



EUROPEAN FEDERATION
FOR LIVING



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THE ONE STOP SHOP:

UNDERSTANDING HOUSING, SOCIAL CARE
AND GOVERNMENT AGEING POLICIES ACROSS
EFL MEMBERS STATES

EFL WORKING GROUP "ACCESSIBLE HOUSING"

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Imprint

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ACROSS EFL MEMBERS STATES

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Dear Reader,

I am very delighted to present you this report.

EFL's main vision is to bring together experts from the housing sector across Europe with the goal of mutual learning and sharing of expertise. The information presented in this report is of high value to meeting this goal. I hope, with this knowledge, members can improve their capabilities and businesses going forward.

The report was written with the input from EFL specialists from Germany, Finland, France, Netherlands and United Kingdom. It gives you a global overview of current regulations and policies of each individual country. It also discusses housing options for elderly and disabled people, special housing arrangements for target groups, rental payment systems and social care. The ageing society is one of the main societal challenges in Europe. Finland sits on top of the list of a fast growing elderly population followed by countries like Germany and France. Research has shown that each country within EFL has a huge need to adapt their existing housing stock to meet the needs of the elderly, even though they are still mobile or become more and more limited in their physical abilities. As public funds for adaptation of the housing stock, especially for low income groups, are completely insufficient, countries need to think of alternatives to facilitate elderly people in their existing homes. Use of intelligent technologies is increasingly used to tackle this challenge. EFL is proud to be a forerunner in this field. It actively supports the project 'I-stay@home', which in fact was created by EFL members and is currently in its final phase. It is still of small significance in relation to the overall needs, but at least it is a start in our quest to face the challenge of our ageing societies.

EFL bundles together more than 750.000 dwellings from seven countries. We have the opportunity to upscale solutions to a size which really matters! We must first however have a clearer understanding of the nuances that exist between the different systems across member states. This will allow us to work more effectively and efficiently together and hopefully come up with more bespoke solutions for clientele.

Lastly, I would like to thank the working group 'Accessible Housing', and especially the group leader Glen Joseph, with this great piece of work and wish all a good continuation of the work before us.

Kind regards,

March 18, 2015



Joost Nieuwenhuijzen,
Managing Director EFL

1. INTRODUCTION

European Federation for Living (EFL) is made up of housing professionals from a range of European countries. In order for these professionals to communicate more effectively together, they need to have a greater understanding of the housing and social terms used in different countries. After a number of meetings, members of the Accessible Housing working group identified that on occasions individuals were talking at cross purposes even though they were using the same words. As a result of this they decided to embark on a cross country review that would compare and contrast the terms used in the housing, social care and public policy sectors of members.

The specific aim of the review is to provide members with information that will enable them to more confidently work and discuss housing, age related and government policy matters with minimal misunderstanding. Critically, members would be able to identify the nuances that exist between countries and develop housing solutions that would meet the needs of a wider range of individuals than would otherwise be possible.

The review gathered information from Finland, France, Germany, Netherlands and the UK. Members completed a pro forma that requested information on a range of issues such as housing options, types of property ownership or tenure, allocation systems, composition of rental payments, social care, the elderly and disabled people, retirement age, benefit entitlements, government policies and programmes. The information was analysed by all the members and the findings are provided in this report.

Overall, the report contains three chapters. Chapter 2 looks at housing related matters in an attempt to give members a better understanding of social housing amongst EFL member countries. Chapter 3 examines social care across the members and provides definitions of disability and information on retirement ages. The final chapter looks at current government policies and programmes that speak to the challenges of the members' ageing societies. ↻

2. HOUSING



2.1 Housing options

The housing options available to disabled and elderly people are numerous across Finland, UK, France, Netherlands and Germany. Information on these different options aids pan European research and development of future housing solutions for the ever ageing population in Europe. Housing professionals are also able to identify best practice in other countries and share this across borders.

This information sharing is particularly relevant for housing providers as an increasing proportion of their customers are elderly and or disabled. Housing providers, local governments and housing corporations need to find a range of solutions that will help facilitate self-reliance. Governments in Europe are finding it very challenging to provide suitable housing options to elderly and disabled residents because of the economic and budgetary constraints that currently exist and are expected to persist in the future. The broad consensus emerging from EFL member countries is that elderly and disabled people are increasingly looking to stay at home as they become older.

Housing options fall under three main categories:

- Mainstream Housing: these homes are designed to satisfy the needs of any one in the population including

elderly and disabled people. This constitutes the large majority of homes in any country. The vast majority are not designed or developed to meet access and adaptability standards for elderly and disabled people. In the Netherlands for example, according to the 'WoOn 2012' study, only around a quarter (27%) of the total housing stock can be defined as 'potentially suitable' for senior living.

- Specialised housing: these homes are broadly designed for older people and at least in the case of the UK for the over 55s. This category also includes sheltered and multigenerational housing options with the provision of some access to support and care. For example there are apartment-sharing communities with extra care and/or nursing (older tenants share an apartment and their nursing service, one person per room).
- Residential Care: refers to institutional accommodation specifically for older people with suites of bedrooms and access to support and nursing care provided in residential care homes.

The various housing options falling under the three broad categories in the various countries are provided in the figures below. ↻

Figure 1 Mainstream Housing

Finland	<ul style="list-style-type: none"> • Dwellings such as apartments, houses and bungalows which are not specifically designated to any given groups
France	<ul style="list-style-type: none"> • Homes with no specialised features • Housing designed to meet access and adaptability standards for everyone including elderly and disabled people • Adapted homes to meet the needs of residents
Germany	<ul style="list-style-type: none"> • Homes such as independent apartments with or without ambulatory care or mobile nursing • Retirement apartments for older tenants with additional service or care
Netherlands	<ul style="list-style-type: none"> • All property types including homes that have been adapted to become so called 'zero-steps houses' and are increasingly equipped with Domotica technology
UK	<ul style="list-style-type: none"> • General needs - housing with no specialised features • Lifetime homes – Housing designed to meet access and adaptability standards for everyone including older people • Adapted homes – Housing which has been changed to meet the needs of its residents

Figure 2 Specialised Housing

Finland	<ul style="list-style-type: none"> • Residential homes for older people • Sheltered housing with 24-hour assistance • Institutions and housing with 24-hour assistance for people with mental health problems • Other sheltered housing with 24-hour assistance
France	<ul style="list-style-type: none"> • Residential homes for older people • Sheltered housing • Institutions and housing with 24-hour assistance for people with mental health problems.
Germany	<ul style="list-style-type: none"> • Multigenerational houses • Living with "integration help" (support from social workers or psychologists for people with disabilities) • Assisted living (support from social workers for affected tenants to avoid homelessness) • Sheltered housing with 24-hour assistance. May include 24-hour alarm system, warden, lounge, programme of activities.
Netherlands	<ul style="list-style-type: none"> • Quasi-independent assisted living communities. This type of housing most often consists of apartment complexes that are especially designed to meet the needs of elderly people.
UK	<ul style="list-style-type: none"> • Sheltered/retirement – Independent living (own front door). May include 24-hour alarm system, warden, lounge, programme of activities. • Very sheltered/assisted living – Independent living with managed care and support services. Features as above, may also include: hairdressing service, 24-hour staff • Extra Care - Independent living with managed on-site care and support services. Features as above, may also include: hairdressing service, 24-hour staff • Close care housing - Independent living with on-site care and support, linked to a care home • Retirement Villages - Large developments (often 100+) with a range of housing types and levels of care and support (sheltered, very sheltered/extra care, close care and nursing care) on one site.

Figure 3 Residential Care

Finland	<ul style="list-style-type: none"> • Health care wards in hospitals – long term care for the elderly provided in the hospital setting. • Institutional care and housing services in social care with part-time assistance • Other housing services with staff available during daytime hours only
France	<ul style="list-style-type: none"> • Nursing Care - Care homes with 24-hour nursing care • Specialised care homes - Care homes for specific needs including dementia
Germany	<ul style="list-style-type: none"> • Nursing care - Care homes with 24-hour nursing care • Residential care homes for people in need of care and people with disabilities
Netherlands	<ul style="list-style-type: none"> • Nursing Care - Care homes with 24-hour nursing care • Residential Care Homes - Accommodation with meals, personal care (physical and emotional), staff on call • Specialised care homes - Care homes for specific needs including dementia
UK	<ul style="list-style-type: none"> • Nursing Care - Care homes with 24-hour nursing care • Residential Care Homes - Accommodation with meals, personal care (physical and emotional), staff on call • Specialised care homes - Care homes for specific needs including dementia



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2.2 Types of tenure

Tenure refers to the condition under which properties are occupied and this could be either an owner occupier or renter. In addition, most countries offer some variety within these two types and on occasions the same term is used in different ways. Shared ownership, for example, has a different meaning in the UK than it has in France and Finland.

Figure 4 Types of tenure

Type of tenure	Definition	In which countries?
Rented (private and social)	Tenant is paying rent for a property or dwelling to a private landlord or public association, housing association or cooperative. Rents can either be commercial by market price or social rents for those in need. All countries have different systems on how to provide social housing or social rent.	In all countries
Housing Cooperative tenancy	Tenants live in, collectively manage and own parts of their accommodation. This involves taking responsibility for arranging repairs, making decisions about rent and who joins or leaves the co-op.	In all countries
Outright ownership	The person or group that occupies a house owns the property (and usually the land on which it sits)	In all countries
Owner occupied model in Finland	Owning an apartment in Finland usually means owning shares in a housing cooperative.	Finland
Shared ownership	The property is purchased by two or more persons, with each one holding a stake in the property in whatever terms that may be decided between them.	France, Finland
Shared ownership	A form of low cost home ownership that combines renting with buying	UK
Right of occupancy	Tenants pay 15% share of original purchase value as a "right" to use the apartment. It can be seen as kind of deposit to the housing company. Rent is normally a little lower in these apartments. Tenants get automatically their 15% deposit back when they move away. Usually, tenants cannot buy the right-of-occupancy apartment completely.	Finland
Leasehold	Method of owning property (usually a flat) for a fixed term but not the land on which it stands. Possession of the property will be subject to the payment of an annual ground rent.	UK
Leasehold	In Germany, leasehold refers to the rental of a piece of land for the sole purpose of building a property for a limited period of time.	Germany
Equity Release	A means of retaining use of your house or other object which has capital value, while also obtaining a lump sum or a steady stream of income, using the value of the house	UK



2.3 Social Housing Allocation Systems

Housing allocation refers to distribution of social housing stock. The efficient allocation of properties ensures that elderly and disabled people receive properties that are most suitable for their needs. The allocation systems in the countries participating in the study are all quite robust and similar. Local governments and housing organisations tend to have central and/or localised allocations systems for their social housing and properties are allocated to those with the highest need such as: low income; homelessness; overcrowding; and medical need.

Although there are similarities between allocations models some differences also exist particularly in regard to the ability to exclusively house social tenants. In Germany local authorities operate a system that allows housing providers to allocate social housing stock to non-social tenants. The local authority will charge a fee for doing so. The integration of private tenants into the social sector ensures that social housing tenants are not ghettoised in neighbourhoods.

Finland has a universal allocation system. Government legislation requires both private and public housing companies to follow the same allocations procedure as social landlords. This means that tenant needs are taken into account from both sides before a property can be allocated. ↻



Figure 5 Housing allocations systems

Country	Social Housing Allocations System
Finland	Allocation is normally carried out by local housing authorities who prioritise people based on their income, wealth and the urgency of their housing requirements. Private social housing companies are also required to follow these principles in tenant selection.
France	Tenants can apply for “APL” (Aide à location pour le logement), which is financial aid from the state that will fund part of the rent. The amount paid depends on the financial situation of the tenant. There is no specific percentage of applicants who are awarded this form of support, instead, the Commission of Local Authorities and Social Housing Organisations meet a few times each month to examine individual cases. Successful application depends on whether the person comes from the city where they have applied, their financial situations, their job, and several other factors. The property for which the benefit will be paid must be the applicant’s primary residence, not a secondary one or one provided by a company.
Germany	Tenants with low income or benefits can apply for a warrant or ‘access permits’ at their local authority, which enables access to social housing stock. In order to avoid letting all of their properties to social tenants, landlords can apply for relief from the duty to house social tenants but must pay a fee to do so. The benefit-receiving person can apply to social housing stock in the private and public market. Vulnerable groups such as families facing eviction and potential homelessness, elderly and disabled people given highest priority have particular access rights.
Netherlands	Decentralised allocations system and housing associations focus on priorities at local levels. The system is based on choice-based-lettings. Disabled people get any priority within the allocation systems. The government only advises (rather than requires) landlords to use priority need cards to enable vulnerable households to gain access to social housing.
United Kingdom	Nomination agreements are set up between social housing providers and local authorities, where local authorities are given a certain percentage of the nominations. This figure varies between each local authority area but is normally around the 75-100% nomination right. This means that the local authorities provide the housing provider with a list of nominations for a vacant property. The housing provider is allowed to directly let the remaining percentage of properties themselves. Local authorities normally operate a system called “Choice Based Lettings” to decide to whom properties are let. People sign up to this scheme via the local authority and then electronically bid for properties. Where applicants are not able to bid on properties independently, the local authority does it on their behalf. Properties are allocated to individuals based on who has the highest need as measured by a range of variables including medical necessity, overcrowding, social factors, and many other factors.

2.4 Components of rental payments



In almost all countries, the rent consists of basic rent and service charges. The service charges can be composed of multiple things depending on what services are being provided at the property. Some common service charges are: cleaning; gardening; utilities and equipment maintenance. In Germany basic rents may also include heating and water costs.

A different system is used in Finland, where rent is based on a “cost-price” principle that limits rent to include only the actual maintenance costs of the property and a share of the investment cost in the property. Landlords are not allowed to make any profits from charging rent, except by earning back their share of the investment costs. The costs for services are never included in the rent, instead they are charged separately by the companies supplying the service. Owners of social housing are forbidden from providing services in order to keep these costs separate.

Germany also has a system of recoverable utilities cost, where landlords pay utilities (e.g. heating and water) upfront and recover differences from tenants at the end of the financial year. ↻

Figure 6 Components of rental payments

Finland	France	Germany	Netherlands	UK
“Cost-price” principle	Basic rent + service costs	Basic rent + recoverable utilities cost + service costs	Basic rent + service costs	Basic rent + service costs
Landlords are only allowed to earn back their share of the investment costs.		Basic rents may also sometimes include heating and water costs.		

3.1 Social Care

This section discusses social care across the partners paying particular attention to how this is funded and unearthing common practices and differences. In developing housing solutions for the future a basic understanding of how elderly and disabled people are cared for in the community is important. The findings from the review are as follow:

- All countries have a mixture of public and privately funded social / community care in place which people can access. However social care is largely funded by governments with the exception of Germany which has an insurance based system.

- All countries means-test applicants to determine whether they qualify for public assistance or whether people have to fund their care themselves. This is to ensure that limited funds are used on the least well off.
- Assistance can come in a number of forms through allowances paid by central or local government, charities or through insurance schemes.

The detailed arrangement for each country is provided in the figure below. ↩

Figure 7 Social Care

Finland	<ul style="list-style-type: none"> • Social care for elderly people is funded by taxes and insurance. A very low income person will qualify for a sheltered housing unit and the services that accompany it. They also receive a stipend from the local government. Municipalities are responsible for organising both housing and services for elderly people. • A low income person can also apply for housing allowance which will pay nearly all of their rent. To cover the cost of services, local governments supply beneficiaries with vouchers that they then give to service providers, though some will be required to pay part of the cost themselves, from their pension.
France	<ul style="list-style-type: none"> • Social care is funded by the government but administered independent from social housing. It can supply meals, cleaning services and other kinds of assistance to elderly people.
Germany	<ul style="list-style-type: none"> • Care is part of the German social security system which includes health, unemployment, care, retirement and accident (job-related incapacity) insurance, which everyone is required to pay. The contributions are split between employers and employees. The care service is federally administered by public or private care insurance authority. Individuals receive private or public support depending on their incomes and work status (employed or self-employed). • When in need of care, people apply to care insurance. They then receive an amount of money for purchasing mobile nursing care, depending on the level of care needed. • People often have to apply for social benefits because care insurance seldom covers the overall cost of care. • Social care services are for example emergency call services, meals on wheels, care at home (usually done by relatives if low care level is stated), ambulatory care (mobile nursing service), retirement homes or retirement apartments with additional service and care (comparable to sheltered housing scheme), nursing home, geropsychiatry, palliative care units, hospice) •Community care involves the provision of information and community centres.
Netherlands	<ul style="list-style-type: none"> • In the Netherlands many interventions are implemented for social care. There are public as well as private foundations for all types of care. Like 'Meals on Wheels' the Foundation for the Elderly and Wellbeing 'Stichting Ouderen en Welzijn' introduced 'Tafeltje Dekje', a program that delivers meals to individuals at home. Other foundations battle to reduce or prevent social isolation amongst older people. These different types of foundations can be national or regional. Most of them rely on financial support from the national government or charities, or both.
UK	<ul style="list-style-type: none"> • Care is funded by Social Services (local authorities) who organise for care, food, and shopping assistance for the elderly. • Personal budgets from local social services assigned to individuals to freely purchase care service • Floating Support is also available which is funded by the County Council department. This is fund is called "Supporting People". • People can also purchase community care privately by going direct to the care provider. • Midday meal service can be provided in some specialist extra care schemes – an additional charge is made alongside the rent and service charge.

3.2 Disabled people

The challenges of the ageing population lie in the number of disabilities that can arise especially as people age. In our communities individuals are provided support by the state so that they can lead comfortable lives. Housing solutions for the future would need to take into account some of the disabilities that may arise because of old age. New properties will have to be accessible and existing ones adapted. Disability is an important issue going forward but does it mean the same thing across the EFL member states. Below are some interesting highlights from the review:

- In the UK people with a wide range of conditions are covered by this definition, including cancer, HIV/AIDS, progressive conditions like MS and many other impairments.
- In Germany and France there is a clear gradation of disability so for example in Germany individuals are severely disabled if they have a degree of disability of at least 50 percent.
- Germany, Netherlands and France appear to have a clear medical outlook on disability and in the case of Germany and France go as far as providing clear classifications. In Finland and the UK, though there is often a medical perspective on disability, there is also a strong emphasis on the social models of disability. The medical models see disability as a medical issue caused by an individual's health condition or impairment. Conversely, the social model believes that disability is created by barriers in society such as the environment, people's attitudes and/or organisations inflexible policies, practices and procedures



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The definition of disability and the terms used to refer to people with disabilities are provided in figure below. In Germany and Finland for example the term Handicapped is widely used but this is not used in the UK at all as it view as derogatory. ↩

Figure 8 Disabled people

Finland	A disabled person is described as a person who has difficulties coping with everyday life due to a long term "handicap" or disease. The severity of disability is defined by his or her personal situation and living environment. The term "person with handicap" or a "handicap person" is often used.
France	The term used in France is "disabled person", and is defined as: Disabled people are classified by their level of disability, ranging from 1 (most disabled) to 6 (least disabled). A disabled person can start receiving state-funded assistance from classification 4. At this stage they require assistance which aids them in basic movements such as lying down and getting up, but they are still able to move around their apartment without assistance.
Germany	The terms used in Germany are "disabled" and "handicapped", with several subsidiary terms used to describe particular disabilities. These terms are: physical disability; sensory disability (blindness, deafness, etc.); speech impediment; psychological or mental disability or disorder; learning disorder; and learning disability. Individuals are classified by a percentage of disabilities, so 50% disabled and above are deemed as severely disabled.
Netherlands	The terms used are "invaliden" and 'indervaliden'. Indervaliden can be translated as disabled and describe those who are limited in their mobility, whereas 'invaliden' is used to describe someone who is impaired by chronic illness.
UK	The term used in the United Kingdom is "disabled person". A person is considered to be disabled if they have a physical or mental impairment that has a 'substantial' and 'long-term' negative effect on their ability to do normal daily activities.

3.3 Retirement age

The overall aim of this section is to understand the differences between rules on retirement and access to pensions in Finland, France, Germany, the Netherlands and the UK. In this report, retirement refers to a cessation of work and is usually accompanied by the payment of a pension, a regular payment made by the state once an individual has retired or reached a predefined age. Whilst retirement age is the age at which one can retire and access this pension, it is worth noting that the retirement and pensionable ages are not the same in all countries.

In all of the member countries, Finland, France, Germany, the Netherlands and the UK individuals are able to draw on their state pensions in their 60s. Due to demographic and economic pressures such as people living longer and the economic crisis of recent years, the pensionable ages have had to be revised upwards in the member states and remains under continuous review.

The review also revealed some nuances of note between the countries. The link between retirement and pensionable ages differ between members.

- In the UK for example the two are not linked at all so effectively there is no retirement age in the UK. Individuals are able to work after they have drawn down on their state pension.
- This is not the case in the other countries, for example in Finland one would have to cease work, currently at the age of 68 years, to receive the state pension.
- In Germany, individuals are able to retire early in exchange for reduced payments on their state pension, a practice which is not currently seen in the other member states. ↻

Figure 9 Retirement age

Finland	France	Germany	Netherlands	UK
63 – 68 Average 63.5	Average of 65	63 or 65	65	None
You may retire at 63, but you are required to retire at 68. Average retirement age is at 63.5.	You may only retire after contributing to the pension scheme for 42 trimesters.	Those born before 1964 may retire at 63. Anyone born after may retire at 65.	This will gradually be increased until the retirement age is 67 by the year 2025.	State pension can be claimed between 61 and 68 (depending on year of birth), but people are not required to stop working to claim it.
These ages will be increased, though specifics are unknown yet.		Some project that the retirement age will be increased to 67.		



4.1 Benefit entitlements

Citizens of EFL member states are all entitled to a number of benefit entitlements and a greater understanding of their commonalities and differences across countries will only help EFL members to determine the economic clout of the elderly and disabled people in their countries. People whom are disabled make up a large proportion of EFL members' clientele in the social housing sector. They tend to be largely economically inactive and depend on state support. So as members look to develop new and innovative housing solutions for these ever increasing elderly and disabled clientele, members would also need a greater awareness of the broad affordability of these solutions.

The review shows that all five countries represented in this report have substantial benefits available for a multitude of people with varying levels of need. As a minimum each country provides benefit entitlements for individuals who are of retirement age, unemployed, those categorised as disabled and/or those with a housing need as will be seen below.

Unsurprisingly some differences in benefit entitlements exist between the countries, in particular Germany, Finland and the Netherlands.

- In Germany, the jobseekers allowance does not pay a set amount. To be eligible for this benefit, you have to have worked for a minimum of twelve months within the last two years; however the benefit will pay up to 60% of an individual's former income. A similar system is also in place for those receiving a parental allowance, where individuals receive 68% of their income for a twelve month period.
- In Finland, individuals are paid up to 50% of any home renovations works that needs to take place in order to adapt a home to make it more accessible.
- The most significant difference is in the Netherlands, where health insurance is compulsory. Those deemed in need can receive a health insurance allowance to help them with this cost, but everyone is expected to have this insurance. ↻

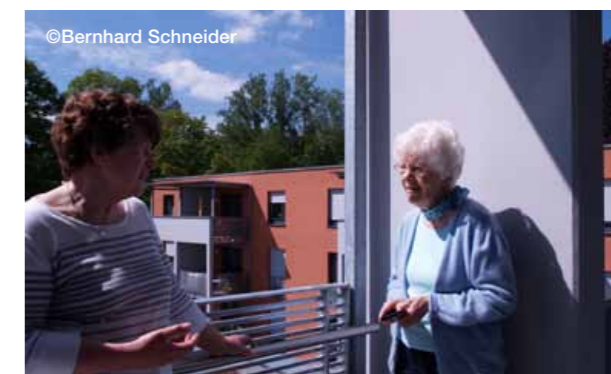
Figure 10 Benefit entitlements

Finland	<ul style="list-style-type: none"> • Free loan for assistive devices • Personal assistant(s) • Housing and social benefits • Transportation services at between a 50% and 100% discount • Disability allowance • Family care benefit • Adaptation, rehabilitation, and interpretation services and benefits
France	<ul style="list-style-type: none"> • RSA (Revenu de solidarité active) - for those who are unemployed • Basic retirement pension • L'APA (allocation pour la personne âgé) if they are disabled - this pays for many services, including meals and house cleaning. • MDPH (Maison départementale de L'handicap) - this centralises all types of benefits for disabled people, and pays not only for the disabled person's services but for adaptations to their apartment as well.
Germany	<ul style="list-style-type: none"> • State or retirement pension • Care allowance or attendance allowance - for caring, nursing and refurbishing of the home • Housing benefit - People without a job and income can apply for housing benefit. The total amount of benefit is dependent on the amount of rent. • Social benefit - for people without an income and employment. • Jobseekers allowance - available for people that have been working for a minimum of 12 months in the last 2 years. Those older than 50 years receive more than 12 months jobseekers allowance. The maximum amount is 60% of former income. After 12 months without employment people receive social benefit and housing benefit. • Parental allowance (Elterngeld) - parents on parental leave receive 68% of their income for 12 months.
Netherlands	<ul style="list-style-type: none"> • Supplementary income provision for elderly (people who have reached the age of 65 years and have an incomplete retirement pension and little other income, are entitled to receive this benefit) • Healthcare allowance (this is a health insurance allowance to help with the costs of Dutch health insurance) • Housing Allowance
UK	<ul style="list-style-type: none"> • State Pension - a regular payment made by the state to people of or above the official retirement age and to some widows and disabled people • Disability Living Allowance - a benefit that provides a cash contribution towards the extra costs of needs arising from an impairment or health condition • Personal Independence Payments - a new benefit for people who need help taking part in everyday life or who find it difficult to get around. It replaces the disability living allowance. • Employment and Support Allowance – financial support for people who are unable to work • Housing Benefit - financial help towards rent and some service charges for private, local authority and housing association tenants, and it is payable either to the claimant or to the landlord • Council Tax Benefit - payment made by a local authority in the form of a rent rebate to a council tenant or a rent allowance to a private tenant • Jobseekers Allowance - a benefit for people who are not in full time employment, are capable of working and are looking for a job • Carers Allowance - a benefit paid to people who care for someone

4.2 Government policy in response to the ageing population

The housing needs of the ever ageing populations of Europe are of particular interest to EFL members. Members recognise that a greater understanding of government policies which are directed at addressing some of the challenges that society might face is of significant importance going forward. One estimate posits that 25% of the population will be over the age of 65 years in the next 15-40 years.

All governments represented in the review are starting to address the issue of an ageing population by introducing appropriate legislation. In Finland for example, legislations are in place to ensure that all new projects financed by the government are designed and developed to meet minimum



accessible design standards. In Germany, the government is strengthening its laws around social care and in the UK local governments are starting to produce ageing strategies and action plans. ↻

Figure 11 Government policies around ageing

Finland	<ul style="list-style-type: none"> • In order to cope with the challenges posed by demographic change, the government has initiated programmes to make homes more accessible to elderly and disabled people. National housing financing organisations are responding to this drive by requiring all housing projects they finance to be "completely accessible."
France	<ul style="list-style-type: none"> • The government is attempting to publicise the importance of the "silver economy" to encourage investment into solutions dealing with increasing demographic challenges.
Germany	<ul style="list-style-type: none"> • The federal government's strategy with regards to the demographic shift towards an increasingly ageing population is to: <ul style="list-style-type: none"> o Strengthen families as communities o Motivate people to work safely and healthily o Foster increased independence in old age o Support quality of life in rural areas o Support integrative urban policies o Ensure that economic growth is sustainable o Maintain current capacity for public support • The government is currently working on new legislation to strengthen current care laws. The first part of this recently came into effect, while the second part is believed to be upcoming within this legislative period (higher hospital and nursing charges for example).
Netherlands	<ul style="list-style-type: none"> • The Dutch national government sets regulations for local governments in collaboration with housing corporations, in pursuance of the increasing availability target of 40,000 elderly homes per year until 2021. • Local governments map out the demand for dwellings that suit the needs of senior citizens, and explore the possibilities to fulfil these demands. This strategy reflects
UK	<ul style="list-style-type: none"> • Central government requires all local authorities to develop ageing strategies and action plans. This process must include engagement workshops which must also take place with the public to allow their input into the process. • Fuller working lives: A framework for action. This policy is designed to improve the recruitment and retention of an ageing workforce. • Vulnerable older people's plan. A policy currently under development that will explore how General Practice's (Doctor's Surgeries) can best prevent and diagnose ill health. The vulnerable older people's plan will draw on the work of the NHS medical director's review of urgent and emergency care services to identify what needs to change to ensure that services are best equipped to meet modern demands and provide high quality care to patients. • The National Planning Policy Framework (NPPF) asks local planning authorities to ensure that their Local Plan meets the full, objectively assessed needs for market and affordable housing in their housing market area. Local planning authorities should also deliver a wide choice of homes and plan for a mix of housing based on demographic trends and the needs of different groups in the communities, including older people.



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4.3 Government programs in place to deal with the ageing population

In addition to government policies, existing government programs also shed some light on current government actions toward the ageing populations in each country. In other words identifying programs that are in effect today which address the rising demand for special solutions for the elderly.

At present, policies related to senior citizens and housing are under the control of individual European countries. This decentralisation reveals varying levels of commitment from members participating in the review. ↻

Figure 12 Government programmes around ageing

Finland	<ul style="list-style-type: none"> • Name: "Development programme for the housing of elderly people 2013 - 2017" • Goal: people to stay in their homes • Initiatives: <ul style="list-style-type: none"> o accessibility in new buildings & renovations o innovative new housing solutions o improve the functional capabilities of elderly people (ICT)
France	<ul style="list-style-type: none"> • Goal: economic activity in the "Silver Market" • Initiatives: <ul style="list-style-type: none"> o nursing homes o care technology o availability of services o accessible hospitals o preventing injuries o improving financial security o Alzheimer diagnosis
Germany	<ul style="list-style-type: none"> • Goal: more care & re-organise existing care • Initiatives: <ul style="list-style-type: none"> o long-term care
Netherlands	<ul style="list-style-type: none"> • Goal: successful retirement plan • Initiatives: <ul style="list-style-type: none"> o Stability Program of 2012
UK	<ul style="list-style-type: none"> • Compulsory pension scheme. The introduction of automatic enrolment in pension so that more people can save for retirement. • Community Agents. £1m has been allocated to help older people who are most at risk of long term loneliness and social isolation, resulting in the creation of approximately 2,800 Community Agents positions. Community agents help older people within their communities to: <ul style="list-style-type: none"> o Take the first step in trying something new. o Understand how they will benefit from being more active, engaged and contributing to their communities. o Build social contacts to help them be more active as part of their routine. • The Department of Health has allocated £300m to build more than 3,500 new homes for older and disabled people. As part of the first phase of the scheme, the Department will issue more than £100 million of this fund to the Homes and Communities Agency, which will work with 86 agencies to build 2,875 new homes across the country. • The Government has appointed business champions for older workers who will work with partners to publish a range of effective 'how to' guides and toolkits for employers, with practical solutions to help businesses adapt their recruitment and retention practices for older workers. Once out of work, unemployed people over the age of 50 are more likely than younger people to remain unemployed for longer periods and are at a higher risk of becoming economically inactive. • The Department of Health is working with National Health Service (NHS) England and other national partners and stakeholders to provide leadership and direction across several priorities: <ul style="list-style-type: none"> o Premature mortality: preventing people from dying prematurely by improving mortality rates for the big killer diseases. o Compassionate care: improving the standard of care throughout the system so that quality of care is considered as important as quality of treatment. This effort includes more accountability, better training, tougher inspections and more attention paid to patient input. o Dementia and long term conditions: improving treatment and care of people with dementia and other long term conditions, including primary, urgent and emergency care. o Technology: exploring the uses of technology in health and care. • NHS England aims to increase dementia diagnosis rates from the current 45% up to 66% by 2015, and also plans to implement more proper care plans for all those diagnosed. • Starting April 2016, the cost to meet a person's eligible care needs will be capped at £72,000 and everyone will have the right to defer paying care home fees. They will also aim to provide additional financial support to those people with in residential care with assets worth less than £118,000. • Funding for the Disabled Facilities Grant has been increased by £60m over the last two years. In addition, £51m has been dedicated to funding support for the provision of local Home Improvement Agencies (HIAs). Each year these small, not-for-profit organisations assist a quarter of a million older, vulnerable and disabled people to repair, maintain or adapt their homes, currently subsidising 82% of the cost. • The Government also aims to promote voluntary activity that can support older people. For example, over two years the central government will invest around £36m to support organisations that mobilise people to take part in voluntary work.



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