmoe, neighbourhood Augustenborg



The idea of “housing together” came from Denmark originally. It is still unusual in Sweden, but an increasing number of those born in the 1940s have decided that they have to take action themselves. They set up an organisation and find others with similar interests, so we seeing more examples of this but it is certainly not supported the way it is in Berlin. Perhaps later...

The structural change that has taken place has greatly improved the housing standard in general, including all the owner-occupied homes where people are now aging. It is a general and political “stay-at-home” policy. Most older people do prefer to stay on living at home and they receive help from municipalities and primary health care. The decrease in special housing can be rather confusing for aging citizens who wonder what will come instead. It is a journey from special housing to different alternatives in general housing without any assessment of anybody.

The ultimate responsibility of housing companies and property owners is to fix this basic prerequisite: sufficient accessibility. In order to do this you can define accessibility in particular areas or stock for wheelchairs. Most people do not end up in wheelchairs but they need a rollator. You make inventories – we have models for that – where you prepare for refurbishment of certain flats or buildings, and also prepare for labelling – a system for designating suitable accommodation. The rollator in Sweden is a very important technical aid. People do not end up as prisoners in their own home; they can do their own errands, go for a walk, and even men these days are prepared to use a rollator!

“Plus living” is a concept developed by three housing companies on the east coast, 600 km north of Stockholm. Their logo is displayed on their buildings and at the entrance to flats which fulfil certain requirements. For instance criteria for accessibility require that the entrance must be approachable by car, there must be no steps, but ramps, there must be access by rollator to the bathroom and there must be a lift, or, alternatively, ground-floor flats. With regard to service and security, it should be possible to buy services. So far demand has been weak, but I believe this will change within 10 or 15 years. In addition there is the “pearl”: a local caretaker with special duties, who visits the plus houses regularly and stays in contact with the tenants and the resource persons. It is on a very down-to-earth level, very security promoting, high quality. They also attend to the buildings. Residents have premises to meet in, to socialise; there’s a little flat where visitors can stay overnight; you don’t need a four-room flat just because the children visit you four times a year.

Another concept for certifying dwellings has been developed by the housing company of the municipality of Borås, north of Gothenburg, in cooperation with the city of Borås and with private property owners. A certificate is issued if dwellings fulfil requirements relating to accessibility, security, places to meet and socialize, and services. A coordinator is employed by the municipality.

A further measure is the refurbishment and re-investment in stock from the 60s. The housing company of Karlskoga refurbished good, 40-year-old housing stock for the target group of aging persons in their own homes, who find it quite attractive. In many cases, certainly in the former East Germany, there are a number of housing companies which are suffering severely from vacancies, and a drain on their economy, so this is a way of reducing vacancies. The standard of the flats is being raised substantially with new flooring and tiled bathrooms.

The challenge for the next 10 to 15 years, the period which we have time to prepare for, is to create and support good housing for older persons in the general stock, to use what is there, to look at it with new eyes. The local caretaker role is I think quite interesting and we may end up doing structural businesses like the Woonzorg – a quite interesting example. So far we have worked with a rather down-to-earth strategy, with the existing stock, as it is very difficult to build new houses; we are adapting it to senior or co-housing, finding accessible flats and surroundings, and making changes without raising rents very much.

Thank you.





Chris Kilbane,  
Individual Support Director,  
Places for People Individual Support

## Changing With The Times - A strategy for meeting the needs of older people in the UK

I notice that the logo for KAB has incorporated a building and people and I think that is so important for the subject that we're going to discuss today, which is very much how we make sure that we bring together services and buildings to meet the needs of older people.

We all know about the changes in the demography, how there are increasing numbers of older people, and those trends are consistent across Europe, and I'd reflect similarly on the comments made by previous speakers. In the UK the situation is very much one of people living longer and in better health, and that's to be celebrated. But there's also going to be an increase of people living longer with lifestyle limiting chronic conditions, so for a lot of people old age is not going to be great, because there'll be an increase in longevity but not in good health. Because of all of those changes, we've had to think very differently in Places for People about some of the ways in which we're going to address those issues and to come up with solutions that are going to fit our market. So that's what I want to talk to you about today really - the changes we're making in the UK in an organisation that's not that dissimilar to KAB itself. We're a very large housing provider with a background in social housing, but over the last few years have developed housing for people to buy and to share ownership of, so that people have a choice of tenure. As an organisation we're about 60,000 units and our older person provision is about 10,000 units, a significant part, and if you add in to that the amount of older people living in general let accommodation, that is living in ordinary properties owned by our organisation, then that totals 40% of our properties. I thank Henning for lowering the age limit for older people to 50 but I have to say I qualify on the 55 rule anyway. All of these things matter. I just hope that I'm an older junior! I am grateful for the invitation from Henning to join with you today, although in this presentation, which is not a very long one, I'm going to try and capture the UK for you very quickly and what we in Places for People are doing in particular, but I am here especially because I wanted to share in the discussion with you this afternoon. The HOPE network has always worked through discussion; it robustly argues; we've all got very different views and I hope this afternoon we'll have an opportunity to exchange in a very personal way between ourselves as speakers and you as practitioners.

So to start with some facts and figures from the UK, staying with the over-fifty category, a dramatic increase, and I'll not run through those figures, because I think they speak for themselves, but by 2031 we're projecting 41 % of the population being in that age group. And this is a rather startling figure so I thought I'd highlight it. In my introductory comments I noted the change in people who are living longer and not necessarily in good health, so that group of over 85s is projected in the UK to increase by 184% in the next 30 years which I think is an absolutely staggering figure.

To say a little about some of the trends in the UK, we have this term that we call "baby boomers". I guess you have something similar, because I think the trend is consistent across Northern Europe. These are the people who were born after 1945, when there was a dramatic increase in the birthrate as people returned from the war and as austerity fell back a little, and we had a boom of which I'm part. Although there have been subsequent small booms, that has been the major one, and it's that cohort now that is reaching retirement age and is really giving us a very significant challenge. I was very interested in Gerard's slide, which set out those four coloured quarters that described people in egocentric or group tendencies, and we know that up until now people have been very group minded. They have been very happy to live in some of our accommodation specially designed for older people, but those accommodation types are now not proving as popular. In the UK we're starting to see issues with some of our existing stock having vacancies and proving difficult to let, and that's because people are wanting to exercise different choices. These are people who perhaps have not gone on package holidays, don't want to be grouped, want to have their own independence and want to have independence where they want it, usually in their own home.

A feature of UK housing is a very high percentage of home ownership, and that was reflected in Ylva's chart earlier. In fact 70% of people in the UK own their own homes, a very different pattern to the social rented housing that we were used to.

The UK Government provides funding through three different funding streams, so there's a stream that pays for your housing, a stream that pays for your care and a stream that pays for what we call support. I think we're going to hear more about that after lunch, but support in terms of helping people to live in their own homes but not providing them with actual care, so it's assisting with budgets and those sorts of issues, advising on where they can access services. The main problem that we have with all these funding streams is that they are being seriously squeezed. This is a major, major problem for older people in the



UK. If I explain that in terms of care most local authorities are now not paying for any care that they consider to be low-level care it starts to give you an indication. So if you need assistance with getting up in the morning and getting dressed, and once you've done that you're okay and can get on with the day, you're no longer able to access that support from the local authority, because that is no longer paid for. What this is doing is gradually escalating people into higher care because they're not receiving the basic care. It's a huge problem for us and I think a real indictment of our society. What it's causing us to do is to think much more carefully about how we can provide those services for people, and a lot of families are now paying for them privately. This is a change in the market, and with tight budgets we have to respond accordingly to the substantial increase in private paying customers.

Some particular features of the UK market:

- The level of black and minority ethnic (BME) elders in the UK in 2001 was 85% of the total population and it's projected that by 2020 that figure will be 12%. And the UK has of course had a high level of immigration, asylum seekers and people moving in from other parts, new entrant parts, of the EU.
- Funding for support services for older people has previously been available through a separate fund, and from April of next year that money will no longer be ring-fenced so there are a lot of people in the UK jumping up and down, very upset about this. This means that money that was only able to be used for older people can be used by the local authority from next April for what it sees as its priority, so we're expecting quite a lot of trouble around that.
- There's a great reluctance amongst older people to take up places in care homes and I'd be interested to know whether that's a common feature across all of the northern European countries represented today, but certainly it's seen as the last resort in the UK.
- Over the past five years in the UK – this is a new phenomenon – we've had a significant increase in retirement communities, so these are quite large-scale communities, probably two to three hundred units, sometimes a little larger, that are entirely older people. I was interested in some of the examples my colleagues have provided you with, which seemed a lot smaller than that. That's something that the UK has been developing, and we are probably slightly behind the pace I would say on that.

- And the final point I wanted to make is regarding particular features. In the past people have assumed that older people want to move to the country or the seaside, so that they can enjoy the fresh air and relaxation. In fact what a lot of older people are saying today is that I want to be in the city, and to be able to go to the theatre and enjoy all the galleries – a very different aspiration for older age. We've taken these particular features into account when looking at what we will do. We've produced a strategy for change. We've been clear about understanding the market, and what we've then done is to say well, actually, we're talking about two separate things here. One is about buildings and the built environment and the other is about what services you need in order to support people in the environment that they choose. This is all about diversity and diversification, and it's meant that we've had to think very carefully about some of our existing services and really consider whether they're going to be viable in the long term. I mentioned earlier that our traditional sheltered housing continues to be popular, but there are pockets where we're finding them difficult to let. One of the things that influences that is the location and the space standards and facilities that are available. So it's becoming a much more competitive market, and we find that our extra care schemes are very popular. Are you familiar with extra care? This is when you have a care team on the premises. We can talk about that later as well, but there's significant growth in that market, but I do have a discomfort around this area, because it could be another example of our thinking "Ah! That's the solution!" And we all rush off and build lots of extra-care schemes. Naturally, this is not listening and not providing choice.

So these are our accommodation-based provisions. I talked about the importance of providing the right environment, our sheltered housing, our extra care and then retirement communities, and the design has become absolutely critical to making that right, and I think Ylva put that much more clearly than I would do.

But we've also started to introduce much more choice for people in terms of tenure types, that is whether you own, whether you part own or whether you rent, and given the statistic I gave you about home ownership in the UK this is obviously something people are keen to continue – their ownership of properties into old age. We're also looking at the opportunities for people to free some of the equity from their properties that they have owned to start to pay for services in their older age, because they won't be able to access government funded services.

Some of our developments as a group are very large, and we're investing in very large-scale new communities. These are brand-new developments taking sites of land and then building communities that people will want to live in. We provide homes for families and the challenge for us is to ensure that older people are specifically provided for as part of those new large developments. One of the areas that we've developed is Pipers Way in Swindon, where we are looking to ensure that there is provision for older persons alongside the open market and general needs accommodation. That's not just about specialist accommodation, that's about ensuring that dispersed throughout the accommodation on the new site is accommodation that's suitably designed for older people, so that they can complete their aspiration of continuing to live in the community, in a mixed community, but with a specially-designed property. The challenge for us is that those properties are more expensive to develop. Another example is our Bolton Extra Care Scheme, which we are in the process of developing,

## Innovative Developments



- Pipers Way
- Bolton Extra Care

and that provides a choice of whether you buy or whether you rent – so there is a choice of options, but with services on the premises.

In addition to the new developments, though, we're also looking at large-scale developments that are part of a regeneration project. Because we're such a large provider of housing in general, you would expect that we would have some estates and some areas that we've long been involved in that actually need major refurbishment, and I just wanted to tell you about a couple of examples of what we've done in some of those areas to try maintain the local community but to bring the facilities up to date. In one case, Burradon, we have re-shaped a sheltered scheme by providing a Wellbeing Centre in one wing. Services provided

# Regeneration

- Older people in wider community regeneration
  - Burradon
  - Willingdon Trees



by the Wellbeing Centre include medical provision, access to benefits, advice and guidance, counselling services and access to the internet. The services are provided from the centre and they're done in partnership with a range of agencies so that we can provide both to people living in the sheltered scheme, but also to people living in the wider community, and it's that expansion into the wider community that's has lead the development of our services in general.

In addition to the development of the Wellbeing Centre, we've started an outreach service to older people living in the local areas around some of the schemes there. This has been a joint initiative with our Supporting People Fund, enabling people with those extra support services to remain in the local community if that's their choice.

## Services At Home - Care



Can I just say, a little challenge at this point, because I think there is a challenge to us, when accommodation is in great need and in short supply, that in fact it's in the advantage of families if we can move older people from their existing accommodation, which they may well want to hold on to, into specialist accommodation and free up their existing accommodation for new families. It's not a popular thing to talk about but I think today these are the sorts of things that we need to challenge and consider.

The second regeneration project that I wanted to mention is called Willingdon Trees. It's quite a large social housing community of 644 units, that is properties, and there's an existing sheltered scheme on the development and with 596 general needs properties. We're looking to change the existing scheme into a much smaller unit, so we're moving away from the idea of the old large-scale development and moving into a smaller unit with accommodation especially designed for older people dispersed in the community. So instead of having to live in that scheme they can live in the community. We're describing that as a hub model – the hub would provide services and then people out in the community would be living in specially adapted premises, but able to access those services very close by. It's a community approach and it's that separation of products and services that we believe starts to make that choice a reality for people. But it means we have to think very differently about the services we provide and move into a business of service delivery.

So these are just a couple of slides about the sorts of services that we're talking about, and I think there are a lot of parallels with what's currently happening in the Netherlands. One of our services is providing care at home. We now provide a domiciliary care service – assistance with bodily functions, which sounds absolutely delightful! But it describes what we're talking about. If you need assistance with bathing, because bathing is intrusive, that has to be a registered activity, and it's a care activity. We've started to develop that as a service out in the community. We started from one of our extra care schemes, where we had the care staff locally, and then expanded into the community and we have been amazed at how popular this service has been. We cannot fulfil the demand for it. People who know about the scheme, they know that it's part of their community, it's a reliable, reputable element of the community and they will choose to buy the service from us because of that. I think this is where our old concepts of housing associations genuinely engaging with the community actually starts to move into meeting the needs of older people in the future.

Just as an aside. In addition to what we've provided from that scheme, we also have a kitchen in the scheme itself, and we've started providing food out into



the community, our freshly home-made food, which has again been very popular, and we've started to do a catering service because we have to make money, and people can purchase the service for doing buffets, weddings, and I think we did a funeral... But we're sensitive to those issues. We also do a cleaning and domestic service, we provide sleeping-in cover, those sorts of things which, because of us being local, it means that we can respond. This is our floating support service, and I'm looking forward to hearing from Helen this afternoon about something that I think sounds very similar that you've done in Denmark. We go out into people's homes and provide them with support, so that they don't have to move into special facilities if they don't want to. This is a big area of development for us. In the last 12 months we've increased our income by £1.3 million in small contracts. So, £15,000 here, £50,000 there, £150,000 somewhere else. We say small is beautiful, and when you put all of those bits together it's a significant income generator. These are difficult working environments because the funding comes and goes and we need volumes to be able to make it sustainable. I think these are things we need to talk about today.

We've also been developing services to people at home, and again Ylva was talking about those sorts of services in Sweden. What people ask us for is somebody to come in and move a piece of furniture so that they can clean behind it, or take the curtains down so that they can wash them. It's actually the physical bit that needs doing, it takes only a few minutes but it makes a whole difference to how you feel about controlling your home.

And, for my sins, I have responsibility for our Assistive Technology team. Now, I'm a social worker by qualification as well, and Assistive Technology and social work don't always fit neatly together, but I have a team, fortunately, of people who do know a little more about this. Tahir is our Assistive Technology Manager, and he also produced a device for people that they could carry with them, so when they were out in town and they felt anxious they could just press a button and it would dial straight through to whoever they chose, their carer or a member of the family. We thought this was a wonderful idea until the press got hold of it and the headline in the newspaper was that "Places for People are tagging old people", and tagging in the UK is a negative term..., we tag prisoners to make sure we know where they are. Our innovation was seen as an invasion of human rights, so I was interested to hear that similar issues had cropped up here as well. Tahir and his team have also devised a hub unit, and you can build in all sorts of things into these, you can build in flood detectors, the fact that you've left the gas on, all of those things are built into that one hub, and the customer chooses which facilities they want and when they add them on. We think those are great things to sit alongside the more traditional social work approach that probably we've taken.



I'm coming to the end of this presentation. I just want to share with you the UK government priorities. They've recently published a National Strategy for Housing in an Ageing Society, and what they've said is:

*"We want to prepare our communities for the multiple changes that we will face; to 'future proof' our society so that it does not alienate or exclude; and to allow everybody, regardless of age, to participate and enjoy their home and their environment for as long as possible"*

So the key messages from me, and from a UK perspective, that I hope we'll have time to discuss in more detail this afternoon, are about planning for change and the importance for us as an organisation to change with the times, to recognise what needs to be done, and then to do it by evolution and not revolution. Making sure that you get the choice of environment right, and recognising that a lot of people in the future are going to be paying for services, mean that we'll need to take account both of their requirements and of the services that we provide. We are really committed to ensuring that older people are part of our communities. If older persons choose to live in older persons' designated accommodation then we can provide that. But for a lot of people who want to live as older people in the community with families next door the challenge is upon us to provide suitable accommodation for that to happen. Older people have to influence and decide, and I can tell you some more about that this afternoon as well. The biggest challenge has been for our staff because the staff have had to be prepared, to be flexible and to change. We've had to change a lot about what they do and how they do it, and it's their flexibility that's the one thing that has made a huge difference, I think, to shaping us for the future.

Thank you very much.



Margrethe Kähler,  
housing policy consultant, DaneAge,  
Denmark

## Trends in housing for elderly people in Denmark

DaneAge is a large membership organisation with over half a million members drawn from a wide spectrum of social groups, ages and political beliefs.

My presentation today draws on experience I have gained from a long professional life supported by a number of housing surveys conducted by DaneAge between 1987 and 2007. What is particularly interesting about these studies is that we surveyed the same people over time on how they wished to live in their old age.

We have observed a major shift in people's attitudes to housing during those 20 years. People have clearly become more conscious about housing and have definite views on their housing preferences. Another clear trend is that people are not so keen on living with other people in the same age group. They want to be grandmothers and grandfathers with go! They want to live where the action is, in the city. They don't want to be relegated to – dare I say it? – a ghetto for old wrinklies.

There is however a great need for housing for older people suffering from dementia and for those with severe physical disabilities. This type of housing is inarguably essential.

The trend in Denmark is that older people will live in ordinary dwellings in the future. Let me give an example from my own life. My mother, who died last week at the age of 95, managed with no difficulty to live in a 4th-floor flat in Frederiksberg, without a lift, until she was 90, when she fell and broke several bones and was admitted to hospital.

It was not possible to adapt her flat. A little case conference was held with the professionals working with her case. Someone from the council offered her a place in a care home, to which my mother replied, "Now, don't exaggerate!"

She did however move to Lotte, the wonderful little care home in Frederiksberg, where she thrived until last week. But she kept asking me for the first six months to find her a modern little flat of her own. Unfortunately that was out of the question as her memory was greatly impaired.

The clear decline in the desire to live in sheltered elderly housing and the widespread preference for living in mixed-generation communities have led DaneAge to develop a new concept within elderly housing. We call this concept "All-time homes", suggesting good quality housing suitable for all age groups. Dwellings should be built or adapted so they are good to live in regardless of age.

We believe that if a dwelling is good for an older person to live in it is also good for someone who is pregnant or a family with children. There is no need to build specially for older people, except in special needs cases, for example for people with dementia or severe physical disabilities.

For that reason we have drawn up a paper on housing policy, "All-time homes", aimed at politicians and containing proposals for legislative change. We have also produced a user handbook, "All-time homes – prepare your home for a long life", as we believe it is not enough only to call on municipal councils and parliament to make changes. Mobile elderly people should also consider what they themselves can do in their own homes. The handbook contains advice on housing adaptations for those with limited means and also for those who can afford to invest larger amounts.

While researching the book, I interviewed a young man who was paralysed from the neck down following a motor-bike accident; a married man with children who was diagnosed with MS at the age of 49; a Swedish couple living in Malmö in a wonderful, lively housing community; and finally a woman who was paralysed from the waist down as a result of an accident that happened while she was helping her husband to put up some wires. The wonderful thing about these interviewees is that they all made changes to their homes that were aesthetically pleasing. They don't need to be afraid that their homes signal disability. They have lovely, beautiful homes.

I would like now to draw you a picture of older people in Denmark as I see them. A great proportion, 80 per cent, are well-off. But 20 per cent of older people in Denmark have to live off the state pension. Typically these are women living in cities, on Lolland Falster and the small islands. Housing policy must therefore be inclusive and deal with people in different income groups.

Sweden, Finland and Denmark are the countries with the largest proportion of single households in the world. Perhaps because they are affluent societies where women will not put up with everything. But a great deal of people have adopted a new model - the COLA model - meaning a couple living alone, or liv-

ing apart together. They know if they move in together they'll have to deal with a lot of fuss and bother, so why not just meet when they are relaxed and their batteries are charged?

People are extremely territorial in Denmark. Our latest housing survey shows that almost 70 per cent would prefer not to move from their home. A part of their identity is embedded in their home, and they are deeply attached to it.

Some people, however, have a nomad gene that is activated when they retire. They travel the world. Many people, particularly women, have become closet Buddhists. We de-clutter our lives, sort out our stuff, keeping only items of amazing beauty and practicality. We could teach men a thing or two in that department!

Older people in the future will typically have a robust strategy for how they wish to live. They will not conform to the stereotype for old age in which life is over and nothing happens.

Let me just mention the Tasmanian women. They produced a calendar showing themselves totally naked (except for hats and pearls) feeding the hens, hosing down their cars and cutting grass. The calendar had to be reprinted several times. Then a group of English women nicked the idea and made that amusing film "Calendar Girls" starring Helen Mirren. My point is that older people in the future will want to remain middle-aged right till the end.

Health is getting better. We are getting some life-style diseases because we are eating and drinking too much. But apart from that the fastest growing age group in Denmark at the moment is the 100+ group.

A lot of effort is going into developing smart pills – particularly the memory pill. And huge efforts are being made to develop a vaccine against Alzheimer's disease, which destroys the plaque, the protein, surrounding and separating the nerve cells in the brain. The memory pill could mean that we will remember everything – from our first kiss to the most complicated computer program.

We want quality of life and not just maintenance. Not because older people are egoists, as some might claim. No, we are individualists who can and will do things ourselves, provided we have the right conditions.

I interviewed architect Camilla Ryhl from the Danish Building Research Institute for a chapter on sensual architecture in my book. She is an expert on how to

design homes that “sound good”, meaning that reverberations are minimised to assist people with poor hearing. Homes can also be designed so as to be pleasant to live in for people who have poor sight or who are blind. I have converted the interview into practical advice on these matters.

One of my sons contributed to the discussion in “All time homes”. He thought it would be good for his children if the family lived in an “all-time home” where it was possible to adjust the height of tables and worktops so the children could sit at them with their things. These and other features of homes for disabled or elderly people would be good for families with children. Only 36 per cent of all dwellings in Denmark have good access conditions, so there’s a lot to be done. We are still building homes suitable for a young man of 30.

The situation in Denmark is that those who can afford it live in the growth areas: Greater Copenhagen and the Århus, Skanderborg, Vejle triangle. The less wealthy live farther away, even though they work in the growth areas. This is a really bad development, and is due in part to the fact that new construction is more expensive in growth areas owing to the cost of building land.

In order to counteract this trend, DaneAge has made a rather controversial proposal which is slowly gaining political backing – even from the Conservatives! We propose that local authorities should be allowed to sell land specially designated for affordable housing. This will require a change in legislation on local government, which I hope will come. Perhaps with a new government? Far too few family homes are being built in the social housing sector in Denmark. The number has fallen alarmingly in recent years. Our housing surveys show that quite a large number of elderly people would like to move to a social housing dwelling. These tenants could even be a resource in social housing communities. Construction must therefore get going again.

There has however been a large increase in the provision of sheltered housing in recent years, except in certain “black-spot” areas in mid-Zealand, south Jutland and in some local authorities in mid-Jutland where the number of sheltered dwellings is very low in relation to the age of the population. This is something we need to take specific measures to address.

In Denmark, as in the whole of Europe, a lot of technology is available for the home. We want this technology to be understandable so that everyone, including the elderly and their carers, can use it with the help of simple instructions. The technology, when it is available and understood, can be brilliant. Devices include the remote control of doors and windows; monitors in the bathroom to

detect falls; and sensors that register bed-time and morning routines. When one is living alone and something happens suddenly it is good to have a system that can alert a family member, neighbour or carer if there is a major change in the person's routine.

There are special lifts, mini lifts, that can be customised to fit older buildings where there is no space for a large lift. They can accommodate a wheelchair and a rollator, and they cost approx. DKK 1 million to install. There are about 600,000 buildings in Denmark that need a lift like this. Many elderly people, like my mother, are forced to move when they no longer can get in and out of their homes. The building consultancy firm SBS has developed several models for these mini lifts that can be customised for older buildings, and we are doing everything we can to publicise this excellent initiative.

Most people over 50 live in a house. Some live in flats and others live all the year round in their holiday homes, something that has become quite popular among older people in Denmark. A small number of older people live on farms. Only 3 per cent of the over 50s live in co-housing, even though we are enormously proud of our co-housing schemes. There is a demand for this type of housing, especially in the growth areas where it is often expensive. We need therefore to bring down the cost of co-housing.

Three per cent of people over 50 live in sheltered accommodation. Typically, it is people over 80 who move to sheltered accommodation, and they remain there for roughly 2 to 3 years, due to the fact that they most often are in quite poor health when they move in. About half of these residents suffer from dementia. These figures are from our latest housing survey. The survey also confirmed how attached people are to their homes: two thirds want to remain in their own home. Many, mostly homeowners, wish to prepare their home for the future. I believe this is because few tenants are aware of the opportunities available under extended tenant democracy in social housing to obtain building society loans with the purpose of adapting dwellings.

A completely new trend which emerged from the 2007 survey is the increasing number of homeowners who want to move to the social housing sector. Next in popularity were the co-housing schemes for elderly people. Another clear trend we identified for the first time is the number of people who wish to down-size to a smaller dwelling.

We questioned the respondents who stated that they wished to move on the type of dwelling they wished to live in as they got older. The responses were, in

order of preference: a dwelling specially designed or adapted for older people, a smaller dwelling, a social housing dwelling, senior co-housing close to family and friends, sheltered housing, a holiday home and with family.

Living with one's family came last on the list of preferences, and this is not because we hate our families, but rather because we care for them and don't want to be a burden to them. And we want to preserve our dignity; we expect dignity and respect from our carers, also when we are frail.

We asked respondents to visualise a scenario in which old age is creeping up on them and they are beginning to suffer from minor and major ailments. "What then?" we asked. "Where would you like to live?" Senior co-housing was the first preference in response to this question, followed by, in order of preference, present dwelling, a new, more practical dwelling, present dwelling adapted, sheltered housing and last, again: with family.

If I should summarise DaneAge's housing policy that would be to have more "all-time homes". We need more intelligent homes, or at least homes that are prepared for the installation of electronic and technical aids. An example could be that the ceiling is strong enough to bear a track for a ceiling-mounted hoist. We need to have more mini lifts and a system for labelling owner-occupied and cooperative dwellings as being adapted/suitable for disabled occupants. The Danish National Association of Housing Companies has an excellent labelling system for dwellings in the social housing sector, and we need one for owner-occupied and cooperative housing.

We need flexible letting regulations to get the over-50s out of their houses and into the social housing stock. There are waiting lists for social housing, but it is possible to give priority to older people if the housing company has made an agreement with the local authority regarding flexible letting for special groups. We need to start building better affordable housing – good quality modular construction. Local authorities must be allowed to sell building land at reasonable prices. We believe local authority plans should permit building on spaces between buildings – higher density – between houses in the suburbs and between apartment blocks. This would allow people to move into new, practical dwellings in the same, familiar neighbourhood, which is what most people want. And finally we need targeted financial subsidies towards the provision of sheltered elderly housing in the "black-spot" areas in Denmark - local authorities where provision for the over 80s is insufficient.

(Ms Kähler then showed slides illustrating various housing solutions, taken from her book "All-time homes – prepare your home for a long life".)



*I interviewed Stefan Jorlev, who was involved in the motorcycle accident. He lives in Boligslangen on Bispebjerg Bakke. He told me he lived there because he wanted to look out on pleasant surroundings, “to rest my eyes on something beautiful”. This is a wonderful development of private rental dwellings, designed by the architect Bjørn Nørsgaard, and built to the highest standards of traditional building workmanship. Despite the somewhat pricey rent, the flats were rented out in no time.*

*Tietgen, the student residential development in Ørestaden, is an excellent model for senior co-housing. This cool round building is architecture with an edge – and can be built in modular construction.*

## Seniorhus



## Seniorhus gårdhaven



*In the housing development of Munksøgård, close to Roskilde, they have mixed the generations in a smart way. Homes are grouped in clusters, with clusters for families with children, for older people and for younger people. Everyone meets for meals in the communal dining room.*

## Bofællesskabet Munksøgård







## Max Katzenelson, chairman of the senior co-housing project Sambo

### Lifestyles – example 1

Max Katzenelson introduced himself and mentioned that he is active in community and political work. He is married, has three children and 11 grandchildren. He explained that it was always important for him not to end up living as a couple, and eventually alone, perhaps. The idea of co-housing had therefore been on his mind for many years.

The idea for the Sambo co-housing project arose among a group of people who knew each other from summer school. They were out sailing together and passed Valdemar Castle. The castle was not for sale, unfortunately, and they didn't really have the means to buy it... But the fun and joking ended in their setting up an association with the purpose of establishing a co-housing project.

"That was in 1992. In 1994 we set up the Sambo 1993 Group, with 35 members. We spent long hours discussing whether we could tolerate living with each other. We organised meetings and invited interesting speakers, and we were on the look-out for a place.

At one stage the group split in two. One group wanted to live in the country, the other in town, close to cultural amenities, children and grandchildren. We did remain as one association, but we worked in two groups.

There wasn't a lot of new construction in the 1990s and it took us until 2002 to find a location for our project. That was when we met Henning Andersen from AKB, and were promised a whole building for our co-housing project in a new housing development. Some of the original members had dropped out over the years, so we had to look for new ones, but that was easy enough.

There are 15 flats in our co-housing scheme. Our motto is: Why bore yourself to death when you can just as easily die laughing?

At the beginning of the project, the site was one big hole in the ground. We were all very keen, but our patience was severely tried. It was a construction project with a mixture of tenures: rental, co-op and purchase, and the project had a private developer, whom we found it quite difficult to establish a dialogue with regarding our wishes.

The project was delayed by one and half years. That meant that a small group of residents had already managed to sell their homes and had to stay in a hotel for up to three months. We survived that. But we're still having to deal with construction defects – perhaps that's not too unusual these days.

The building is located in central Copenhagen, in Islandsbrygge, 150 metres from the waterfront and close to a nature reserve. We have 85 square metres of communal facilities that include a living room, kitchen and bathroom. These can also be used to accommodate guests. We have a lift in the building, and the flats are suitable for rollator users. All the flats have balconies, except those on the ground floor, which have gardens.

Residents must be over 50, and new residents have to give reasons for wanting to live there. The flats are quite small: 64-86 square metres, as some of the floor space has gone to the communal areas. Residents are male and female; of the 17 residents, 5 are men. We try to vary residents' ages. We're about to celebrate our first 80-year birthday, and the youngest resident, a 56-year-old man, is invited.

We have lots of communal activities, but we also leave time for reflection and just enjoying life. We want time to pursue our individual interests. We have a homepage describing the project and our activities for people who might be interested in joining us. Otherwise they can come and meet us in person.

The letting rules allow us to decide who moves in when a vacancy arises. We consider it very important for us to select our residents, and we have organised our waiting list like a club, or association, also for current residents. In that way we get to know possible future residents, and also means that we have the numbers to organise larger events.

We are a small "estate" in AKB, with our own estate board. We are also members of the larger residents' association, where the many different interests need to be coordinated. I'm surprised by how much homeowners' interests differ from those of tenants!

We set aside an hour a week for individual residents to plan an activity of their choice – this could be anything from showing their holiday snaps to discussing the presidential election in the US. We celebrate 17 birthdays a year – everyone's birthday is celebrated at a communal birthday breakfast. We have an annual picnic; we keep fit with Nordic walking, running and cycling. The female residents do yoga – but we don't have a pool table!

We have described in writing our wishes, frameworks and responsibilities. Recent discussions have focused on the balance between respecting individual freedoms and creating networks. We have discussed what we will do in a situation where one of our residents becomes extremely frail. We don't have the solution yet, but one of the ideas we're working with is the idea of a living will, setting out who should be contacted if the group feels that there's a problem with a particular resident. We've also arranged to hold a seminar to discuss how our co-housing scheme will be in the future. At the moment, we are self-sufficient, but this could change. We also need to think of how we can ensure the renewal of our project.

We would have liked more space around the building, for the day when we can no longer make it to the nearby nature reserve. The physical environment is very important when you live in such small units.

I hope I have now given you an insight into our co-housing scheme, and one answer to the question of how to remain in one's own home as long as possible."



## Helen Jeppesen, social caretaker in housing development for elderly people

### Lifestyles – example 2

Helen Jeppesen introduced herself and explained that she was a qualified care home assistant and has worked for the past six years as social caretaker in the Engholmen Nord estate in Copenhagen, which has 127 dwellings for elderly people. Residents in the small one- or two-room flats are about fifty-fifty male and female.

“At the beginning my duties were described as a form of extended tenant service. I was meant to give assistance if there was no other form of help available. I shouldn’t interfere, of course, with tasks delivered by the public services. I was also employed to help generate a sense of security in the estate.

It was exciting to start in the job. I really didn’t know what I would be doing until I got going. I was expecting perhaps to lend tools to tenants, water their plants when they were away and other practical things, but the residents wanted something completely different.

My work can be divided into three types of tasks: the practical, the care-oriented and the social.

Practical tasks include help with hanging or taking down curtains because the windows are rather high, but residents have to wash the curtains themselves. This is something no other agencies provide help with. I also help residents bring or take things from their attic storage rooms, move furniture, hang pictures and so on. Before I came, residents often had to wait ages to get these simple things done.

My job also involves a lot of care tasks. I try to keep an eye on the residents’ technical aids, to check that they’re working and are appropriate. I help decipher letters from the authorities which are becoming more and more complex. I write letters to authorities on behalf of the residents, and also assist prior to hospitalisation, which can be confusing in terms of remembering one’s medication, cancelling home help etc. I help residents with their bills, for example if there are new electricity rates or new suppliers in general. I can help with money matters. Some of our residents have large debts and I can intervene to get the debt written down or written off.

I facilitate contact to patient organisations, which provide excellent consultancy help. I step in in situations where home help fails. It sometimes happens that



our residents are discharged from hospital on a Friday afternoon with a packed dinner. This can be disastrous if arrangements aren't in place for home help for the weekend.

I am there when the residents need me. They only have to ring. This is the deal I have with them, and they don't abuse it.

Loneliness is also a problem. One resident who doesn't have any family was very concerned about what would happen to her cats when she was gone. We wrote down arrangements for that situation, which has given her peace of mind. Other residents feel secure knowing I have the contact details for their families and can get in touch with if necessary.

I know all the residents in the 127 flats. I would say about 80 to 90 per cent use me one way or another. For example, a resident who was diagnosed with diabetes last summer told me she'd manage because I was there.

Our activities are for all our residents. We eat together on Mondays, and food is delivered to some of the flats. We have bingo every second Wednesday. Every Thursday we have our information meeting where we serve coffee and sandwiches. That's when we plan our activities, and residents come along if they want to be involved in planning these. Residents appreciate very much the opportunity to take part in decision making. On Fridays there's the hobby workshop, organised by the residents themselves. We have a two-course meal together on the first Sunday of the month, and we often eat out. Residents decide how much to spend on this meal, and the cost is covered by income from activities. Residents organise mini-bingo on the other Sundays.

We don't get money from anywhere, so it's a big job to collect money to pay for our outings and holidays. We do this by having market days at Christmas, at Easter and in the summer. We sell all kinds of home-made jams, have raffles and stalls selling things donated by the residents, for instance presents they've got which they don't care for. Everyone contributes in some way to these fundraisers and that gives a great community spirit.

All our residents are welcome at all arrangements and outings. That means we have to have lift-equipped buses for our outings. This is expensive, but we manage. The residents themselves have decided they should each pay 100 Danish kroner for an outing to cover the cost of the bus, food and entrance fees.

There was a lot of trouble between residents when I started six years ago. A crowd of them used to sit and drink beer on the benches outside. They would get rowdy and shout at the ladies. And then I started sitting with them and we would chat about what it means to be a good neighbour. These days they don't sit on the benches but are involved in the activities. There's been an amazing change in the residents and environment in the six years I've been here.

People are proud to live in Engholmen Nord and the estate is well regarded. We are doing something meaningful, something that gives quality of life.

It's wonderful to be able to do something that makes a difference. I'd almost say we're one big commune. Residents are friendly and positive and treat each other properly. We do have disputes between neighbours. Sometimes neighbours can be disturbed unintentionally, for instance when a resident who has hearing difficulties plays loud music. Issues like this can be sorted. We have a number of residents on early retirement pensions, who like to party at the beginning of the month when they collect their benefits. I've been called in the middle of the night and had to go and stop a party. That put a damper on things for a while.

The residents in Engholmen Nord look out for each other. They do this because they get to know each other from taking part in the activities. We're a community and it's the content, the social life and sense of security that bonds us together, not the fancy facades. My work is shaped by the needs and wishes of the residents and the fulfilment of these gives quality of life."



# Challenges in future elderly housing policy

Resume of the panel discussion on trends in five Northern European countries: Germany, Sweden, the Netherlands, the UK and Denmark.

Klaus Lind Bentsen, chairman of the social housing committee at the Danish social housing company KAB, presented key points from the morning's presentations and pointed to the common trends in the Northern European countries. People are living longer and have an active life for many years after retirement. Mr Bentsen concluded his summary by pointing out that elderly people are ordinary people with different backgrounds and interests as well as different financial circumstances. Elderly people have many resources and are not merely a group requiring care services and care accommodation.

## Partnerships

Common throughout Northern Europe is the wish to remain in one's home as long as possible. Our networks are in the local community and it is here that we feel safe. Also, people are refusing to grow old and consider themselves middle-aged well after retirement. The wish to remain in one's home remains a key challenge for housing providers. Homeowners adapt their homes in preparation for old age. In the rental sector, the property owner, including housing companies, is required to ensure accessibility in and around dwellings.

There are differences among the five countries regarding legal responsibility for making dwellings suitable for older people. Is this a matter for the private individual, the housing company or the public authorities? Despite differences in legislation, partnerships have become the new concept in Northern Europe.

In Denmark, local authorities and housing companies have recently started to work together in the field of elderly housing. In the UK and the Netherlands, housing companies have tended to look for other semi-public or private partners to provide suitable housing environments for the elderly and frail. Examples were presented from Sweden and Germany of social partners in the local community.

## Homeowners have most freedom

Generally, homeowners are most willing to modify their homes so they can remain in them in their old age. Many, however, have sold up due to the dramatic increase in property values in, for example, Denmark, the UK and the Netherlands. Some people purchase a smaller dwelling, while others – particularly in Denmark and the Netherlands – prefer a dwelling in the social housing sector. Other elderly homeowners prefer to stay put and “eat into the bricks and mor-



tar”, by releasing equity in their homes to pay for services that make their old age more manageable. This can be a solution for older people in the UK, where the elderly have to pay for practical assistance and many care services. Equity release to pay for services is also becoming more common in the Netherlands.

Elderly homeowners in Sweden tend to look for modern flats in central locations when they sell their homes. We see this in other countries also, the demand for dwellings close to services and cultural activities. This is nothing new. In Sweden, however, efforts are being made to promote this trend as there are large numbers of younger families eager to buy houses vacated by older people. There are more rented than owner-occupied dwellings in Sweden.

### The less well-off

Many people in Northern Europe are quite well-off when they retire, but approx. 20 per cent have to survive on the state pension. These elderly people are not usually property owners.

It was questioned whether it is fair that financially secure older people can, after selling their homes, move into social housing as long as there remains a shortage of good-quality social housing. In response, it was argued that it is good policy to mix tenant composition and avoid the formation of ghettos.

The fact that new, centrally-located elderly housing is too expensive for some was discussed. The challenge is to secure public subsidy. In Denmark, the provision of housing for the elderly receives higher subsidies than general housing. Provision of elderly housing, and affordable social housing for families, could be stimulated if local authorities were permitted to sell building land at prices under the market value. This would require legislative change in Denmark.

Work is underway in the Netherlands, which is the country in Europe with the highest proportion of social housing in its housing stock, to regenerate areas with high vacancies and make them suitable and affordable for older people.

It was proposed that senior co-housing projects should be established in estates requiring renovation. This form of housing could be attractive to the many women who become single in cities and who, for the most part, cannot afford to purchase a dwelling.

### Mixed housing communities

The housing needs of elderly people are in many ways similar to those of young people entering the housing market; both groups require small and cheap



dwellings. This similarity in needs could simplify housing provision, while also satisfy another preference of older people: to live in mixed-age communities.

Examples were presented of mixed housing communities in all the countries represented, where young and old live together and where it is possible to move to a more suitable dwelling if necessary and still remain in the same neighbourhood. There was general consensus that the need to provide more suitable housing for elderly people cannot be separated from the demand for more affordable housing for families.

### Outside the home

A comfortable life in old age is about more than the interior of a dwelling. Access to the home and in the surrounding areas is critical. Attendees agreed that housing construction continues to be geared to 30-year-olds and that access conditions should be a factor in every new building project. Margrethe Kähler from Denmark introduced the concept of “all-time homes”, homes flexible enough to be suitable for all age groups.

Susanne Palsig from KAB drew attention to the huge challenge that housing companies face in order to provide access in existing estates. Ms Palsig stressed that it is important to bear in mind the preference of older people to remain in their own homes in mixed housing communities. In Denmark, KAB is in the process of describing access conditions in all their estates, and will identify areas where modification is required to provide access – a considerable undertaking.

Examples were given of renovation projects from several countries, and notably the Netherlands, in which an integral part of the project was to improve access for people with difficulties walking and for wheelchair users.

Elderly housing should not be designed for the 51-year-olds, it was stressed, but for 50 to 90-year-olds.

### Services for elderly people

A large part of the debate concerned services for the elderly, although the concept of service was not defined exactly. In countries where there are cutbacks in public services it is a huge challenge to find new ways to deliver assistance and care to elderly people.

Eligibility for assistance and care differs greatly in the countries represented. Housing companies have entered this field in varying degrees.

Sylvia Walleczek from Berlin represents a large cooperative housing association, Berliner Bau- und Wohnungsgenossenschaft von 1892 eG, whose definite view it is that they are housing providers are not providers of assistance and care. Nonetheless, Ms Walleczek described examples of care in support services, for instance a cooperation with professional community workers who deliver food to the elderly and provide escort services.

In the UK, services for elderly people also cover assistance with odd jobs, cleaning and home help. The organisation Places for People is extending its services to include the provision of care. Chris Kilbane said this is taking place in cooperation with partners from the care sector.

Ylva Sandström from SABO, a Swedish umbrella organisation for housing companies, discussed cases where community housing workers provide assistance of a practical and social nature, and acknowledged that housing companies will need to collaborate more with the social sector in future, rather than merely focusing on issues of accessibility.

Several Danish attendees called for the role of the traditional caretaker to be extended to include practical tasks within the home. A social caretaker model from Copenhagen was praised by many, including Ms Kähler from DaneAge.

The Dutch housing company Woonzorg Netherlands is in the process of merging with a care provider and a provider of services for disabled persons. Gerard te Kaath, from Woonzorg, explained that it would be possible in the future for elderly people to receive a wide range of services from one provider – a one-stop shop. Several attendees asked Mr te Kaath how it was possible for Woonzorg Netherlands to deliver elderly housing including ancillary practical and care services. Danish legislation, for example, would not permit this.

### **Social caretakers**

Woonzorg Netherlands has expanded its services without much concern for the outdated legislation in this area. Mr te Kaath explained that the Dutch parliament is still discussing whether it is legal for housing companies to provide practical and care services, but in fact this is already happening.

The inspiration for the Danish social caretaker concept came from the Netherlands, where especially in larger cities housing companies employ social caretakers and finance this service, indirectly, over rents. This is also the case in the Copenhagen example, but several attendees doubted whether Danish tenants, who decide on the level of service in each individual estate, would be willing





to contribute to the cost of a social caretaker. Mr te Kaath replied that Dutch experience indicates that people are willing to pay for quality in their housing community.

Danish attendees called for local authorities to bear part or all of the cost of providing a social caretaker. Moreover, the presence of a social caretaker has been shown to promote a feeling of safety and improve quality of life.

### Limits to care

To what extent should housing companies provide for the service needs of elderly residents? Where is the limit? Will the future role of housing companies include that of care provider? These were questions that occupied conference attendees, despite the different situations in Northern European countries.

In the UK, social services no longer provide light care, for example assistance to get up in the morning and get dressed. Places for People has taken on this task and will deliver services in partnership with other organisations. The situation is similar in the Netherlands, where the merger between three providers of different services will create one large organisation that is strengthened also in terms of quality.

In Germany, Sweden and Denmark, the provision of care remains principally a responsibility of the public sector. Many attendees felt that as long as the quality of care was acceptable, there was no need to privatise. Nevertheless, there is some political pressure to privatise elderly care services even in these countries.

Ms Kilbane from Places for People pointed out that there is no need for housing companies to provide care services if other agencies perform this service well – this is just not the case in the UK, where people are forced to find alternatives to poor public services.

In Denmark, partnership agreements between housing companies and local authorities in the area of elderly housing are eagerly awaited. Care homes have been converted to elderly housing and have come under the remit of the social housing sector. There is generally felt to be a need for closer cooperation between local authorities and housing companies on all issues relating to elderly people. Ms Kähler suggested that a great deal could be done to improve the quality of sheltered elderly housing and regretted the fact that an elderly person in Denmark needs to be quite frail to qualify for sheltered accommodation. Local authorities are still responsible for assessing needs for sheltered housing and two thirds of residents in this form of housing suffer from dementia.



Ms Walleczek from Berlin felt that it was not the duty of a housing company to provide care services, but if necessary housing companies could seek partnerships with other agencies, as in the example of provision of practical help. Ms Sandström from SABO found it natural for housing companies and the social sector to find a way of working closer together.

### The way out of loneliness

Ms Walleczek discussed a major disadvantage of the policy of letting people remain as long as possible in their own homes: loneliness. Life can be very lonely for a frail elderly person who receives help to get up and get dressed in the morning and help again in the evening but who otherwise is left alone. Particularly if the person is single, which many women are.

Rita Fischer Jensen, chairperson of SAB, a housing company with 9,000 dwellings, agreed that loneliness was a problem and said that many elderly residents living in SAB's 1,700 elderly dwellings are too frail ever to get out of their homes. Ms Jensen proposed that housing companies should be entitled to report cases of neglect of elderly people, for example when elderly people are left to fend for themselves after being discharged from hospital.

Senior co-housing was considered a good way of preventing loneliness. Although surveys show this to be a very popular housing option, elderly people's access to co-housing remains very limited – it comprises approx. two per cent of total housing in most of the five countries.

The provision of social caretakers was suggested as another way of combating loneliness but, again, a lot remains to be done. There are very few social caretakers - limited numbers in Germany and the Netherlands and only one in Denmark.

The debate reflected differences in culture and attitudes, as evidenced in opinions on the extent to which concern for elderly people can be considered empowerment or pampering.

### Challenges

Henning Andersen from KAB asked who was going to set the agenda for the development of the elderly housing sector and what the major issues would be.

Ms Walleczek felt that the prevention of loneliness among elderly would be a major challenge for housing companies in the future.

Mr te Gaarth emphasised the Dutch vision of being a guardian angel who can fulfil every need of the elderly person, which he believes the merger will allow his organisation to do. This development will be driven by demand from elderly consumers, explained Mr te Gaarth.

Ms Kilbane pointed out that future roles in the area of elderly housing would differ from country to country and would be determined by local conditions and opportunities. For Places for People it will remain critical that staff know that the services they provide match the best possible quality on the market. The company is committed to promoting flexibility in access to services so elderly people get the service they need. Ms Kilbane stressed the importance of maintaining basic care services; the removal of basic care hastens poor health. Finally, Ms Kilbane urged housing companies not to underestimate their influence in the field of elderly housing.

Ms Kähler called for the inclusion of technology in discussions relating to elderly housing, and mentioned solutions already available, such as monitors for promoting security, robot vacuum cleaners and social network internet sites for meeting people and arranging social and cultural outings. In addition, Ms Kähler hoped that social housing construction could be stimulated by allowing the sale of public land at rates under the market value.

Ms Sandström from SABO suggested that cooperation in the HOPE network could be even more concrete, for example in the form of a project on social caretaking. Different models could be described: ordinary caretakers with extra responsibilities, the Danish model presented earlier or examples from Germany and the Netherlands. Such a project should also consider training programmes for social caretakers. Ms Sandström suggested that members of the HOPE network could define the services they provide, which would make international comparisons easier. In some countries, organisations dealing with elderly housing wish to develop practical and social services while in others organisations want to become full care providers.





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The debate and summaries were prepared by the editorial group.

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HOPE – Housing for Older People in Europe – is a network consisting of housing associations and housing companies from Northern Europe (i.e. Denmark, the United Kingdom, Germany, The Netherlands and Sweden).

The HOPE network was established in 1993 following the European Year of Older People and Solidarity between the Generations. It seeks to share knowledge and exchange ideas about housing for older people and related service solutions that arise from the demands and needs of older people.

HOPE offers advice and guidance to policy makers, purchasers and providers of housing and care services at a national and European level.

The HOPE network members are:

- o Berliner Bau- und Wohnungsgenossenschaft von 1892 eG, Germany
- o Midland Heart, UK
- o Places for People, UK
- o L&Q Supported Living, UK
- o Baugenossenschaft Freie Scholle eG, Germany
- o Kalmarhem, Sweden
- o Woonzorg Nederland, The Netherlands
- o Woningcorporatie De Woonplaats, The Netherlands
- o FUTURA, The Netherlands
- o Anchor Trust, UK
- o KAB, Denmark

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