



YOU'RE NOT ALONE

ALONE Submission on the
Department of Housing Plan 2025
Department of Housing

2 May 2025



ALONE Policy Brief: Addressing the Housing Needs of Older People in Ireland

April 2025

Summary

Housing has become a concerning social issue for older people in Ireland over the past decade, with increasing numbers facing challenges in accessing and retaining appropriate housing suited to their needs.

ALONE supported almost 44,000 older people across our services in 2024. National policies have not adequately addressed the housing needs of this group, as evidenced by declining homeownership rates and increasing dependence on the private rental market. Despite commitments in the *Housing for All* strategy, housing options that meet the specific requirements of older people are insufficient.

This brief outlines the key housing challenges facing older people and offers evidence-based recommendations for the forthcoming *National Housing Plan*, with a specific emphasis on actions that support the scaling up of housing delivery or contribute to the key areas of social and affordable delivery. This includes:

- 82,500 social housing units built to Universal Design standards for older people by 2040 – 25% of the 330,000 that are needed.
- 123,000 additional smaller units by 2040 as part of overall housing stock
- 17,215 supportive housing units, 5,656 co-housing and retirement village units, and 1,721 housing with support units to be delivered by 2040.

Critically, we believe the role of local authorities in housing development must be redefined, as they alone possess the strength, expertise, authority, and capacity to deliver the scale of housing needed nationwide — a model successfully implemented in other jurisdictions. Additionally, the issue of differential rent must be addressed.

1. Introduction

Housing is a Growing Concern for Older People

Access to adequate housing is fundamental to the wellbeing and dignity of older people. Ireland's social protection system is built around home ownership, but without timely and appropriate action, both the system itself and the financial burden on the exchequer are at serious risk. A decline in homeownership, alongside increases in the numbers living in the private rental sector, places many older people in Ireland at risk of housing insecurity. These trends create financial burdens for older individuals reliant on pensions that may not suffice to meet their housing costs. ALONE is committed to advocating for policies that ensure older people can live independently in age-friendly environments.

ALONE's Services for Older People Experiencing Housing Challenges

ALONE provides a range of services designed to support older people. Key services include:

- **Support Coordination:** ALONE's Support Coordination empowers older people by devising personalised support plans to address challenges and find solutions, including housing

issues. We offer access to our own services while coordinating and enabling older people to access other services in the community.

- **Housing:** ALONE's Housing provides homes and ongoing support for older people who have housing difficulties. We provide secure tenancies with visiting supports which enable independent living.
- **Housing with Support:** ALONE's Housing with Support is a model of universal design housing with 24/7 care and support staff on-site support to create an alternative housing choice for those who need it and reduce the dependency on nursing homes.
- **Support and Befriending:** ALONE's Support and Befriending provides companionship and practical support to older people who would like or need it. The service also provides assistance to solve everyday problems and links the older person in with local events and activities.
- **Assistive Technology:** ALONE's Assistive Technologies mission is to create an infrastructure to empower older people to use technology, enabling the user to manage their social connection, health, safety and security.

ALONE has continuously advocated for the provision of a range of housing options for older people that enables them to sustain Ageing in Place (i.e., independent living) for as long as possible.

2. Context and Background

The Housing Circumstances of Older People are Worsening

Ireland's older population is increasing, highlighting a significant need for appropriate housing solutions. Of note:

- Homeownership among those aged 65+ dropped from 87% to 83% between 2016 and 2022 (CSO, 2022).
- There has been an 83% increase in older people in the private rental sector (CSO, 2022). This is not a suitable or sustainable option for those on pension.
- Since 2016, an additional 10,000 older individuals are living in social housing (CSO). Moreover, over the past decade, the number of people aged 70 and above in need of social housing has doubled, with more than 2,000 still on waiting lists in 2023 (The Housing Agency, 2024).
- 17% of older households face housing costs (mortgage/rent) (CSO, 2022).
- January 2025 saw record homelessness among older people at 238 individuals (Department of Housing, 2025).

Despite government efforts to promote integrated housing strategies, and while some may want to help the next generation by transferring on a larger home, older people report dissatisfaction with existing housing options and an inability to access smaller, accessible housing in suitable locations.

Without appropriate interventions, ALONE believes that the above trends will worsen in coming years.

- The CSO (2024) projects that the proportion of individuals aged 65+ will increase by 140 per cent between 2022 and 2057; an increase of more than 1 million people.
- According to the ESRI (2022) homeownership rates are declining across generations, with only around half of 25–34-year-olds expected to become homeowners. They indicate that this could double the rates of older people experiencing poverty (ESRI).

Lack of Implementation of Specific Housing Policies for Older People

Although documents such as *Housing for All* and *Housing Options for an Ageing Population* recognise the necessity of addressing older people's housing needs, many promised actions remain unfulfilled. Key gaps include:

- Limited investment in housing needs of older people
- Lack of data on current and projected housing need for older individuals.
- Absence of a cross-departmental approach to integrate housing provision for older people.

In addition, actions relating to delivery of housing for older people were removed from the list of priority actions in the last iteration of *Housing for All*, resulting in a lack of reported progress on these measures. ALONE believes the needs of older people need to receive greater priority in national policy.

3. Policy Analysis

From our experience, ALONE recognises several obstacles to effectively addressing the housing needs of older people:

- **Policy Gaps:** Current policies lack coordination and commitment across governmental departments, failing to address the specific requirements of older individuals adequately. For example, conversation on a proposed national rightsizing policy has to date not reflected consideration of the lack of suitable homes for older people to rightsize into, or a plan to address this.
- **Funding Shortfalls:** Insufficient financial resources impede the development of specialised housing initiatives.
- **Accessibility Issues:** Homes often do not meet the needs for accessibility and mobility that older populations require.

ALONE argues for a comprehensive government-led strategy that comprises:

- **National Framework:** Prioritises the development of a range of housing options for older people, matched with appropriate levels of care and social support.
- **Investment in Housing Models:** Commits to increased funding, planning and improved funding mechanisms for diverse housing solutions, particularly Housing with Support.

- **Universal Design:** A strong commitment to incorporate universal design principles into new housing supply.

4. Housing Policy Recommendations

Overall, ALONE believes that a spectrum of housing options needs to be delivered to support older people and provide choice in housing, which includes:

- 123,000 additional smaller units by 2040 as part of overall housing stock
- 82,500 social housing units built to Universal Design standards for older people by 2040 – 25% of the 330,000 that are needed.
- 17,215 supportive housing units, 5,656 co-housing and retirement village units, and 1,721 housing with support units to be delivered by 2040¹.

Delivery of choice in housing would also provide options to older people who choose to rightsize, while enabling the delivery of actions in other Government strategies (for example, enabling revitalisation of towns and villages as committed to in *Our Rural Future*, and commitments in the *National Planning Framework*).

To meet the housing and support needs of Ireland's ageing population and enhance the capacity of the Approved Housing Body (AHB) sector, ALONE believes a range of policy and tenure specific recommendations are required, as outlined below.

Housing with Support and Funding Mechanisms

An integrated housing approach for older people which considers both housing and health/care needs should be central to the national housing policy and reinstated as a priority action area. To support scaling up of housing with support:

- Government policy must set out a definition and specific policy relating to housing with support, based on the learnings from the Demonstrator Project, and set targets for future delivery.
- A dedicated cross-departmental capital funding mechanism for Housing with Support is required. As recommended by the Housing Agency²: "A dedicated cross departmental capital funding scheme needs to be put in place that recognises the costs of universal and Ageing-in-Place design, and that makes provision to cover the additional costs of the larger communal spaces, if required." **Without a clear and sustainable funding structure, ALONE and other Approved Housing Bodies (AHBs) cannot scale up Housing with Support projects. Establishing such a mechanism would significantly boost the delivery of social housing for older people and help address the growing waiting lists in this sector.** It should also be noted that development and delivery of Housing with Support forms part of National

¹ <https://alone.ie/library/policies-for-ageing-well-at-home-in-ireland/>

² <https://www.housingagency.ie/publications/evaluation-phase-2-dublin-city-age-friendly-housing-support-model-inchicore>

Strategic Outcome 10 of the draft National Planning Framework and resolving current funding challenges is critical to achieving this goal.

- The Capital Assistance Scheme (CAS) must be updated to reflect current needs. Changes to be made include providing funding for white goods and flooring, increasing RAS payments and improving the long-term feasibility of the scheme for AHBs, and ensuring funding for communal facilities is increased and provided via the Exchequer rather than via National Lottery funding. **Without reform of CAS and increasing of RAS payments, ALONE and other AHBs cannot take on the risk of developing housing for older people at scale using this funding mechanism.** It is vital that the Department lives up to its commitments to review CAS and this should form a central element of the next housing strategy.
- Recommendations from the 'Review of Pre-Construction Processes for Social Housing Construction and Mixed Tenure Projects Working Group Report' (including to rationalise the application form for Stage 1, a single stage approval process for CAS, and promotion of paralleling of work on design and tender preparation) must be implemented to ensure ease of access to CAS funding.

Enhance AHB Housing System Capacity:

Additionally, specific to AHBs:

- Building on the Housing Commission's recommendation, we believe a comprehensive strategy is needed to define the role, capacity, and long-term sustainability of the Approved Housing Body (AHB) sector. This strategy should be led by the Department of Housing and include a clear vision for the sector, addressing the following key areas:
 - a. The role of AHBs in delivering social and cost-rental housing and their broader contribution to the housing system.
 - b. Measures to strengthen the capacity of the sector, including the expansion of existing large AHBs and the attraction of new large-scale entrants.
 - c. The establishment of appropriate regulatory and support frameworks to ensure sector stability and accountability.
- ALONE also stresses the importance of recognising the role of AHBs in meeting the housing needs of older people, individuals with disabilities, and others requiring specialist housing, particularly in light of demographic trends and growing demand.

Improve Housing Quality and Accessibility:

Other recommendations to support housing delivery are as follows:

- A distinct unit within housing and health departments should be established dedicated to the needs of older people, fostering collaborative planning.

- Local Authority Housing Delivery Action Plans should be reviewed to establish and address the barriers being experienced by Local Authorities in developing age-friendly and universal design housing.
- 25% of all new housing must meet universal design principles.
- The outstanding recommendations from the Housing Adaptation Grants Review report must be implemented.

Housing Tenure-specific Recommendations:

Social Housing:

- Broaden social housing eligibility to include renters aged 55+, irrespective of current income.
- Allocate social housing based on need and prioritise older people on waiting lists.

Private Rental Sector:

- Enhance tenant rights, especially regarding security of tenure and adaptations to meet changing needs.
- Ensure compliance with accommodation quality standards in the private rental sector.

Homelessness:

- Provide targeted supports for older people experiencing homelessness and involve older people in the design of services to meet their needs.
- Ensure emergency accommodation is accessible.

5. Conclusions

The urgent need for appropriate housing solutions for older people is crucial in addressing the increasing demand for support and care as Ireland's population ages. ALONE is dedicated to collaborating with policymakers, service providers, and older people to create and implement effective housing solutions. By prioritising the housing needs of older people, we contribute not only to their well-being and independence but also to the overall health and sustainability of our society and our housing infrastructure. ALONE's housing policies also reinforce national right-sizing objectives by advocating for practical, desirable housing options that empower older people to downsize if they wish — benefiting not only the individual but also the wider housing system.

6. Contact Information

For further information, please contact:

- Name: Seán Moynihan
- Position: CEO, ALONE

- Email: sean.moynihan@alone.ie
- Phone Number: +353 1 679 1032

Additional Resources

- *Housing Need Statistics Analysis* (ALONE, 2024)
- *Double Deficit: Older and Ageing Persons in the Irish Private Rental Sector* (ALONE/Threshold, 2023)
- *Housing Choices for Older People in Ireland: Time for Action* (ALONE, 2018)
- *Thinking Ahead: The Financial Benefits of Investing in Supported Housing for Older People* (Housing Agency, 2020)
- *Evaluation of Phase 2 of the Dublin City Age Friendly 'Housing with Support Model' in Inchicore* (Housing Agency, 2022)
- *Report of The Housing Commission* (The Housing Commission, 2024)
- *Future Trends in Housing Tenure and Adequacy of Retirement Income* (ESRI, 2022)
- *Future Trends in Housing Tenure and Adequacy of Retirement Income* (ESRI, 2022)
- *Policy Options to Support Ageing Well at Home* (ALONE and Social Justice Ireland, 2024)