



## The right to adequate housing of older persons

AGE Platform Europe Contribution

March 2022

Contribution of AGE Platform Europe to the call of the UN Independent Expert on the enjoyment of all human rights by older persons to inform her report on the right to adequate housing of older persons

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### Introduction

As the largest European network of self-advocacy organisations of older people, our positions aim to reflect the situation at EU level on behalf of the 40 million older citizens represented by our members.

We very much welcome this opportunity to contribute to the forthcoming report dedicated to the right to adequate housing of older persons. This will be a major piece to complement the report released by the UN Special Rapporteur on Adequate Housing on “Discrimination in the context of housing” (October 2021)<sup>1</sup> in which older persons have been identified as a target group without further details.

This specific contribution is based on written answers received from organisations of older people in several EU Member States and on oral elements shared during an online meeting of our task force dedicated to age-friendly environments (18 March 2022). We also liaised with European civil society organisations representing specific group or sector, namely Housing Europe (Housing Europe is the European Federation of Public, Cooperative and Social Housing) and FEANTSA

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<sup>1</sup> <https://waps.ohchr.org/en/documents/thematic-reports/a76408-discrimination-context-housing-report-special-rapporteur-adequate>



(European Federation of National Organisations Working with the Homeless). Last but not least, recent work done with ILGA Europe, ERGO (European Roma Grassroots Organisations Network) and ENIEC (European network on intercultural elderly care) has been used to enrich this paper, as well as the work conducted within the framework of the EU funded project Homes4Life<sup>2</sup>, in which AGE has been a partner.

1. What are the **local and national legal, policy and institutional frameworks** protecting and promoting the right to adequate housing of older persons? Please identify both existing or planned legal frameworks such as constitutional provisions, laws, regulations, or decrees.

We focus our contribution here on the EU legal and policy frameworks (see Annex for national references):

- **The EU Charter Fundamental Rights<sup>3</sup>** in its Article 25 on the rights of the elderly recognises and respects the rights to lead a life of dignity and independence; and in its 34 on Social security and social assistance, recognises and respect the “right to social and housing assistance so as to ensure a decent existence for all those who lack sufficient resources, in accordance with the rules laid down by Union law and national laws and practices”.
- The UNCRPD applies to the European Union; therefore, provisions related for example to independent living and accessibility contribute to ensure the right to adequate housing for older people.

For instance, the European Accessibility Act<sup>4</sup> provides interesting legal hooks by covering some services and products especially in the sector of new technology. However, housing per se is left out of this legal tool making it quite limited.

- The European pillar of social rights<sup>5</sup>: in addition to the key principles referring directly to older people, most of the rights and principles in the Pillar are recognised on equal terms, regardless of any differentiating ground, including age. This is the case, for example, regarding the right of “everyone” to: access to social housing or housing assistance of good quality (Principle 19); and access to essential services of good quality (Principle 20).

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<sup>2</sup> <http://www.homes4life.eu> - see more specifically D2.1 – Desktop research report - [http://www.homes4life.eu/wp-content/uploads/2020/04/Homes4Life\\_D2.1.pdf](http://www.homes4life.eu/wp-content/uploads/2020/04/Homes4Life_D2.1.pdf)

<sup>3</sup> <https://fra.europa.eu/en/eu-charter>

<sup>4</sup> <https://eur-lex.europa.eu/legal-content/EN/LSU/?uri=CELEX:32019L0882>

<sup>5</sup> [https://ec.europa.eu/info/strategy/priorities-2019-2024/economy-works-people/jobs-growth-and-investment/european-pillar-social-rights\\_en](https://ec.europa.eu/info/strategy/priorities-2019-2024/economy-works-people/jobs-growth-and-investment/european-pillar-social-rights_en)

There is one major tool which would help to better protect the right to adequate housing for older people: the Equal Treatment Directive<sup>6</sup>. In its 2018 report<sup>7</sup>, the Fundamental Rights Agency clearly indicates: *“Unlocking the Equal Treatment Directive should be a priority. This would extend protection against discrimination based on various grounds, including age, to areas that particularly matter to older people - access to goods and services, social protection, healthcare and **housing**. Outside the scope of the Employment Equality Directive, areas of particular importance for older people – such as social protection, health care, access to goods and services or housing – are not covered by EU legislation as regards the ground of age, in contrast with the Race Equality Directive”*.

2. What are the **existing local and national action plans, development plans and support programmes** for advancing the right to adequate housing for older persons? If available, please specify the **budget allocated for their implementations**.

We focus our contribution here on the EU programmes and initiatives which are the most relevant to the topic though it shall be noted that none of them target specifically older people (see Annex for national references):

- Within the EU Green Deal, the strategy that aims to reduce EU Carbon Emission, there are two initiatives dedicated to housing:
  - The New European Bauhaus<sup>8</sup> which support the access to EU funding for sustainable, beautiful and inclusive living space projects (85 million euros for 2021-2022); it is based on a participatory approach covering notably but not only older people<sup>9</sup>;
  - A Renovation Wave for Europe<sup>10</sup> aiming at doubling annual energy renovation rates in the next 10 years with three focus area: tackling energy poverty and worst-performing buildings, public buildings and social infrastructure and, decarbonising heating and cooling. Although not the target group of the Communication released by the European Commission<sup>11</sup>, older people are listed among the stakeholders to benefit from this initiative.
- As part of the European Pillar of Social Rights, different initiatives have been launched or will soon be launched:
  - European Platform on Combating Homelessness<sup>12</sup> to support Member States, cities and service providers in sharing best practices and identifying efficient and innovative approaches;

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<sup>6</sup> <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52008PC0426>

<sup>7</sup> [https://fra.europa.eu/sites/default/files/fra\\_uploads/fra-2018-fundamental-rights-report-2018-focus\\_en.pdf](https://fra.europa.eu/sites/default/files/fra_uploads/fra-2018-fundamental-rights-report-2018-focus_en.pdf)

<sup>8</sup> [https://europa.eu/new-european-bauhaus/about/about-initiative\\_en](https://europa.eu/new-european-bauhaus/about/about-initiative_en)

<sup>9</sup> Cf. page 6 of the Communication COM(2021) 573 final

<sup>10</sup> [https://energy.ec.europa.eu/topics/energy-efficiency/energy-efficient-buildings/renovation-wave\\_en](https://energy.ec.europa.eu/topics/energy-efficiency/energy-efficient-buildings/renovation-wave_en)

<sup>11</sup> COM(2020) 662 final, October 2020

<sup>12</sup> <https://ec.europa.eu/social/main.jsp?catId=89&furtherNews=yes&newsId=10032&langId=en>

- Affordable Housing Initiative<sup>13</sup> piloting 100 renovation districts;
  - In 2022, the European Commission will release a report on access to essential services within EU.
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- EU Cohesion Policy<sup>14</sup> (392 billion EUR 2021-2027), help prevent and combat spatial segregation and enhance access to quality mainstream services across EU regions; it can help to fund both infrastructure and services.
  - EU Disability Rights Strategy<sup>15</sup>: older people with disabilities are covered by this strategy which address rights across sectors and domains. This EU equality strategy is one of the few mentioning older people and covering housing issues through the angle of independent living. This is a striking example of the discrepancy that exist at EU level in the way rights are addressed: while the Disability Rights Strategy uses that language:  
*“Persons with disabilities, old and young, have **an equal right to live independently** and be included in the community, with choices equal to those of others about their place of residence and with whom and how they live. (...) Independent living requires a differentiated landscape of quality, accessible, person-centered, and affordable, community- and family-based services comprising personal assistance, medical care and interventions by social workers, **thereby facilitating everyday activities and providing choice to persons with disabilities and their families.**” (In chapter 4.1. Developing independent living and reinforcing community-based services)*  
The EU Green Paper on Ageing<sup>16</sup> fails to adopt a similar language:  
*“Offering community-based service provision for older people in need of long-term care, including those with disabilities, can support their right to live independently in the community, **as long as this is possible**. Residential or other services, **on the other hand, may secure the provision of care services that exceed the capacities of community-based settings.**” (In chapter 5.1 dedicated to Long-Term Care)*
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3. How are **older persons involved and participating** in the development of action plans, policies or legislation related to housing?

We don't have a good overview of what happens in all EU countries. For what concerns EU initiatives, policies or legislation, most of the time there are consultation processes open to everyone (at individual or organisational level). Unlike for other groups at risk of discrimination, there is neither a specific mechanism to involve/consult older persons , nor a unit/service/person

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<sup>13</sup> [https://ec.europa.eu/growth/sectors/proximity-and-social-economy/social-economy-eu/affordable-housing-initiative\\_en](https://ec.europa.eu/growth/sectors/proximity-and-social-economy/social-economy-eu/affordable-housing-initiative_en)

<sup>14</sup> [https://ec.europa.eu/regional\\_policy/en/2021\\_2027/](https://ec.europa.eu/regional_policy/en/2021_2027/)

<sup>15</sup> <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=COM:2021:101:FIN>

<sup>16</sup> [https://ec.europa.eu/info/sites/default/files/green\\_paper\\_ageing\\_2021\\_en.pdf](https://ec.europa.eu/info/sites/default/files/green_paper_ageing_2021_en.pdf)

coordinating ageing issues within the European Commission<sup>17</sup>, so that the involvement of older persons depend very much on the capacity we have as the largest EU network representing older people to get engaged and monitor EU initiatives. It is also important to underline that the consultation process is mainly done via an online platform which not very accessible.

At national level, we have gathered several information from different sources:

- Germany (via BAGSO): Participation in the development of actions plans, policies or legislation related to housing takes place via interest groups such as BAGSO, the Home Ownership Association (Verband Wohneigentum) or associations of persons with disability on the topic of accessibility. At the municipal level, members of senior citizens' advisory councils or representations are involved in the development of model projects.
- Czech Republic (via Zivot90): consultation is mainly done through questionnaire surveys. Older people also have access to housing negotiations and can contribute via community social work.
- United Kingdom – Manchester, “Growing older in Collyhurst”: the aim of this project was to organise a series of resident-led co-design workshops focusing on the design of social housing and green spaces in the new Victoria North area. This project engaged with residents as co-researchers, and make recommendations on how the Victoria North project should cater to the needs of all generations in relation to housing design and urban regeneration<sup>18</sup>.
- Ireland, “Warmer Homes Scheme”: the programme funds energy efficiency upgrades and retrofitting projects to improve energy conservation and living conditions for householders, while reducing fuel poverty and the negative health impacts associated with poorly insulated housing. The emphasis on resident engagement has been a feature of delivery in a number of projects funded through the programme. Community-based organisations prioritise ongoing resident support and monitoring of impacts, and some with a cooperative structure (where residents are essentially joint owners of the housing stock) emphasise the role of residents as ‘members’ and stakeholders, rather than ‘tenants’. This relationship has meant that residents more readily understand the aims of the intervention and opt to participate as a result of ongoing contact with the community-based organisation<sup>19</sup>.
- France: national organisations representing older people can be consulted. However, there is no body that is the equivalent of what exists for people with disabilities. Indeed, the National Advisory Council for People with Disabilities (CNCPE) is associated with each draft law. This is a repeated request made by some organisations of seniors. Nevertheless, at local level, there are mechanism to involve and consult with older people; in inclusive housing

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<sup>17</sup> for example, there is an EU Youth Coordinator and specific EC units/services dealing with gender, disability

<sup>18</sup> <https://documents.manchester.ac.uk/display.aspx?DocID=58679>

<sup>19</sup> Eurofound, “[Inadequate housing in Europe: Costs and consequences](#)” (2016)

projects, housing operators and other partners involved in this type of project may solicit the opinion of older people.

4. What **challenges, barriers and forms of discrimination** are faced by older persons in fulfilling their right to adequate housing? Please also include any existing **legislation, policy or practice**. Please also state how it impact older persons' enjoyment of other human rights.

Challenges, barriers and forms of discrimination faced by older people are numerous and various in their form. We have grouped them per topic:

- **Age discrimination and abuse:** our Czech member, Zivot 90, underlined that on the private/commercial real estate market, owners prefer to choose a young, promising person, who they assume will be able to react flexibly to any increase in the price of services or to repair something at home themselves, for example, without demanding it from the owner. In advertisements, they also often meet with a rejection of pets, which are often the only friend for older persons. Unfortunately, they noticed cases where the owner of the rented flat does not give the senior person a proper contract who then fails to receive housing benefits: the older person falls into a debt trap, having to choose between paying for rent and utilities, energy, or food and medicine. This leads to deteriorating health, reduced self-sufficiency, psychological difficulties and even social exclusion. It also often happens that a senior owns his/her own house, but after consulting his/her family (sometimes under pressure) he/she transfers the flat (house) to a relative with the hope that he/she will be able to live there. At that moment, the relationship is likely to be disturbed, and the senior risks being 'forced' to go to a care home.
- **Access to loan:** this is an issue faced by many older people across Europe. The EU Directive on Residential Mortgage Credit Directive (2014)<sup>20</sup> stipulates that a home loan should be fully repaid during one's lifetime. The strict liability rules meant that it was no longer feasible for people aged 55+ to take out a loan to buy a retirement property or renovate their own home<sup>21</sup>. In Germany, a regulation that came into force in 2018, older private builders and buyers will be significantly better off, as this group of people will now also have better opportunities to conclude contracts with long-term fixed interest rates and loans with low repayment rates.

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<sup>20</sup> [https://ec.europa.eu/info/business-economy-euro/banking-and-finance/consumer-finance-and-payments/retail-financial-services/credit/mortgage-credit\\_en](https://ec.europa.eu/info/business-economy-euro/banking-and-finance/consumer-finance-and-payments/retail-financial-services/credit/mortgage-credit_en). This Directive is currently under revision:  
[https://ec.europa.eu/info/law/better-regulation/have-your-say/initiatives/13090-Mortgage-credit-review-of-EU-rules/public-consultation\\_en](https://ec.europa.eu/info/law/better-regulation/have-your-say/initiatives/13090-Mortgage-credit-review-of-EU-rules/public-consultation_en)

<sup>21</sup> In Germany, the Real Estate Credit Assessment Guidelines Regulation (ImmoKWPLV) of 24 April 2018 is particularly important since it was intended to mitigate the undesirable side effect of the above mentioned EU Directive.

- **Accessibility:** the lack of accessibility impedes the right of older people to be independent and to choose where to live. A number of older people are stuck within their dwelling because there is no lift, and/or depend on the support of carers to manage daily activities such as cooking or bathing. In extreme situations, the lack of accessible housing options and/or lack of financial support for necessary adaptations contributes to decisions to leave the family home (and the community) to enter residential facilities. In such cases older people will have to leave their dwelling and the community they live while it wouldn't be their primary choice. It is estimated that 70- 80% of existing building stock across Europe is unsuitable for independent living for an ageing population.<sup>22[OBJ]</sup>. Our German member, BAGSO, reports that older people often live in older residential buildings from the 20<sup>th</sup> century, from a time when the construction of barrier-free apartments and houses was rather secondary: the Federal Anti-Discrimination Agency frequently registers complaints in this regard: Discrimination in access to housing is the most frequent request for advice in the area of goods and services. Another problem is that tenancy law stipulates those measures to create accessibility must be dismantled when moving out. In England, currently, 91% of homes do not provide even the most basic accessibility features and the Housing Made for Everyone (HoME<sup>23[OBJ]</sup>). Our members also refer to the fact that older person tend to live in dwelling which are not adapted to their needs, most of the time the house or appartement is too big, which notably impacts the energy bill, and/or is not accessible enough. Our Slovenian member, ZDUS, underlines that about 90% of retired people live in their own apartments and houses without major mortgage burdens. These units were built for the then young families and with the technology of the time, now renovations and adjustments are needed. There is a strong expectation among people that their parents will leave their real estate to their descendants, which, in the absence of a state concept, does not accelerate the proper exchange of housing units. Thus, they are left alone in oversized flats and houses that are not adapted to their age - in one-member, even very poor households. The statistical fact measured in 2015 is that 65,000 older women live in independent poor single-member households. There are too few rented, affordable and residential-adapted dwellings (serviced and purpose-built and similar dwellings). ILC -UK insists on the fact that older people need information on the housing options, such as tailored services, available when looking to relocate, to allow them to choose schemes that are right for them. To address this challenge, ILC-UK is calling for local councils to promote access to independent information and advice on the housing options available to older people in their local area. The report on the housing right for dependant older people (2018) carried out by the Association for active aging (Auser) in Italy highlights that in 2011 80.3% of people over 65 lived in owned houses. 80% of these houses, however, were built over 50 years ago, 7% don't have a heating system, and 56% of the building with multiple storeys don't have elevators.

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<sup>22</sup> <https://www.housingeurope.eu/resource-1560/ageing-well-at-home>

<sup>23</sup> <https://www.housingeurope.eu/resource-1560/ageing-well-at-home>

The question of accessibility is actually strongly interrelated with participation as highlighted by Irene Lebrusán Murillo<sup>24</sup>: “However, even among researchers who had a great interest in the living conditions of older people and defended the importance of their social participation, the residential issue seemed to be a secondary issue, completely overlooked. How can a person who cannot go down the street participate in society? “

- **Geographical divide:** effective access to essential services of sufficient quality, such as healthcare or transport is key to independent living. Yet, territorial inequalities can make access difficult. According to Eurostat data based on a 2011 population and housing census, a higher proportion of the older population lived in rural areas. Living in rural areas can entail additional challenges for older people, especially in the enjoyment of their right to health due to the restricted availability and accessibility of public transport, home- and community-based services and long-term care <sup>25</sup>. Our Greek member, 50+Hellas, also pointed out the shortages of daily/essential supplies faced by older people living in remote villages, notably with the increased costs of fuel.
  
- **Poverty social exclusion**<sup>26</sup>: they are multiple dimensions there which are linked to different phenomena such as:
  - **the increase of prices on the real estate market:** the German Center for Aging (DZA) researched on the impact of housing costs on the risk of poverty for older people. together with the University of Neubrandenburg. They found out that the proportion of older people at risk of poverty after deduction of housing costs is seven percent higher than before deduction<sup>27</sup>. Our German member, BAGSO, report that affordable housing is not sufficiently available against the background of the tight situation on the housing market. The cost of housing has risen disproportionately in recent years, especially in cities. As a result, in particular older people with low incomes often find themselves having to leave their familiar living environment.  
The impact of tourism: as pointed out by our Greek member, 50+Hellas and our Portuguese member, Apre!, there is some sort of a competition due to tourism which is raising the price to buy or rent a dwelling in central city areas, on the seaside or other touristic destinations. Although not directly reported by our member, the gentrification process is somehow leading to similar situations. This puts at additional risk of poverty older people and can force them to move out; it can even lead to situations of elder abuse/exploitation where the relatives make the

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<sup>24</sup> <https://cenie.eu/en/blogs/age-society/right-adequate-housing-also-exists-old-age>

<sup>25</sup> FRA [Focus- Shifting perceptions: towards a rights-based approach to ageing \(2018\)](#);

<sup>26</sup> AGE Platform Europe, “[Older people also suffer because of the crisis](#)” (2012)

<sup>27</sup> <https://www.tandfonline.com/doi/full/10.1080/02673037.2021.1935759>



decision to rent the apartment or flat of their older parents because it is well located and force them to move to residential care services.

- **Energy poverty:** looking at affordability, older people living alone are also more likely to be impacted by energy poverty. In 2019 some 7.6% of EU-27 households were unable to keep their home adequately warm<sup>28</sup>. Our Greek member, 50+Hellas, highlights that 73.4% of people aged 65+ are living in own owned home, with a low percentage of them having still a mortgage (2020). But, the quality of these facilities is generally of low standard. The income of pensioners has been reduced during the 10-year-long economic crisis and no increases are allowed by law until the end of 2022. This means that most older people cannot afford to renovate their dwellings, although there are incentives to do so, including to install insulation, new heating systems, even smart technology. Our Portuguese member, Apre!, reports back a similar situation with even situation of older people dying of cold in their dwelling<sup>29</sup>. With the recent increase of energy prices, most of AGE members warn against the risks faced by older people either because there are already at risk of poverty or because these increases will put them at risk of poverty if they were not<sup>30</sup>.
- **Social isolation:** among the issues affecting the older age groups isolation and loneliness are prominent. While loneliness is not an issue which only impacts on older people, a 2018 study shows they do suffer more from social isolation than other age groups. Compared to those aged 26 to 45, adults aged 65 and over are 9 percentage points more likely not to engage often in social activities.<sup>31</sup>

Last but not least, there are specific situations for which we don't have material from our members but which still need to be considered as they impact the right to adequate housing: indeed, in some cases, older people are particularly vulnerable namely in case of natural disasters (such as floods, fire, earthquake...) or war. Likewise, the question of indoor and outdoor pollution is not covered there while it is an important dimension to the right to a safe and secure home<sup>32</sup>.

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<sup>28</sup> <https://www.housingeurope.eu/resource-1560/ageing-well-at-home>

<sup>29</sup> Similar situation in the UK as reported in the report of Eurofound - [https://www.eurofound.europa.eu/sites/default/files/ef\\_publication/field\\_ef\\_document/ef1604en\\_0.pdf](https://www.eurofound.europa.eu/sites/default/files/ef_publication/field_ef_document/ef1604en_0.pdf) (page 61)

<sup>30</sup> See KBO-PCOB (NL) – Oct. 2021: <https://www.kbo-pcob.nl/nieuws/peiling-kbo-pcob-senioren-ongerust-over-stijgende-energierekening/> and Zivot90 (CZ) – Nov. 2021: <https://www.zivot90.cz/cs/pro-media/tiskove-zpravy/111-az-petine-seniorskych-domacnosti-hrozi-bytova>

<sup>31</sup> See <https://www.housingeurope.eu/resource-1560/ageing-well-at-home> and AGE Platform Europe, “[Older people also suffer because of the crisis](#)” (2012)

<sup>32</sup> For more information, WHO Housing and Health Guidelines (2018): <https://www.who.int/publications/i/item/9789241550376>

5. How do **other factors** (i.e., gender, sex, race, ethnicity, indigenous identity, disability, sexual orientation, gender identity, religion, social status, place of origin and immigration status) intersect and impact the enjoyment of older persons' right to adequate housing?

Additional factors to age have been already mentioned above such social status and the geographical divide as well as disability in relation to accessibility. For the latter, ILC-UK provided with additional information which underlines how much disability intersects with ageing, notably for older people living in residential care settings: residents with long-term physical and cognitive disabilities are particularly at high risk of isolation and exclusion in their housing environments due to physical and interpersonal barriers within housing with care schemes, including feeling excluded from on-site social activities that they couldn't easily participate in (e.g. written quizzes and puzzles that weren't accessible due to print size/ format); inaccessible communications from staff (e.g. using font sizes that were too small to read in residents' newsletters); the physical design of schemes (e.g. communal spaces that weren't wheelchair accessible). This clearly put at stake basic rights and shows how much these settings cannot be considered as adequate housing.

Like disability, gender is also an important factor, both of them are also very much linked to the socio-economic status. Indeed, the so-called gender pension gap puts at risk the right to access adequate housing for older women. Housing Europe indicated that "in 2019 older people were much less likely to be in arrears with payment of their rent or mortgage. The rate of housing cost overburden among people >65 at 9.8% was almost identical to that of the overall population – but with significant differences across countries and in general older women (especially when living alone) more likely to face financial difficulties linked with accommodation"<sup>33</sup>.

Beyond gender, disability and the social status, we have identified additional factors to be taken into account:

- **Older people with immigrant background or refugees**

In its report dedicated to ageing (2018)<sup>34</sup>, the EU Fundamental Rights Agency underlined that "older people with migrant backgrounds are not a homogenous group, and their experiences and needs in older age may differ. However, evidence points that life trajectories of migrants are affected by "lower income, poorer working and housing conditions, including their concentration in low-income neighbourhoods". Such situations might place them at a disadvantage compared to those without migrant backgrounds. This results in social exclusion and worse socio-economic and health status".

In a blogpost written for our campaign "Ageing Equal"<sup>35</sup>, ENIEC highlighted that "older migrants are a disadvantaged group in the Netherlands, in several fields such as housing, income, and health. (...) As far as housing is concerned, older migrants prefer living in their familiar environment for as long as possible. During the last few decades, the amount of information about initiatives offering people to stay home for the older migrants increased

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<sup>33</sup> <https://www.housingeurope.eu/resource-1560/ageing-well-at-home>

<sup>34</sup> [https://fra.europa.eu/sites/default/files/fra\\_uploads/fra-2018-fundamental-rights-report-2018-focus\\_en.pdf](https://fra.europa.eu/sites/default/files/fra_uploads/fra-2018-fundamental-rights-report-2018-focus_en.pdf)

<sup>35</sup> <https://ageing-equal.org/housing-and-care-of-older-migrants/>

in dribs and drabs. Smaller multi-cultural services arose in their neighbourhoods thanks to civil-society organisations”.

- **Older Roma:** while we have little data regarding older Roma, still we have gathered some information with the support of ERGO: the deprived, rural and remote areas in which Roma people live – included sometimes in segregated neighbourhoods – make it more difficult to access basic goods or services. Older Roma are also in a significantly difficult income situation, given low employment rates and overrepresentation in precarious, low-paid work or atypical employment, which give access to no or poor pension entitlements<sup>36</sup>. The right to adequate housing is clearly at stake with dire issues like the access to drink water and sanitation: a report of the Fundamental Rights Agency shows that “30% of Roma are in households with no tap water and nearly 50% have no indoor toilet, shower or bathroom”<sup>37</sup>.
- **Older people experiencing homelessness:**  
Our Greek member, 50+ Hellas, underlines the growing number of older people experiencing homelessness in municipalities, like Athens. Many have inadequate pension contributions and try to survive while facing psychological problems. Accurate numbers are difficult to find but the stress of the 10 years of economic crisis certainly increased numbers. FEANTSA highlights that people experience homelessness age faster than the rest of the population (the average age of death for a homeless person is 47 years old.), as a result of sleeping rough and consumption of substances (alcohol, drugs). The study *Premature frailty, geriatric conditions and multimorbidity among people experiencing homelessness: a cross-sectional observational study in a London hostel*<sup>38</sup> found high prevalence of frailty and geriatric conditions in residents of a hostel in London for single homeless people, comparable to residents of care homes for older people. Of these, 55% were frail and frailty scores among the participants with an average age of 56 years were comparable to 89-year-olds in the general population. Showing that there is a Connection between housing and health, housing as a social determinant of health and wellbeing. The Irish member of FEANTSA highlights the sharp increase of people over 65 living in emergency accommodation: there were 119 in February 2018, a 40% increase on the February 2016 figure of 85 people. Likewise, numbers in England show that people over 60 are more than twice as likely to be homeless now than they were in 2009<sup>39</sup>. In Italy according to the latest official data of 2014 (ISTAT), there were 2.994 homeless people over 65 years, i.e. 5.9% of the total homeless population, while it was 5.3% in 2011 and despite the fact than more than half of the total homeless has foreign citizenship, the vast majority of older homeless is

<sup>36</sup> [https://www.age-platform.eu/sites/default/files/AGE\\_BAROMETER\\_2020.pdf](https://www.age-platform.eu/sites/default/files/AGE_BAROMETER_2020.pdf) and <https://ergonetw.org/wp-content/uploads/2021/11/9-Old-age-income-and-pensions-1.pdf>

<sup>37</sup> <https://fra.europa.eu/en/news/2016/80-roma-are-risk-poverty-new-survey-finds>

<sup>38</sup> <https://www.emerald.com/insight/content/doi/10.1108/HCS-05-2020-0007/full/html>

<sup>39</sup> <https://ageing-equal.org/homelessness-is-not-only-about-housing/>

Italian. Based on data collected by fio.PSD (Italian Federation of Organizations working with Homeless People) with its associates, it appears that homeless people over 65 have increased in recent years. One reason is simply "the aging of the homeless population" (especially native people). Another, is the presence of more older people with physical and mental problems. These organizations report that older people experiencing homelessness are people without family network, and with low income. They are unable to pay the costs of rent for housing or they need forms of assistance but are unable to access a residential care services.

- **Older LGBTI+ people** are at risk of multiple discrimination affecting multiple areas of their lives, including [housing](#)<sup>40</sup> (e.g. homophobic attitudes of staff and residents in care homes); While some of the issues facing LGBT people are likely to be similar for all older people, LGBT people live with a legacy of times when social attitudes were less tolerant and legislation criminalised rather than protected them. In [some countries](#), this is still very much the case. Consequently, some older LGBT individuals have maintained privacy about their sexual orientation and/or gender identity over a lifetime or may not disclose central aspects of their identity in order to feel safe when accessing health, social care and housing provision in later life.
6. What impact has had **the COVID-19 pandemic** on older persons' right to adequate housing in your country (e.g., has the pandemic caused any policy shift away from institutions and more emphasis on community supports)? What measures have been taken to minimize its impact?

In his report published in July 2020<sup>41</sup>, the UN Special Rapporteur on Adequate Housing summarises well the impact of the COVID-19 pandemic and reminded that "as recognized in general comment No. 4 of the Committee on Economic, Social and Cultural Rights, as well as in inter-relationship to other human rights. A home is more than a roof over one's head. Safety and cultural adequacy are key elements of the right to adequate housing, including the right to maintain social connections. This means also that a "home" should allow for psychological well-being, irrespective of whether one resides alone, in a multigenerational setting or in a care institution."

This correlates what we have highlighted in our own report "COVID-19 and human rights concerns for older persons" (May 2020)<sup>42</sup> where we warned against the increased risk of isolation, domestic abuse as well as financial abuse (scammers). As stated in the report of Housing Europe "Ageing Well at Home" (2020)<sup>43</sup>: "Older peoples' health has been put at risk, to varying degrees, during the

<sup>40</sup> <https://www.emerald.com/insight/content/doi/10.1108/QAOA-01-2016-0004/full/html>

<sup>41</sup> <https://documents-dds-ny.un.org/doc/UNDOC/GEN/N20/195/66/PDF/N2019566.pdf?OpenElement>

<sup>42</sup> [https://www.age-platform.eu/sites/default/files/Human\\_rights\\_concerns\\_on\\_implications\\_of\\_COVID-19\\_to\\_older\\_persons\\_updated\\_18May2020.pdf](https://www.age-platform.eu/sites/default/files/Human_rights_concerns_on_implications_of_COVID-19_to_older_persons_updated_18May2020.pdf)

<sup>43</sup> <https://www.housingeurope.eu/resource-1560/ageing-well-at-home>

pandemic according to whether they were able to live in independent housing or in collective specialised accommodation. Although of course the higher mortality rate is partly explained by the large number of people in nursing homes who have underlying health conditions, the failure of many nursing homes right across Europe to adequately protect residents, for whatever reason, is likely to further support a change in approach towards deinstitutionalisation and towards so-called ‘ageing in place’ policies.” In Spain, in 2020, the presidents of our members of the Spanish Confederation of Older People’s Organisations (CEOMA) and the Democratic Union of Pensioners (UDP) -both AGE members - endorsed an open manifesto calling for a new care model for older people to “eradicate the institutional model”. Similarly, in Czech Republic, Zivot 90 reports that in the context of the Covid 19 pandemic, the most talked about issue was the possibility for seniors already living in nursing homes to meet their loved ones: there has been a complete separation from families and people have not been able to have personal contact. .

Beyond the issue of isolation, our Slovenian member also underlined back in March 2021, the increase in energy poverty, notably among older people, due to the COVID-19 pandemic<sup>44</sup>. More recently some of our members have also mentioned the “price disorders” in the real estate market due to the move from bigger cities to towns and villages which are creating new imbalances.

Still several measures and initiatives have been put in place to mitigate the impact of the pandemic. In Czech Republic, Zivot 90+ indicates that social services continued to operate on a limited basis, with volunteers helping to deliver groceries and neighbours becoming more concerned about whether a senior neighbour needed help. Within the agenda of the Labour Offices or the Czech Social Security Administration, it was not necessary to present some payment certificates in person, so that older persons notably did not have to go, but their benefits continued to run. Likewise, ILC-UK shows that while some residents of housing with care schemes reported feeling lonelier during the COVID-19 pandemic lockdowns, several of them played a vital role in supporting the welfare of their peers. This included routine activities, such as checking in with neighbours, and assisting with tasks like bringing newspapers or helping with grocery shopping. In Germany, BAGSO witnessed the huge efforts in neighbourhoods to offer support to those at a higher risk of infection and its consequences, especially for older people and people with disabilities. Private portals such as [www.nebenan.de](http://www.nebenan.de) coordinate these offers and mediate supply and demand. Housing Europe<sup>45</sup> – “Ageing Well At Home” underlines that the COVID-19 pandemic has shed further light on the potential positive impact of homes that are digitally connected and the use of ICTs and telecare services. Also “reaching out to vulnerable residents and making sure that they are not left alone during lockdown has been a key priority for many social housing providers across Europe: they have for instance carried out regular phone and video calls, and organised the delivery of food and

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<sup>44</sup> [https://mcusercontent.com/3a331b4c77c39d61732f59af0/files/8a4e0a65-412e-47a6-9bf8-6e227ea21537/Poziv\\_Vladi\\_RS\\_za\\_zajezitev\\_energetske\\_rev%C5%A1%C4%8Dine\\_zaradi\\_epidemije\\_Covid\\_19\\_160220\\_21.pdf](https://mcusercontent.com/3a331b4c77c39d61732f59af0/files/8a4e0a65-412e-47a6-9bf8-6e227ea21537/Poziv_Vladi_RS_za_zajezitev_energetske_rev%C5%A1%C4%8Dine_zaradi_epidemije_Covid_19_160220_21.pdf)

<sup>45</sup> <https://www.housingeurope.eu/resource-1560/ageing-well-at-home>

medicines – as in the project ‘welfare on the road’ by ACER Reggio Emilia (Italy). Simply keeping in touch by phone has also proved important as shown by the example of Valloire Habitat. This kind of outreach work was particularly necessary to support older residents, who often need extra supports or are at risk of becoming isolated. Interestingly, the Danish Parliament passed a motion at the end of 2020, which allocated about €2 million to BL’s members to help them introduce measures to tackle loneliness and isolation experienced by some social housing tenants”.

7. What **alternative housing strategies for older persons**, other than care homes and state institutions, exist in your country? What policies/programmes are in place to enable older persons to live independently in their communities as they age? Please provide detailed information.

There is a growing recognition that older people are not a homogeneous group in terms of their aspirations, identities, beliefs and requirements and so a one-size-fits-all approach to housing policy will not meet the needs of our ageing population. The concept of ‘age-friendly housing’ developed by the Homes 4 Life EU project provides a helpful framework to understand the kind of solutions to be looked at. It comprises different dimensions that have to be fulfilled for a home to be age-friendly: it supports independence and autonomy; allows to remain active and healthy; promotes social inclusion and engagement within the community whilst respecting lifestyle choices and evolving needs as the years go by<sup>46</sup>:

We have identified a wide range of examples shared by our members:

- **BAGSO, Germany:** Lower Saxony Programme on Housing and Care in Old Age. It fosters new housing concepts to strengthen neighbourhoods and villages by unfolding the potential of the "we" - also for people with age-related limitations, illness or disability<sup>47</sup>. In Saxony, the Association of Saxony Housing Cooperatives (VSWG) have developed a key concept namely “Die Mitalternde Wohnung” (“The home ageing with you”)<sup>48</sup>.
- **Zivot 90, Czech Republic:**  
Private residential living, where the senior has his or her own apartment (sometimes even a house), but also has 24-hour care. It is possible to buy the flats and live on your own. The basic credo is privacy and self-directed living with care. These apartments are of course modern, wheelchair accessible, bright,...  
Intergenerational housing- seniors with students
- **Vlaamse Ouderenraad<sup>49</sup>, Belgium:** (May 2021): Adapting and/or renovating your own home is not possible or desirable for all older people. Therefore, it should be easy, affordable and

<sup>46</sup> [http://www.homes4life.eu/wp-content/uploads/2020/04/Homes4Life\\_D2.1.pdf](http://www.homes4life.eu/wp-content/uploads/2020/04/Homes4Life_D2.1.pdf)

<sup>47</sup> <https://wohnenundpflege.fgw-ev.de/>

<sup>48</sup> [https://www.vswg.de/uploads/tx\\_nbpubshop/2012\\_03\\_20\\_Broschuere\\_AlterLeben.pdf](https://www.vswg.de/uploads/tx_nbpubshop/2012_03_20_Broschuere_AlterLeben.pdf)

<sup>49</sup> [https://www.ouderenraden.be/in-de-kijker/wonen/dossier-nieuwe-woonvormen-voor-ouderen?utm\\_source=Vlaamse+Ouderenraad&utm\\_campaign=5366b4420e-EMAIL\\_CAMPAIGN\\_2021\\_05\\_07\\_07\\_27&utm\\_medium=email&utm\\_term=0\\_66ad0c5858-5366b4420e-136815758](https://www.ouderenraden.be/in-de-kijker/wonen/dossier-nieuwe-woonvormen-voor-ouderen?utm_source=Vlaamse+Ouderenraad&utm_campaign=5366b4420e-EMAIL_CAMPAIGN_2021_05_07_07_27&utm_medium=email&utm_term=0_66ad0c5858-5366b4420e-136815758)

attractive to move to a custom home nearby. Communal housing projects are an interesting slope to be able to live independently for longer and to experience less feelings of loneliness. In a dossier we bundle several interesting articles about new forms of housing for older people.

- **ANAP, Italy:** the project “Nostradomus - Residential care for the elderly”<sup>50</sup> was born from the will of Confartigianato Imprese Veneto and ANAP. A multi-year operational plan of actions aimed at supporting and promoting housing for older persons. In particular, the project aims to highlight the importance of aging in the home of older people and the importance of designing and adapting homes so that they can adapt to the needs of different life stages.

The publication developed by Social Housing Europe “Ageing Well At Home”<sup>51</sup>, 2020 provides a wide range of example within the social housing sector:

- **United Kingdom/Accessibility:** concept of Lifetime Homes<sup>52</sup> which are ordinary homes designed to incorporate 16 Design Criteria that can be universally applied to new homes at minimal cost so that they are suitable for all stages in life. However, keeping in mind that yearly new construction usually represents only around 1% of the total housing stock, it is clear how the key challenge remains the modernisation and adaptation of existing homes and buildings.
- **Netherlands/ “right-sizing”:** In some cases, it’s a matter of downsizing or actually ‘right-sizing’ as shown by the fact that more than half of older people in the EU are living in under-occupied dwellings. One interesting example from the Netherlands is that of Vidome<sup>53</sup> housing association in the Hague (Netherlands) that has set up a special real estate agent for elderly residents in order to help them find more suitable homes in terms of size and/or adaptation.
- **Ireland/ “right-sizing”:** The Irish Council for Social Housing has also been working with approved housing bodies to promote innovative solutions to promote right-sizing<sup>54</sup>.
- **Sweden/tackle isolation:** the Sällbo - community living project, run by Helsingborgshem public housing company in Helsingborg<sup>55</sup>, has turned a former retirement home into a vibrant mixed housing complex where half of the residents are over 70 and the rest are aged 18-25; all residents are committed to spending time socialising with their neighbours.
- **Belgium/tackle isolation:** the Calico project developed by the Community Land Trust Brussels<sup>56</sup> was recently awarded EU funding from the Urban Innovative Action programme

<sup>50</sup> <https://www.anap.it/mini-sito/veneto/notizia/nostra-domus-residenzialita-la-terza-eta>

<sup>51</sup> <https://www.housingeurope.eu/resource-1560/ageing-well-at-home>

<sup>52</sup> <http://www.lifetimehomes.org.uk/>

<sup>53</sup> <https://dkvwg750av2j6.cloudfront.net/m/6c2c81c93f5a9522/original/Brochure-Aedes-Dutch-social-housing-in-a-nutshell-examples-of-social-innovation-for-people-and-communities-2016.pdf>

<sup>54</sup> <https://icsh.ie/resources/right-sizing-in-the-approved-housing-body-sector/>

<sup>55</sup> <https://www.theguardian.com/world/2020/sep/15/its-like-family-the-swedish-housing-experiment-designed-to-cure-loneliness>

<sup>56</sup> <https://uia-initiative.eu/en/uia-cities/brussels-capital-region>

to create an inter-generational and socially diverse co-housing project built-in interaction with its neighbourhood.

- **Belgium/tackle isolation:** Biloba project<sup>57</sup> created senior housing with common facilities open to the whole neighbourhood thus fostering social networks.
- **France/Housing as a hub for services:** association Delphis provides innovation services for social housing companies, including a specific label called 'Habitat senior services'<sup>58</sup>, which aims to increase non-dependent elderly tenants' access to both adequate housing adapted to their needs and additional services.
- **UK/Housing as a hub for services:** Curo<sup>59</sup> is a housing association providing a range of supported accommodation and independent living services. It also offers 'step down' accommodation for adults who are discharge-ready, but who cannot immediately return home or who would otherwise be in a hospital bed. Instead, they can stay in an accessible apartment with their own kitchen and bathroom, and access care and support packages that are tailored to their needs, in direct partnership with health professionals involved in the discharging process. It is estimated that an excess hospital bed-day costs £303 per day (around €350). In contrast, Curo's Step-down facility costs £60 (c.€70) per day to deliver.

The report of Eurofound, "[Inadequate housing in Europe: Costs and consequences](#)" (2016) contains also an interesting example:

- Spain (page 75): Zaragoza, Vivienda Housing Programme for older people with three initiatives focusing on older people – (1). Centro Comunitario Oliver is a set of 38 apartments and a community centre. This is a project for senior citizens, aimed at people who are still highly self-sufficient, living in adapted apartments, benefiting from services provided by the council as described below and sharing events and cultural/recreational activities with neighbours; n (2) Apartamentos Tutelados is a mixed-use building with 14 small adapted apartments and a community centre providing a range of services; (3) Comparte Vida is a building with three apartments (three beneficiaries per dwelling) next to a council care home.

Last but not least, FEANTSA has collected examples which put people experiencing homelessness at the centre:

- **Italy** : thanks to Ministry funding to tackle severe marginalization, some cities such as Savona, Bergamo, Siena and Biella, Rome have launched Housing First and Housing led services also for homeless people over 65 years. Thanks to the Housing First project and intensive support in site, it was possible to obtain their registered residence, family doctor and social pension.

Abitare solidale (mutual support in housing) is a service provided by the Association for active aging (Auser) in Florence which promotes free forms of cohabitation based on the

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<sup>57</sup> <https://www.housingevolutions.eu/project/house-biloba-a-highly-symbolic-housing-pilot-project/>

<sup>58</sup> <http://www.habitatseniorservices.fr/>

<sup>59</sup> <https://www.curo-group.co.uk/>



principles of solidarity, mutual help and active citizenship, aimed at preventing the isolation and the loss of self-sufficiency of older people and providing response to housing problems. It aims at older people living alone in houses too big for their needs and who need support to maintain their self-sufficiency and decide to host people in difficult situations, such as families or individual at risk of poverty or marginalisation, young people, students or workers who can't afford a rent, women victims of violence. From 2009 to 2020, more than 350 cohabitations have been started involving 789 persons. 82% of cohabitations had positive results and the average duration of the cohabitation is 28 months with a maximum of 7 years. 75% of the hosts are older women, and the hosted persons are mainly adults with socio-economic difficulties (73%), older people with housing problems (4%), women victims of violence alone or with children (1%), people with addictions and former inmates (2%). The project has been transferred in around 40 other municipalities in Tuscany.

- **In Ireland** as in the rest of Europe, population ageing is accompanied by social challenges of isolation and dependency, particularly for low-income older tenants. A significant number of people over the age of 65 are living in deprivation and 10.7%. The Irish Council for Social Housing (ICSH) acts as a national representative and advisory federation for approximately 270 affiliated housing associations and other voluntary organisations, providing over 35,000 homes to elderly people, homeless and vulnerable people, people with disabilities and individuals and families on low incomes. Many housing associations affiliated to the ICSH are providing high quality housing for low-income older people<sup>60</sup>.
- **Germany:** Designing Housing Solutions by, with and for Homeless Citizens in Cologne: The IBWA Model. The motto "Homeless building for homeless" illustrates the goals of the IBWA: Bauen - to build, Wohnen - to live, and Arbeiten - to work. The Initiative integrates and qualifies homeless and long-term unemployed citizens, students, older people, families with low resources, and people with mental or physical limitations. Nettelbeckplatz: From Car Park to Community: this project has been developed in Berlin from 2014 to upgrade an existing housing block from the 1970s. The project has since been completed, providing the neighbourhood with new spaces that respond to the needs of a wide range of residents: the main features of the development include 10 assisted cluster apartments to allow older people who have lived in the block for decades to stay despite their changing living circumstances; student apartments to introduce a new user group to the scene and provide affordable housing currently unavailable on the market; a residential building replacing a former car park with 40 apartments and four commercial units; and finally a common space for everyone including a meeting room, a multifunctional space, a launderette, cafe and accessible toilets. The senior cluster apartments have been completed and a continued life with the required assistance has been established for the elderly tenants<sup>61</sup>. Wohnen 60plus: Housing Security of Supply for Elderly Homeless People (Münster): the strained housing market in Münster entails very difficult conditions for tackling or ending homelessness in the city. There simply is not enough cheap and adequate housing available. That is why

<sup>60</sup> For more information: <https://www.icsh.ie/>, <https://www.foldireland.ie/>, <https://mcauleyplace.ie/>.

<sup>61</sup> <https://www.vinzirast.at/projekte/vinzirastmittendrin/>

many elderly people in need of support spend a very long time, in many cases until the end of their lives, in emergency shelters. With the support of a housing company as an investor, Förderverein für Wohnhilfen e.V. was able to convert a former church in the city of Münster in order to provide housing for older people who were previously living in emergency shelters. They built two residential floors with eight apartments and common areas as well as three floors for commercial tenants. All apartments are barrier-free and two are even wheelchair accessible<sup>62</sup>. Other areas of Germany are now developing similar projects.

**For more information and more information, please refer to:**

- The data base of good practices developed by the WHO Global Network of Age-Friendly Cities and Communities: [https://extranet.who.int/agefriendlyworld/search-afp/?sf\\_s=Housing&sfm\\_afp\\_start\\_date=1974+2021&sfm\\_population=0+110000000&sfm\\_proportion=0+100&sft\\_topics=housing](https://extranet.who.int/agefriendlyworld/search-afp/?sf_s=Housing&sfm_afp_start_date=1974+2021&sfm_population=0+110000000&sfm_proportion=0+100&sft_topics=housing)
- Homes4Life, EU funded project, Desktop research report - [http://www.homes4life.eu/wp-content/uploads/2020/04/Homes4Life\\_D2.1.pdf](http://www.homes4life.eu/wp-content/uploads/2020/04/Homes4Life_D2.1.pdf))
- Age-Friendly Ireland provides with specific examples: <https://agefriendlyhomes.ie/>
- This brochure which gives an overview of initiatives in the Netherlands (in Dutch): <https://bensajetcentrum.nl/document/magazine-leven-en-zorgen-in-de-grote-stad/>
- The website of La Maison des Babayagas (France) <https://laisondesbabayagas.blogspot.com/>)

8. What are the **new and sustainable housing strategies** for older persons considering the current concerns of the impacts of climate change?

As mentioned in the report of Housing Europe (2020)<sup>63</sup> above, older people living alone are more likely to be impacted by energy poverty than the rest of the population, and we know that the quality and energy performance of buildings can have a big impact. Projects targeting senior citizens can have a high environmental quality as shown by examples in Barcelona (Spain)<sup>64</sup> and in Brescia (Italy)<sup>65</sup>.

Our German member, BAGSO, highlighted a related issue: while owners renovate dwellings to better take into account the climate change issue, some tend to use these renovations as arguments to highly increase the rents which can put at risk renters, including older people.

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<sup>62</sup> <http://www.wohnhilfen-muenster.de/>

<sup>63</sup> <https://www.housingeurope.eu/resource-1560/ageing-well-at-home>

<sup>64</sup> <https://www.housingevolutions.eu/project/energy-efficient-housing-for-senior-citizens/>

<sup>65</sup> <https://www.aler.brescia.it/Portals/0/Pubblicazioni%20varie/Comunicazione/Bird%20eng%20web.pdf>

9. How does **the State fulfil its obligations** to ensure older persons' access justice, and to obtain remedies and reparations, when their right to adequate housing have been violated?

Although the right to housing is often enshrined in national constitutions and secondary laws, we have very limited feedback and experience from our members in terms of access to justice and redress. Still, one of our members based in Malta has been himself involved in a court case recently. A recent regulation aimed at protecting pensioners with contracts before a specific date from sharp rent increases has led to cases where older persons are 'forced' to leave their apartments as owners prefer tenant who can pay the higher market price. After bringing the case to the Court, a compromise has been found: the landlord has been given the possibility to increase the rent up to 2% of the value of the premises; the tenant will continue to pay the same rent while the State will cover the difference to avoid this pensioner being put into a situation that is not bearable given the level of his pension.

10. What are the lessons learned from advocacy, legal, and policy actions undertaken to combat ageism and to access of adequate and affordable housing by older persons?

To ensure an equal and inclusive approach to the right to housing the following key considerations need to be taken into account:

- Non discrimination in access to housing and related assistance schemes and credit for the purchase of a home or necessary home adaptations
- Respect for the choice of the older people to decide where and with whom to live on an equal basis with others
- Availability of a wide range of adequate, affordable and accessible lifelong housing options in the community accompanied by and support schemes to allow the effective exercise of choice
- Right to reasonable accommodation for the full realisation of the right to access housing (eg necessary adaptations or support)<sup>66</sup>

11. Data:

- a. Does your country collect data on older persons' living conditions in your country? If yes, please provide any available and disaggregated figures and statistics (e.g.,

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<sup>66</sup> Examples might include :

- changes to an older person's apartment (except where owned by the person him or herself), building entrance, sidewalks, parking facilities and common areas;
- physical modifications such as installing elevators, ramps, visual fire alarms and doorbells for the hearing impaired, different door handles, lower counters etc;
- changing a rule to address an older person's needs;
- allowing transfer to another unit with out penalty; and
- providing better maintenance such as more frequent snow removal.

Source: <https://www.ohrc.on.ca/en/age-discrimination-and-housing-fact-sheet>

number of older persons: in institutions, living alone, living with family, or living in urban and rural areas).

It seems to be the case in many EU countries from the information reported by our members and partners. At EU level, Eurostat is also doing so, enabling comparison between countries<sup>67</sup>.

- b. Is data on older persons broken-down into groups of different ages over 65 years to plan and address each specific age group's needs in terms of housing?

The age disaggregation of data stays unequal across countries. For instance, we know from our member in Czech Republic, Zivot90, that data broken down by age (66-75; 76-85; 86-95; 96+) do exists. At EU level, Eurostat is not doing so for all data, so that there are still gaps. Likewise, intersectionalities are poorly documented if not completely out of scope.

12. Please outline **any other areas** that you would like to bring to the attention of the Independent Expert in the context of the right to adequate housing of older persons. Please feel free to share any document, report, study, publication already available and that might be of interest to the mandate.

Recent journalistic inquiry has shed light on the issue of residential care homes owned and ran by for profit companies where the right to adequate housing has been put at risk, bearing in mind the specific situation of residents who are most of the time older people in vulnerable situations. This has been documented notably via this website: <https://www.investigate-europe.eu/en/2021/elder-care-for-profit/>

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<sup>67</sup> [https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Ageing\\_Europe\\_-\\_statistics\\_on\\_housing\\_and\\_living\\_conditions#Housing\\_affordability\\_for\\_older\\_people](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Ageing_Europe_-_statistics_on_housing_and_living_conditions#Housing_affordability_for_older_people)

## Annex 1 – Additional input for questions 1 and 2 (national level)

- **Germany (from BAGSO)**

**Question 1:** The right to access to **housing** is not explicitly regulated by the Basic Law. For more details, see a state of affairs of the German Bundestag of 2019.<sup>68</sup> The right to housing was also not included in the EU Charter of Fundamental Rights.

To ensure an adequate **standard of living**, there are state assistance benefits in Germany for persons who are unable to support themselves either through their own means/efforts or the help of a third party. These are entitled to benefits to secure their livelihood, either based on Social Code II (basic security in old age) or XII (e.g. reduction in earning capacity).

**Question 2:** The Federal Ministry for Family Affairs, Senior Citizens, Women and Youth funds several pilot programmes that promote autonomous living models for older people:

<https://www.serviceportal-zuhause-im-alter.de/programme.html>

One of the programmes is “Leben wie gewohnt” (Life as usual) which promotes new approaches and technologies that support autonomous and independent living. The programme opens way for emblematic projects that ensure older people can remain for longer in their living environments. The following website gives an overview of the funded projects: <https://www.serviceportal-zuhause-im-alter.de/programme/modellprogramm-leben-wie-gewohnt/foerderprojekte-im-ueberblick.html>

Another pilot programme is „Gemeinschaftlich wohnen, selbstbestimmt leben“ (Community living, self-determined living), which promotes 34 innovative projects all across Germany in the area of community living. The programme was funded with 5.2 million Euro. Depending on objective of the project proposals, the initiatives received up to 200,000 Euros in funding for structural or up to 50,000 euros for non-structural purposes. The model programme was implemented in cooperation with the FORUM Gemeinschaftliches Wohnen e.V., Bundesvereinigung (member of BAGSO). [https://www.serviceportal-zuhause-im-alter.de/no\\_cache/praxisbeispiele/gemeinschaftlich-wohnen-selbstbestimmt-leben.html](https://www.serviceportal-zuhause-im-alter.de/no_cache/praxisbeispiele/gemeinschaftlich-wohnen-selbstbestimmt-leben.html)

The state development bank „Kreditanstalt für Wiederaufbau (KfW)“ has a grants programme to support the adaptation of apartments and houses to turn them appropriate to the owners’ needs. The aim is to reduce barriers and adapt the home to the needs of the older resident. In recent years, demand for promotional grants from KfW's "Age-Appropriate Adaptation" programme has increased significantly - by 25 percent in the first quarter of 2021 alone. It enables measures to reduce barriers with a grant of up to 6,250 Euros per dwelling. The funding pot in 2021 was increased to 130 million Euros; this sum was already exhausted in June 2021, so that no more applications could be submitted. For 2022, there are no statements yet on the amount of funding that will be made available.

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<sup>68</sup> <https://www.bundestag.de/resource/blob/651544/50f6cb8ef28a8b472f0fa00add53d78a/WD-3-120-19-pdf-data.pdf>

[https://www.kfw.de/inlandsfoerderung/Privatpersonen/Bestandsimmobilie/F%C3%B6rderprodukte/Altersgerecht-Umbauen-Investitionszuschuss-\(455\)/](https://www.kfw.de/inlandsfoerderung/Privatpersonen/Bestandsimmobilie/F%C3%B6rderprodukte/Altersgerecht-Umbauen-Investitionszuschuss-(455)/)

- **Via FEANTSA**

#### **Question 1**

**Sweden:** according to the Swedish Social Services Act, the Social Welfare Committee must work to ensure that older people have good housing and provide support and assistance at home to those who need it. In certain specific cases, there may be an enforceable right to accommodation in special housing. The municipality is responsible for setting up special housing for services and care for older people who need special support. Special housing for the elderly is a permanent form of housing and is provided as assistance under the Social Services Act after individual assessment (2015:982). It is however a question of entitlement to special housing, i.e. housing with special services for these target groups and which is allocated on the basis of an assessment of assistance, not ordinary housing.

**France:** these are those applicable under French common law; the elderly do not have a special legal status.

#### **Question 2**

**Sweden:** the action plan of Gothenburg, Sweden, for 2020-2022 includes plans for preventing evictions of elderly persons. The action plan includes the plan of developing cooperation between different societal actors. The district committees should ensure that cooperation takes place between individual and family care, disability and elderly care and that elderly people who are at risk of eviction are offered adequate support measures ([Göteborg Stad, 2020](#)).

**Italy:** the National guidelines for tackling homelessness in Italy (2015), provide recommendations to address effectively the housing difficulties experienced by different target groups, including homeless people over 65, for which living rough or the permanence in the night shelters is particularly inadequate. In particular, it is suggested to promote stable and assisted housing accommodation, sustainable both in economic and socio-relational terms, such as cohousing or housing communities. These forms of accommodation should include home care services provided by social operators specialized in supporting people with previous experience of homelessness. It is recommended to avoid as much as possible the dismissal from structures of people over 65 when alternative housing solutions are not immediately available. Older people in many cases benefit from minimum and stable economic support, such as retirement pensions or social allowances, which allow them to afford some form of housing accommodation and prevent the risk of becoming homeless.

**Portugal:** the National Housing Strategy between 2015-2031 is composed of concrete, specific measures, also listing the competent authorities and monitoring indicators of their implementation, assuming a more operative nature, structured in three pillars: urban rehabilitation, housing lease and the qualification of accommodation. These pillars aggregate a set of sectoral measures, which

operationalize and put into effect the different legal regimes that have been approved in recent years. It is up to the Housing institute and the urban Rehabilitation, to ensure the coordination and adoption of measures that promote the implementation of ENH, as well as its monitoring, a task that will be monitored by a National Housing Commission composed of governmental and non-governmental entities. In the National Housing Strategy there are no measures foreseen directly for the elderly population. There is however, reference to this population together with people with reduced mobility in a measure that provides for better access to infrastructure.

The Recovery and Resilience Plan (PRR) is a program of national application, with an implementation period until 2026, which will implement a set of reforms and investments aimed at restoring sustained economic growth, after the pandemic, reinforcing the objective of convergence with Europe over the next decade. The elderly population is not the target of specific measures but is included in the disadvantaged public group.

**France:** At the end of 2021, a governmental action plan has been launched to promote project engineering on housing for the elderly, led by the French-speaking Network of Age-Friendly Cities, encouraging local authorities to position themselves to implement projects linking housing and the gerontological approach.



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