

Madame Chairman, Deputies and Senators, I'd like to thank your committee for extending to me the opportunity to be before you today to make a statement in relation to your work on housing, and in particular, your work addressing the needs for housing for older persons. Along with my colleague Dr Lucia Carragher, we represent the NetwellCASALA Research Centre for Age-Friendly Environments, part of the School of Health and Science at Dundalk Institute of Technology. Our contribution to your deliberations are based upon our experiences as part of the cooperation between Louth County Council, the HSE and DkIT in bringing forward the Great Northern Haven housing project in Barrack Street Dundalk, our subsequent work as part of the Age-Friendly Counties Programme in Co Louth, and our work within the European Innovation Partnership on Active and Healthy Ageing.

Last year, the 'Division for Social Policy and Development' of the 'United Nations Department of Economic and Social Affairs' (UN-DESA) brought forward 'Older Persons & the 2030 Agenda for Sustainable Development.' While the achievement of many of the SDGs are supported and reinforced by housing policies and actions, we see:

- goal 11 - 'to make cities, communities, and human settlements age-inclusive, safe, resilient and sustainable', and
- goal 3 - 'to ensure healthy lives and promote well-being for all at all ages'

as the relevant overarching global, European and national policy objectives before us. Regardless of the varying pressures and dynamics of ageing we see between urban and rural Ireland, there is an imperative to align efforts towards more smart, sustainable and inclusive development for all ages.

There are **three transpositions** or 'perspective shifts' to viewing the 'topic' that I'd like to make, that may open up the solution landscape before us:

The first transposition to reframing the challenge is to move

from '*meeting the needs of housing for older persons*'
to '*meeting the housing needs for persons as they age*'.

Housing for older persons is not a segmented cohort problem. Ageing, and associated age-related decline in functioning, is a universal reality facing all of us. We need universal, mainstream and inclusive responses that, over time, will make much of our housing stock adaptive and 'fit-for-purpose', 'for all of us' in an 'ageing society'.

The second transposition to reframe the challenge is to move

from 'meeting the *housing* needs for persons as they age'
to 'meeting the '*home*' needs for persons as they age'

The term '**housing**' risks limiting our considerations to 'dwellings', to 'bricks and mortar', and to a 'transactional view of place' as primarily 'property and land' - as 'legal constructs and financial assets'. While these are important, they risk diminishing the value of our 'living human experience' and the richness of the idea, meaning and sense 'of home', 'of place' and 'of belonging' that is so vital to our physical and spiritual well-being. Along with protection and shelter, '**home**' encompasses the locus of our social connectedness, attachment, neighbourhood, family, our sense of security and identity. **Location** (issues of adjacency, density, amenity, proximity and access to services and supports), **quality** (both physical (ergonomics, size and arrangement) and environmental (thermal comfort, air quality, daylight, noise, water and sanitation), and **desire** (our attachment to place, personal ambitions and

aspirations, community and inter-generational solidarity) are all interwoven elements in this rich milieu of 'home' and 'place'. These motivations do not fade as we age. They intensify.

The third transposition I'd like to make to reframe the challenge is to move

from 'meeting the *'home'* needs for persons as they age'

to '**empowering persons to meet their *'home'* needs as they as age**'.

At the heart of this are the issues of 'whose problem is it', 'what mechanisms and choices are available' to us to address it, and what is the 'price of failure', or better, the 'value of success'. These are interconnected, but we know that the price of failure is a **later life of poor quality** (reduced participation, isolation, exclusion, dis-connectedness, and reduced health and well-being), and **poor overall system and service effectiveness** (an over-reliance on 'long-term residential nursing care', avoidable hospital admissions and re-admissions, and slower discharges). Empowerment is a complex mix of rights, responsibilities, capabilities, and choice, energised by both awareness and desire. While there is innovation in the public sector, today, there is little or no evidence that mainstream housing market mechanisms (whether its for adaptation, extension, re-purposing or new build) have brought forward many appropriate options to allow 'currently unaware' persons to exercise either their choices or their responsibilities to plan and act to support more successful ageing.

Today, there is no 'market' functioning at scale that makes available universal homes in sustainable neighbourhoods. **Empowering persons to meet their *'home'* needs as they age** is a societal responsibility, and I suggest that the housing market needs to be stimulated, or incentivised, to engage in greater innovation to address and seed initial supply. With the right mix of partners, risks could be spread across multiple stakeholders across the value chain for a defined period of time, in a range of public-private pilot engagements, to offer choice, test demand and evaluate socio-economic impact. Such housing and health policy experimentation needs to be wholistic - address **planning innovation** (location, density and proximity), universal **design innovation** (building and urban context), **service innovation** (access to more integrated community and health supports), **digital innovation** (access to an eco-system of on-line services supporting autonomy, health and well-being self-management and social connectivity) and **financial innovation** (possibly ranging from individual low-interest loans/grants, to cross-sectoral social finance impact investments and pay by results).

With an age-dependency ratio approaching 1:2 by 2060, this is more than a specialised housing problem for a cohort. It requires a paradigm shift in how we collectively envision and approach the challenge of our housing stock for current and future generations. It requires **aware citizens** with the opportunity and freedom to responsibly plan and choose their solutions for their futures, and right now - it requires public policy experimentation to create the conditions to foster innovation so that citizens can exercise choices to age in place soon, and into the future.

Thank you.