

ACTIVE AGEING AND INTERGENERATIONAL SOLIDARITY



The role of housing



Contents

Background	3
Lessons Learnt	4
The importance of adapted housing for independent living	6
New housing for the old age – Challenges and opportunities	8
Demographic change and housing wealth	10
A new financing model for affordable housing – The Austrian way	12
European Housing Forum Members	14
References, useful links, footnotes and acknowledgements	15

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EAHSA – European Association of homes and services for the Ageing

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Background

The European Housing Forum 2012 lecture series “Active Ageing and Intergenerational Solidarity – The Role of Housing”

The role of decent and affordable housing cannot be neglected in the “European year for active ageing and intergenerational solidarity”.

The year is intended to raise awareness of the contribution that older people make to society. It seeks to encourage policy makers and relevant stakeholders at all levels to take action with the aim of creating better opportunities for active ageing and strengthening solidarity between generations.

Ensuring that people live longer within their own community makes sense both socially and economically.

At the same time, it is important that new entrants into the housing market find an affordable and suitable living arrangement. In 2012, the European Housing Forum (EHF) organised a series of four independent lectures on the role of housing in promoting active ageing and intergenerational solidarity. The lecture series gathered a wide cross-section of stakeholders, interested to learn more and debate the topics. Although housing is a national matter (and not an EU competency), European legislation, communication and research can be instrumental in influencing national housing policies. To this end, the lecture series aimed at stimulating debate on the role the EU institutions could play when it comes to housing matters.

In this third EHF lecture series, the focus was put on various aspects of the role of housing in promoting active ageing and intergenerational solidarity, including:

- adapted housing for independent living;
- collaborative ways of living across generations;
- how to use housing assets during retirement;
- innovative public finance for affordable housing for all ages.

The conclusions drawn from the lectures are presented in five policy recommendations presented in this policy paper. They are intended to enrich the discussion on these issues and stimulate debate in the EU policy arena.

The European Housing Forum (EHF) was created in 1997, following the adoption of a resolution on the social aspects of housing by the European Parliament. The Forum currently has 13 members, all of which are major international or European organizations working on housing issues. The Forum exists to provide an environment for debate and share information, to support the European Housing Focal Points of national ministers and to organize thematic seminars and conferences, which are opened to all interested parties.

The following lectures took place:

Prof. Dominique Verté, VUB - “Active ageing: the importance of adapted housing for independent living”.

Prof. Rose Gilroy, Newcastle University - “Active ageing and housing: towards collaborative ways of living”.

Prof. John Doling, University of Birmingham - “Demographic change and housing wealth”.

Ms Christine Kubik and Mr Johann Vilsecker, Land Salzburg - “A new financing model for affordable housing: the Austrian way”.

Active ageing and intergenerational solidarity – the role of housing

Active ageing is “the process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age”.¹ In such a process, older people’s participation in decision-making, housing adaptation as well as an age-friendly urban environment could play a key role.

The concept of intergenerational solidarity refers to the “mutual support and cooperation between different age groups in order to achieve a society where people of all ages have a role to play in line with their needs and capacities, and can benefit from their community’s economic and social progress on an equal basis”.² Solidarity between generations in the housing field may refer to different solutions and financial schemes that we will explore further on. This section summarizes the recommendations for policy makers and other stakeholders to take into account when preparing, designing or undertaking housing policies or projects.

Recommendation 1

Include elderly people in decision-making processes through the creation of participatory structures at national and local level.

The planning of new housing estates and the adaptation of the existing stock should be supported through consultation processes with stakeholders groups. The solutions should come from an increased cooperation between policy-makers and policy-takers, in the case at hand the elderly. Local governments should play a role as facilitators, not only as service providers.

Recommendation 2

Concentrate on the adaptation of the housing stock “before it’s too late”.

Many older people suffer from health and/or mobility problems. Time spent in the neighbourhood and attachment to it increase with time. However, the housing stock is not necessarily adapted to elderly needs; as a consequence, many older people have or will have to leave their accommodation. For these reasons policies should support home adaptation for safe and independent living.



Lessons learnt

Recommendation 3

Design age-friendly cities for a more inclusive urban environment, by providing basic and accessible services for the elderly.

You cannot shift an old tree...most of the elderly people like to stay in their neighbourhood as long as possible. The nearby environment plays a key role in promoting social inclusion of the elderly. Therefore, there is a strong need that urban planners eliminate barriers and provide basic facilities and public meeting opportunities for older people, such as groceries, post-offices, benches, etc.

Recommendation 4

Understand new developments in society and provide innovative solutions for the growing number of single households.

There is an increasing number of older people in Europe, and this number will increase markedly in the coming years. Many of these people live alone because they value privacy, but the contrary is true for loneliness. Many elderly people want to live alone, but not lonely. Housing experimentation should be supported, e.g. co-housing projects, in order to further independent (but) inclusive living.

Recommendation 5

Enable sustainable financing of affordable and decent housing for the elderly.

Salzburg's housing fund is an example of best practice in the field of finance for affordable housing. It provides long-term loans for the construction, refurbishment and adaptation of housing at very low interest rates.

Private banks are excluded from this model and its financial advantage is directly passed on to the residents, with the result of significantly reduced housing costs.

This model is interesting for local and national authorities searching for new funding possibilities for the adaptation of their housing stock.

An interesting private solution is the reverse mortgage scheme: it could be a complement to other forms of income for the elderly and an instrument to further intergenerational solidarity.



The importance of adapted housing for independent living

EHF lecture by Dominique Verté, Professor Vrije Universiteit Brussel (VUB)

The BAS project

The Belgian Ageing Studies project (BAS) was developed by researchers of the Free University of Brussels (Vrije Universiteit Brussel) and University College Ghent (Hogeschool Gent).

It focuses on social aspects of ageing, with the aim of helping local policy makers to develop new solutions for elderly people. Through a participatory method, the older people themselves are actively involved as actors in all stages of each study. They play a crucial role in the planning, the design, and the realization of the research project, as well as in the development of local policy plans on the basis of the findings of the research. The lecture showed the results of the BAS survey, conducted with 70,000 people aged over 60 of 65 different Belgian cities.³

The results of the study

Regarding the economic situation and tenure status of elderly people, more than a quarter of them (26,8%) live with an income between € 500 and € 999; homeowners represent the 82,9 % of the sample and 93,8 % live independently. Only 3,4 % live with their children and 2,8 % in alternative forms of housing. These statistics tell us that there is a lack of experimentation in Belgium, and that housing decision has always a direct link with autonomy and finance. Regarding the housing conditions of the elderly, there is a general lack of comfort: 17.8% of older people lack a central heating, 3,8% a toilet, and 2,9 % a bath or a shower.

What about housing adaptation? 40.1% of their accommodations are poorly adapted, with just 14% being adapted to disability/health problems. There is a better adaptation of social rented housing. Homeowners are a group at risk, since they often live in older houses and have less possibility of relocation (they are “housing rich” and “income poor”). What is most worrying is the fact that 63,7% of these people do not want to change or adapt their house. Why not?

One could think that the reason is mainly economic, but there is instead a cognitive explanation: most of elderly people neglect that poor or missing adaptation to health/mobility problems will force them to leave the house one day. They tend to postpone the problem as long as it does not arise, i.e. they have domestic accidents, which eventually force them to leave the house, and often also the neighbourhood. The value of the latter should not be underestimated: the BAS show that time spent in the direct neighbourhood and attachment to it increase with time. As a consequence, older adults want to live as long as possible in their quarter.

Policy recommendations

There is strong need for a user-driven process, awareness raising, change of mentalities, since 25% of the population will not be able to cope with the need to adapt their home to disability/health problems, be it for financial or psychological reasons. After a certain age, the population proceeds to a sort of cognitive reorganization, i.e. self-persuasion that “there is no need to adapt”.

At local level, basic facilities, such as groceries, bakeries, post offices should be provided. Mobility towards an accessible and inclusive neighbourhood should be encouraged.

The EU should provide matching funds for urban experimentation and social innovation projects, being aware of the different cultural, historical and sociological contexts.

It should encourage the information exchange in a cross-disciplinary manner, involving all housing stakeholders.

EU structural funds should support the adaptation of housing to meet the requirements of disabled persons and the elderly.



About Dominique Verté

Dominique Verté, PhD in gerontology, is Professor at the Department of Adult Educational Sciences, Vrije Universiteit Brussel. He is the founding Director of the Belgian Ageing Studies and supervises several PhD students in the field of social gerontology.

His research interests have focused on political, social and cultural participation in old age, community development and volunteering, problems of social exclusion, and issues relating to vulnerability and elder abuse.



EHF lecture by Rose Gilroy, Professor Newcastle University

New times

Europe's face is ageing dramatically: the people aged over 60 will triple in 2050 representing the 36.6% of EU total population. This, of course, creates a number of challenges. The first of these challenges comes from the group called "baby boomers" (or "generation '68"), the group who would like to be middle-aged forever and to have an active role in society. At the same time, we have the growth of the oldest old⁴, who are more likely to be frailer and at risk of cognitive decline.

There are fundamental changes in society. As fewer people have children, we have the rise of the beanpole family, i.e. family with many generations alive but few representatives in each generation. Another new phenomenon in Europe is the rise of the single person household. Statistics show that Sweden has the highest percentage of people living alone in Europe⁵. We all value privacy, but the contrary is true for loneliness.

New thinking

There is a new policy discourse of localism, mutuality, co-production, social enterprise and new learning, but not simply a set of words. There are concrete projects in Rochdale, Liverpool, Newcastle, Eksjo and Hamburg that try to join different forces with the aim of providing a better living to elderly people (which are actively participating in the projects). What they are doing is looking for some other way of providing services and, at the same time, enriching local democracies, promoting local economies and providing a shared sense of purpose.

Housing choices

Today we have a greater range of specialized and supported housing and care homes. However, these so-called "complexes" are often felt as "institutional". The common vision so far has been that older people have smaller lives and therefore need smaller space. What actually happens is the other way around: give people inadequate space and starve them of the opportunity of being the people they used to be. Space, light, accessibility and a shared sense of purpose – the idea of being part of a community and of ordinary people taking control of housing processes – are a recurring theme.⁶

What about co-housing?

If we think about new ways of living together differently, a best practice is definitely senior co-housing. Also known as "intentional community", co-housing is a grass-roots movement that grows directly out of the dissatisfaction with existing housing choices. It is about a living arrangement in which:

- multiple, individually owned housing units—usually 20 to 30—are orientated around a common open space and the common house, a place where community is a way of life;
- residents actively cooperate in planning the project with one goal in mind to recreate a neighbourhood that supports friendly cooperation, socialization and mutual support.

Co-housing developments are not communes, but individual apartments or individual houses where people have their own living space, kitchen and bathroom with co-designed communal spaces.

Is this just alternative housing for the few?

If we think that housing is a physical manifestation of societal norms, senior co-housing is a manifestation of a silent revolution against older people's position in our society. However, there are still important barriers to co-housing concerning not only a general lack of awareness, but also attitudinal issues for politicians and planners, a widespread privatization ideology, a limiting legislation, missing links between people's wishes and the current offer.

Active ageing: not only about work

When we talk about ageing, the main concern is how we can keep older people working. That of course is an important point on the agenda, but it is not the only contribution that people make to society. The concept of "age-friendly city" developed by the World Health Organization (WHO) ⁷ is fundamental to policy and decision makers. Active ageing is also about achieving greater solidarity between generations through promoting independent living and elderly people's participation in society ⁸.

Policy recommendations

In the European year of intergenerational solidarity, a vocabulary shift is necessary: we should stop talking about "age-quake"; active ageing is about independence, well-being and choice.

Accessibility and inclusiveness are two essential elements for creating age-friendly cities.

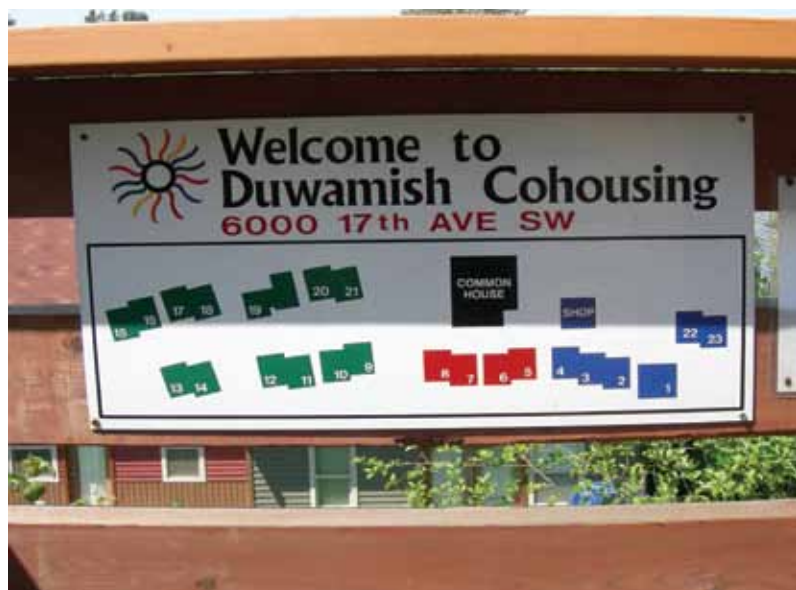
It is important to launch awareness raising campaigns on co-housing and alternative forms of living targeting older people, next generation of pensioners, housing providers and non-profit organizations.

Municipalities might better understand their role as coordinator and facilitate instead of simply being providers. ⁹



About Rose Gilroy

Rose Gilroy is Senior Lecturer in the School of Architecture, Planning and Landscape, Newcastle University. From a background in local government housing, she moved to academia in 1988. In her work on older people, her concerns embrace the home and the lines of attachment that radiate from it into neighbourhood, city and region. In the wider arena, she explores how place supports everyday life in later life. Rose has considerable research experience in qualitative and participatory methods: interviews, focus groups, photo elicitation and visioning. Her work has taken her from north east to rural and urban Japan and urban China.



**EHF lecture by John Doling,
Professor University of Birmingham**

The South-Korean case

The lecture was about demographic changes and their impact on housing policies. The case of South Korea was presented first. In this country, a private intergenerational solution to the ageing problem was in place. Basically, married couples used to live with one's parents, thereby renting free and helping the hosts through income flow and cares. The son eventually inherited the family home on his parents death. However, this model has been undermined by demographic and social changes. Therefore, South Korea has reinvented its elderly policy through the introduction of pensions and through support to reverse mortgage schemes . A reverse mortgage is a financial tool that allows home-owners who have little or no income to continue living in their home while they use their property as a source of income. ¹⁰

What about the EU?

Over the 27 Member States there is not a single European solution, but there is one, generally distinctive, feature: education, health and pension constitute the largest non (economic) cyclical programmes. In Europe, therefore, there is a social generational contract which involves people contributing through taxation during their working years and receiving services and cash transfers. The welfare state substitutes for the family and pensions systems substitute for the support provided by adult children. But the generosity of the pension systems can no longer be assured: ageing population combined with financial crisis and austerity packages result in fiscal strain. This puts pressure on governments and forces them to seek innovative solutions. One solution – widely debated in some circles and in some countries – concerns the use of housing as a source of income in old age.

How could “housing wealth” be realised?

The home-owners are sitting on an enormous wealth, housing assets representing 1,5 times the total GDP of EU.¹¹ There are basically two different ways

to convert housing wealth in cash, in order to boost pensions. The first one is the so called downsize strategy, which consists in moving to a less expensive accommodation in order to realize a lump sum of capital. However, statistics show that the more one becomes old the less this strategy is used. There is a higher housing mobility in Northern countries, with Mediterranean people more reluctant to adopt such strategy. The second way is to take a financial product, e.g. a reverse mortgage scheme. There is currently a large reverse mortgage market only in UK.

Can reverse mortgage schemes be extended to other EU Member States?

In many EU countries it is not legally possible. Even in countries where it could be a viable option, there is a lack of trust in financial institutions and problems of inheritance (competition among home-owner's children). Most important, the reality shows that people want to hold down housing assets in a context where they cannot be certain that the State will support them. Governments in Europe are interested in this scheme as they see it as a substitute for social provisions, contributing to reduce taxes and pensions. But as a substitute it would be a highly regressive policy instrument: rich people would benefit from it if the tax burden goes down, while poorer people would suffer from it.

Policy recommendations

Financial products cannot substitute for existing social provisions.

Governments should consider financial products as a complement to other forms of income, not as a substitute.

Reverse mortgage schemes need financial support from the State, in the form of guarantees.



About John Doling

John Doling is Professor of Housing Studies at the University of Birmingham, UK. He has researched and published widely in a number of related fields, principally housing markets and housing policy, but also population change and welfare systems. The focus of attention has been on Britain and other advanced industrialized countries in Europe, North America and the Asia Pacific Region. He has undertaken research funded by a variety of organisations including the UK government, research councils and foundations. He has been coordinator and researcher on a number of projects under the EU's framework programmes. He is joint leader of the ENHR working group on Home Ownership and Globalisation.



EHF lecture by Christine Kubik and Johann Vilsecker, Land Salzburg's representation to the EU

The Land Salzburg's model

The unique financing model of Salzburg's housing fund has boosted the construction of affordable housing in this Austrian Land. In Austria there is a very structured system for financing the provision of affordable housing. In 2006, Land Salzburg gathered all the funds for construction, housing and renovation projects into a single fund, the Salzburg's housing fund. It provides loans for rental apartments and single family homes with an interest rate of 2,5%, better than any bank. € 270 million are invested each year, compared to € 160 million invested yearly before 2006.

Two important features of this new approach are the independence from banks and the provision of low-interest loans instead of direct subsidies or allowances. Up till now, € 1,5 billion have been allocated with the main objective of cutting housing costs for Salzburg's citizens.

How does it work?

The "Salzburg model" is based on a revolving fund initially financed on the market (€ 538 million), thanks to AAA rating and a guarantee of the Land. The fund also encompasses a yearly allowance from the federal state and fund returns. This means that federal money is directly allocated to the fund and not to the general Salzburg's budget. A major political aim of the fund is financial sustainability: the Land would like to finance affordable and decent housing without external capital/subsidies by 2028.

How to make it?

The revolving fund is based on repayment and interest. The former is based on a particular incentive, which applies especially for mortgages taken out before 2006: the faster one pays off, the less the amount left to pay (there is a significant reduction up to 50% on old mortgages). Therefore, the fund generates a substantial cash flow, with a direct income from new loans increasing by € 10 million a year (€ 70 million in 2011). By 2028, the fund should amount to € 3,5 billion, with € 330 million income a year.

What about people?

The average rent price is 13,49 €/m² in Salzburg city, 10,96 €/m² in Salzburg Land. Through the Salzburg's housing fund, tenants save a lot of money. The rent costs are lowered to 8,50 €/m² in the city centre and to 7,80 €/m² in the Land. An average flat of 70 m² in the city centre costs € 944,30 on the private market. Thanks to this fund, tenants have to pay € 595, which represents a saving of € 349,30. In the Land, the saving is € 221,20 per month. Moreover, € 10 million in housing benefits for poorest households are generated from the cash flow.

What is the main economic spin-off?

In 2012, one third of the housing stock in Land Salzburg was financed this way and 10.000 jobs were generated by the programme.



Is this model transferable?

Other Austrian Länder (federal states) are thinking about implementing the same model, that could be transferred to other EU countries as well.

Policy recommendations

Public loans at low-interest rates are a good investment for the supply of affordable housing.

EU countries should make similar long-term financial commitments in order to provide accessible and affordable housing for elderly and disadvantaged groups.

EU structural funds should support housing adaptation and urban regeneration projects.



About Christine Kubik

Christine Kubik is the Head of the Land Salzburg's Department of Housing, since 2009. Her longstanding commitment is to reduce housing costs for the benefit of tenants and residents.



About Johann Vilsecker

Johann Vilsecker is the Head of the Land Salzburg's Finance unit. He is the one who launched the idea of the new Housing Fund with the aim of securing the sustainable financing of housing in the long run.

The European Housing Forum members

The European Housing Forum members are:

IUT – International Union of Tenants

IUT is a Non Governmental Organisation funded in 1926 Zurich, Switzerland with the purpose of safeguarding the interest of tenants. It has got 61 member associations in 46 countries.

EAHSA – European Association of Homes and Services for the Ageing

EAHSA has the aim to connect and support care and service providers for the elderly to improve the quality of life for the elderly. EAHSA also wants to contribute to the quality, accessibility and financial sustainability of the care systems for the elderly in the European Union and associated states.

ACE – The Architects' Council of Europe

ACE is the European organisation representing the architectural profession at European level

CECODHAS Housing Europe – The Federation of public, cooperatives and social housing

CECODHAS Housing Europe is a network of national and regional housing federations of housing organisations. Together the 45 members in 21 European members States manage 25 million dwellings which represent 12% of the total housing stock.

COFACE – The Confederation of Family Organisations in the European Union

COFACE is a pluralistic organisation which aims at promoting family policy, solidarity between generations and the interests of children within the European Union. Quality housing conditions are essential for a harmonious family life and the well-being of all members of the family.

ELO – European Landowners' Organization

ELO is committed to promoting a sustainable and prosperous countryside and to increasing awareness relating to environmental and agricultural issues.

ENHR – European Network for Housing Research

The Network is composed of researchers from a variety of social science disciplines dealing with housing and urban issues. In addition to its basic goal of supporting research, the Network also seeks to promote contacts and communications between researchers and practitioners within the housing field. It has more than 1000 individual and nearly 100 institutional members representing every country in Europe.

Eurocities – The European Network of Major European Cities

Eurocities is the network of major European cities. It brings together the local governments of more than 140 large cities in over 30 European countries.

FEANTSA – European Federation of National Organisations Working with the Homeless

FEANTSA is an umbrella of not-for-profit organisations which participate in or contribute to the fight against homelessness in Europe. It is the only major European network that focuses exclusively on homelessness at European level.

FIEC – Fédération de l'Industrie Européenne de la Construction

Created in 1905, FIEC is the European Construction Industry Federation, representing via its 33 national Member Federations in 29 countries (27 EU & EFTA, Croatia and Turkey) construction enterprises of all sizes, i.e. small and medium-sized enterprises as well as 'global players', carrying out all forms of building and civil engineering activities.

RICS – Royal Institution of Chartered Surveyors (Co-chair)

RICS is the world's leading qualification when it comes to professional standards in land, property and construction, with over 100 000 property professionals working worldwide. Its Royal Charter requires RICS to act in the public interest

UIPI – Union Internationale de la Propriété Immobilière

The International Union of Property Owners (UIPI) is an international not-for-profit association founded in 1923 that defends the interests of private individual property owners in Europe. Through its 27 national member organizations, the UIPI represents more than 5 million private homeowners and landlords, owning 20 million dwellings in 25 European countries.

UEPC – European Union of Developers and House Builders

UEPC is an international non-profit association which represents national federations of developers and house builders. Through its national members, UEPC represents more than 30 000 developing and house building companies.

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HCA - Homes and Communities Agency (2009), Housing Our Ageing Population: Panel for Innovation.

Verté D. et al. (2012), Een huis? Een thuis! Over ouderen en wonen, Brugge, Vanden Broele.

Useful Links

BAS: www.belgianageingstudies.be

DEMHOW: www.birmingham.ac.uk/research/activity/social-policy/chasm/projects/demhow.aspx

Eurobarometer: www.ec.europa.eu/public_opinion/index_en.htm

European Year for Active ageing and Solidarity between Generations 2012: www.europa.eu/ey2012/

Footnotes

¹ Definition by World Health Organization (WHO).

² AGE Platform Europe, europa.eu/ey2012/BlobServlet?docId=6773&langId=en

³ Verté et. al., Een huis? Een thuis! Over ouderen en wonen (book to be published)

⁴ Those aged 85 and over. This is the fastest growing sector of the population.

⁵ Eurobarometer

⁶ HCA (2009) Housing Our Ageing Population: Panel for Innovation, page 57

⁷ See definition on page 3.

⁸ AGE Platform, EY2012 Coalition Manifesto for an Age-Friendly European Union by 2020.

⁹ A useful practice in Berlin is called “speed dating session”, i.e. group formation through low cost initiatives, such as gathering older people to conferences and events.

¹⁰ A percentage of the value of the home is converted to cash and is used to purchase an annuity, which provides the home-owner with a guaranteed income.

HCA: www.homesandcommunities.co.uk/housing-ageing-population-panel-innovation

LAND SALZBURG: www.salzburg.gv.at/

WHO: www.who.int/ageing/active_ageing/en/index.html

Acknowledgments

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The lectures were held at different locations in Brussels, in cooperation with several organizations and institutions. We are particularly grateful to EAHSA, Vienna House Brussels, Eurocities and Salzburg’s Liaison office to the EU, who offered their facilities for the EHF to hold the lectures.

Finally, special thanks are due EHF members for the financial resources allocated, the comments and suggestions, without which the production of this policy paper would not have been possible.

If you would like to comment on this document, please write to: barbara.steenbergen@iut.nu

Pasquale Davide Lanzillotti & Barbara Steenbergen,
IUT’s Liaison Office to the EU
Robert Speiser, EAHSA’s Executive Director
Brussels, December 2012

The cash advance is registered against the title of the home as a mortgage, but no mortgage payments need to be made. The money from the reverse mortgage can be paid in a lump sum or in regular monthly instalments. With a reverse mortgage, the bank will pay the home-owner cash. After the home-owner’s death, the home will be sold and the bank will collect the mortgage amount plus interest.

Any money that is left over after the home is sold and the bank is paid will be available to the beneficiaries or dependants of the home-owner.

The South-Korean government helps secure the well-being of elderly people at minimum cost for the taxpayers, by providing a guarantee to the bank which covers the risks associated to the operation. Those taking part in the scheme benefit from a number of tax concessions, e.g. a 25 per cent reduction in property taxes as well as a reduction in income tax liability.

¹¹ DEMHOW project: <http://www.birmingham.ac.uk/research/activity/social-policy/chasm/projects/demhow.aspx>



IUT is a Non-Governmental Organisation, founded in 1926 in Zürich, Switzerland, with the purpose of safeguarding the interests of tenants, and promoting affordable and healthy rental housing throughout the world. IUT is a democratic, non-party political organisation. As of January 2012, IUT has 61 member associations in 45 countries. IUT has consultative status with the UN Economic and Social Council and the Economic Commission for Europe, and participatory status with the Council of Europe. Furthermore, IUT is member of the European Housing Forum and partner of the Urban Intergroup of the European Parliament.

IUT considers housing as one of the fundamental rights in society, and therefore it needs to be addressed locally, nationally and internationally. Adequate and safe housing is also one of the fundamental pillars for peace and security in Europe and elsewhere in the world. Lack of affordable housing and homelessness are major ingredients in social exclusion. IUT and its members promote and work for the acceptance of the Tenants Charter, available at www.iut.nu in all major languages.

EAHSA (European Association of Homes and Services for the Ageing) an important European-wide platform for providers of housing, services and care for the ageing. Its members represent all types of organizations and individuals including for profit, not for profit and governmental. EAHSA members represent ca. 3.000 providers in 14 European countries. Its vision is to make each day a better day for the older persons they take care for by high quality housing, care and services.

EAHSA represents the ageing sector in the EU policy debates and played an active role in the European Year 2012 for “Active Ageing and Intergenerational Solidarity” for example within the European Housing Forum lecture series about the importance of housing for the ageing or by its European-wide conference “Active ageing-The challenges for providers” in Malta, September 2012.

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