



**A Review and Report on Best Practices in
Housing for Low-Income Seniors**



February 2025

By Alan Hill



FORWARD

As the past president of the Richmond Poverty Reduction Coalition (RPRC), it gives me great pleasure to write a forward to this 2025 report, *“A Review and Report on Best Practices in Housing for Low-Income Seniors.”*

The Best Practices report is meant to be read in conjunction with the Environmental Scan & Gap Analysis report on the 2025 RPRC project, *“Keeping Seniors Housed - Preventing Seniors’ Homelessness.”*

The RPRC is a coalition of Richmond individuals and 13 non-profit agencies that work together to reduce poverty and the impacts of poverty with research, projects, and public education. Organization members of the RPRC are the Richmond Food Bank, Richmond Centre for Disability, Richmond Family Place, Richmond Addiction Services, Richmond Mental Health Consumers & Friends Society, Richmond Cares Richmond Gives, Richmond Multicultural Community Services, Family Services of Greater Vancouver-Richmond, Urban Bounty, Gilmore Park United Church, Kehila Society of Richmond, Heart of Richmond AIDS, and Richmond Presbyterian Church.

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Thank you All!

Deirdre Whalen
Past President, RPRC



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Seniors' Housing Best Practices

Report and Recommendations

EXECUTIVE SUMMARY

While it is clear that no one country has all the answers, examples from **Hong Kong, Singapore, the United Kingdom, the Netherlands, Germany, Sweden, Finland, and Norway** provide us with key recommendations that can assist with housing development for low-income seniors in Richmond.

Partnership is key in providing social housing for seniors, although there is not one set partnership that works best. Provincial and or Municipal governments play an important role. Many examples show governments act as an information resource on subsidies and supports for seniors. In some cases, governments can be the primary property owner or the manager of the social housing component. In this case, it is essential that governments have a solid and ongoing partnership with financial institutions.

Successful social housing for seniors has these essential elements:

- Partnerships between government, financial institutions, and service providers
- Government-coordinated financial supports, eg. direct subsidies, renovation loans, start-up loans
- Financial supports for individuals that are easy to access and inclusive
- Housing that is purposely designed from the ground up to build inclusive, sustainable communities
- Governance documents that spell out commitment to community living and shared social responsibilities
- Integrated intergenerational services and supports such as healthcare, mental health services, and social supports

Emerging best practices include:

- Immediate access to housing without requiring seniors to meet certain conditions beforehand
- Client-centered approach tailored to the individual needs of each senior with supports they need to maintain stable housing
- Community integration with initiatives aiming to integrate seniors into the community, helping them build social connections and access community resources

RECOMMENDATIONS

I. Governance and Fiduciary Responsibility

1. Work with City of Richmond to define clear municipal government roles in developing low-income housing for seniors.
2. The City to coordinate conversations with local financial institutions to create an integrated financial support package, supports for seniors with housing needs to provide low interest housing loans for both home renovation, retrofit and loans for relocation costs. These could range beyond direct subsidies into renovation loans and start up loans.
3. Invest in integrated work on governance documents and constitutions that stress concrete commitments to community living, shared social responsibilities and readily available intergenerational services. This includes collaboration with entities such as business, neighbourhoods, schools, and medical facilities.

II. Strategies

4. Work with government and statutory agencies and housing providers to develop a strategy for Immediate Access to Housing for Seniors. Seniors need to be provided with housing as quickly as possible, without requiring them to meet certain conditions beforehand.
5. Develop a best practice guide for developing and maintaining a client-centered approach to working with seniors. Successful Seniors' housing programs are tailored to the individual needs of each senior, ensuring that they receive the specific support they need to maintain stable housing.
6. Support Aging in Place in Richmond by mapping out and then identifying opportunities to provide home modification programs to adapt existing homes for seniors and link these initiatives in a coordinated manner to the provision of services like meal delivery, transportation, and healthcare support.

III. Design and Development

7. Develop with City of Richmond, sustainable and community created physical and community design guidelines for buildings for seniors housing.
8. Advocate for the development of a Seniors only emergency shelter for seniors facing homelessness.
9. Develop best practice guidelines for housing providers on how to develop housing initiatives that stress Community Integration with initiatives aiming to integrate seniors into the community, helping them build social connections and access community resources.

10. Incorporate universal design principles, such as wheelchair-friendly layouts, walk-in showers, and elevators in all Seniors Housing Developments in Richmond.

IV. Supports

11. Develop a central Housing Information Hub for housing information and community and health supports for seniors in Richmond.

12. Map out Supportive Services: Once housed, it is recommended seniors should receive access to a range of supportive services, including healthcare, mental health services, and social support.

A Review and Report on Best Practices in Housing for Low-Income Seniors

A 2025 Richmond Poverty Reduction Coalition (RPRC) Project

Keeping Seniors Housed

Preventing Seniors' Homelessness

By Alan Hill

PURPOSE

This is a review to research, investigate and provide a written report on '*Best practices on housing for low-income seniors to prevent seniors' homelessness*' that may include a variety of themes around seniors' housing that:

- is centred around affordable, accessible, and suitable rental housing for low-income seniors,
- is 'affordable' as defined in the City of Richmond's Affordable Housing Strategy https://www.richmond.ca/shared/assets/City_of_Richmond_Affordable_Housing_Strategy54955.pdf
- includes considerations of the social determinants of health, such as: income, safety and security, social inclusion, food insecurity, non-discrimination, and access to affordable health services and basic amenities,
- considers housing options used in other countries that would be considered innovative in the North American housing environment,
- are non-market alternatives to housing that is currently driven by the private market.

Examples are provided below from eight different European and Asian countries, that when analysed as a whole yield many best and emerging practice examples. General approaches as well as specific examples are provided.

The models following can provide us with key features and recommendations that will assist with housing project development for low-income seniors in Richmond.

ANALYSIS

Netherlands

One example of affordable housing for seniors in the Netherlands is the **Woonzorgcomplex**. These are residential complexes specifically designed for older adults, typically those aged 55 and above.

Key Features:

- **Subsidized Rent:** The rent is often subsidized by the government, making it more affordable for seniors on a fixed income
- **On-Site Management:** These complexes usually have on-site management to assist residents with any issues that may arise
- **Communal Spaces:** They include communal areas such as gardens, lounges, and sometimes even dining facilities, fostering a sense of community
- **Accessibility:** The buildings are designed to be accessible, with features like elevators, wide doorways, and handrails
- **Social Activities:** Many of these complexes offer social activities and events to keep residents engaged and active
- **Registration:** Seniors must register with their local social housing association and may need to provide proof of income and other relevant details

Financial Assistance /Costs

Yes, there are costs associated with living in a **Woonzorgcomplex**.

- **Rent:** The rent is often subsidized by the government however the amount can vary depending on the location and size of the apartment
- **Service Costs:** These may include utilities (such as electricity, water, and heating), maintenance, and communal area upkeep
- **Care Services:** If you require additional care services, such as assistance with daily activities or medical care, there may be extra charges
- **Optional Services:** Some complexes offer optional services like meal plans, housekeeping, and social activities, which can also add to the overall cost

Woonzorgcomplexes, or senior housing complexes, in the Netherlands offer various financial assistance options to support seniors.

Financial Supports Available

- **Housing Allowance (Huurtoeslag):** This is a government subsidy that helps low-income seniors cover their rent. The amount of the allowance depends on factors such as income, rent, and household composition.
- **Healthcare Allowance (Zorgtoeslag):** This allowance helps seniors with low incomes cover the cost of health insurance premiums. The amount of the allowance depends on income and household composition.
- **Social Assistance (Bijstandsuitkering):** Seniors with insufficient income to cover

their basic needs may be eligible for social assistance. This financial support helps cover living expenses, including housing costs.

- **Municipal Support:** Local municipalities often provide additional support such as home modifications, transportation services, and social activities. These services aim to improve the quality of life for seniors and help them live independently.

Hong Kong

Another innovative example of affordable seniors housing is **Hong Kong's Senior Citizen Residences Scheme** operated by the Hong Kong Housing Society (HKHS).

Key Features

- **Lease-for-Life Model:** This model allows seniors to lease their apartments for life, providing long-term stability and affordability
- **Comprehensive Services:** This offers housing, recreation, medical, and care services all under one roof, promoting active ageing and a hassle-free lifestyle
- **Elderly-Friendly Design:** The projects incorporate elderly-friendly designs and gerontechnology to enhance the quality of life for residents
- **Community Integration:** The scheme includes communal areas and organized activities to foster a sense of community and reduce social isolation

Specific Application Criteria for HKHS

- **Age:** Applicants must be aged 60 or above
- **Residency:** Applicants must have resided in Hong Kong for at least 7 years and hold a valid Hong Kong Identity Card with the right of abode
- **Financial Independence:** Applicants must be financially independent, meaning they should **not** rely on government financial assistance
- **Self-Care Ability:** At least one applicant in a couple or non-couple doubleton application must have self-care ability
- **Property Ownership:** Applicants and their family members must not own any domestic property in Hong Kong within 24 months preceding the application

Financial Supports Available

Low-income seniors in Hong Kong can access various grants and funding options to help them secure housing.

- **Public Rental Housing (PRH):** The Hong Kong Housing Authority (HKHA) provides public rental housing to eligible low-income seniors. There are several priority schemes for elderly applicants, such as the Single Elderly Persons Priority Scheme and the Elderly Persons Priority Scheme 2.
- **Emergency Alarm System (EAS) Grant:** Seniors living alone or in households with all members aged 60 or above in public rental housing flats can apply for a special grant to cover the installation cost/service charge of an emergency alarm system.
- **Comprehensive Social Security Assistance (CSSA):** Low-income seniors can apply for CSSA, which provides financial assistance to cover basic living expenses, including housing costs.
- **Rent Allowance for the Elderly Scheme (RAES):** Although the RAES pilot scheme has been phased out, existing beneficiaries can still receive cash rent allowances to lease private accommodation.

United Kingdom

Three (3) models from the UK were reviewed. These UK projects highlight innovative approaches to increasing affordable housing by making efficient use of space and integrating community facilities.

333 Kingsland Road - Property Management Company/ Local Government

The **333** Kingsland Road development in East London, designed by Henley Halebrown, combines affordable housing with a primary school in a hybrid scheme.

Key Features

- **Mixed-Use Development:** The project combines an 11-storey residential tower with a primary school and retail spaces at street level
- **Affordable Housing:** It includes 68 affordable homes, with a mix of one, two, and three-bedroom units
- **Community Integration:** The development also houses the Hackney New Primary School, which can accommodate up to 350 pupils
- **Design and Architecture:** The project features a colonnade-style facade and a cloistered courtyard that provides a communal space for residents and students
- **Environmental Considerations:** The design includes features like natural light optimization and outdoor teaching spaces
- **Mixed Rent:** The development has a tenure mix of 50% intermediate rent and 50% private

This project exemplifies how innovative design can address the need for affordable housing while integrating community facilities and enhancing the urban environment.

Financial Supports Available

The 333 Kingsland Road project in London offers a mix of housing options with about **50% of**

the apartments available at below market rent. The housing is owned and managed through the Benyon Estate, a small family-owned rental agency that works closely with the London Borough of Hackney, whose staff coordinate between the organisations to provide, and help seniors access, a package of supports including:

- **Council Tax Reduction:** Seniors on a low income or receiving certain benefits may qualify for a reduction in their council tax.
- **Housing Benefit:** This helps eligible seniors with their rent payments if they are on a low income or receiving pension credit.
- **Discretionary Housing Payments (DHP):** If housing benefit or universal credit doesn't cover the full rent, seniors can apply for additional support through DHP.
- **Adult Social Care Services:** Hackney provides financial assessments to determine eligibility for support with care costs, including home care or residential care.
- **Energy and Utility Support:** Programs like the Warm Home Discount Scheme and other local initiatives may help seniors with energy bills.

- **Transport Assistance:** Seniors can apply for a Freedom Pass, which provides free travel on public transport in London.

United Kingdom

Kiln Place, Camden London- Local Government Operated

A second example is the **Kiln Place** project by Peter Barber Architects in Camden, London. This development added 15 homes to a post-war housing estate by utilizing underused areas and converting old oil tank rooms and disused plant rooms. Seven (7) of these new homes were built for social housing, while the others were set for market sale.

The social housing rentals at Kiln Place are managed by **Camden Council**. They oversee the allocation and maintenance of council housing in the area. The non-social housing rental and sales in Kiln are managed by private property management companies. This ensures a mixture of incomes and tenants in the building, with Camden Council as the operator, to use private rental income to subsidise the building operations.

Key Features

- **Refurbishment and Infill:** The project involves the refurbishment of existing post-war housing and the addition of new homes through infill development
- **Affordable Housing:** Kiln Place includes a mix of social rent and private sale homes, increasing the overall density without demolishing existing buildings
- **Community Integration:** The design enhances connectivity across the estate with new, low-rise streets and improved public spaces
- **Environmental Considerations:** The project focuses on high-energy standards and improved biodiversity with new trees and planting
- **Awards:** Kiln Place has received recognition, including the RIBA National and London Award in 2022

While **Kiln Place** provides affordable housing, it may not be specifically tailored for low-income seniors. However, its innovative approach to urban development and community integration makes it a valuable model for affordable housing solutions.

Financial Supports Available

- **Housing Benefit:** For seniors, affordability would depend on their eligibility for social housing or other financial assistance programs offered by the local council or government.

United Kingdom

Abbeyfield Society – Not-for-Profit Society

The third U.K. example is Abbeyfield Society which offers various housing options, including sheltered housing for seniors and provides a balance between independence and support. Their all-inclusive pricing typically covers meals, utilities, council tax, gardening, and housekeeping to streamline finances for seniors.

Additionally, there are funding options available through local councils, such as Housing Benefit or Universal Credit, which can contribute to the rent for eligible individuals. This makes it a viable option for seniors with limited income.

Key Features

- **Affordable Housing Options:** Abbeyfield offers various types of housing, including sheltered housing and independent living, which are designed to be affordable and cater to different levels of care needs
- **All-Inclusive Pricing:** Their pricing model often includes meals, utilities, and other services, which helps seniors manage their finances more effectively
- **Community and Companionship:** Abbeyfield homes focus on creating a sense of community and reducing loneliness among seniors by providing shared living spaces and communal activities
- **Support Services:** On-site staff and volunteers provide support and assistance, ensuring that residents have access to help when needed

Financial Supports Available

- **Housing Benefit:** There are funding options available through local councils, such as Housing Benefit or Universal Credit, which can help cover the costs for eligible individuals.

The Abbeyfield Society is a **charitable organization** dedicated to providing affordable housing and companionship for older adults. Established in 1956, its mission is to create supportive and vibrant communities where seniors can live independently while enjoying a sense of belonging.

Abbeyfield houses typically accommodate a **small group** of residents, each with their own private room, while **sharing communal spaces** like a lounge, dining room, and kitchen. Meals and housekeeping are provided, and a house coordinator ensures the smooth running of the home. The organization operates on a non-denominational basis and welcomes people from all backgrounds.

Germany

Two (2) models from Germany were reviewed. Affordable housing for seniors is often provided through various social housing programs and initiatives. One example, not without its operational challenges, is **Seniorenwohnanlagen** (senior living complexes).

Key Features:

- **Subsidized Rent:** These complexes often offer subsidized rent, making them more affordable for seniors on a fixed income.
- **Accessibility:** The buildings are designed to be accessible, with features like elevators, wide doorways, and handrails.
- **On-Site Services:** Many seniors' complexes provide on-site services such as medical care, housekeeping, and meal services.
- **Community Activities:** They often include communal areas and organize social activities to foster a sense of community among residents.
- **Support Services:** There is usually on-site management and staff available to assist residents with daily activities and any issues that may arise.

To apply for such housing, seniors typically need to register with their **local housing association** and may need to provide proof of income and other relevant details.

Financial Supports Available

There are several financial assistance options available for seniors living in **Seniorenwohnanlagen**:

- **Long-Term Care Insurance (Pflegeversicherung):** This insurance can cover part of the costs associated with senior housing, especially if additional care services are required
- **Housing Benefit (Wohngeld):** Seniors on a low income may be eligible for a housing benefit, which helps cover rent and service charges
- **Social Assistance (Sozialhilfe):** For those with very low income and assets, social assistance can help cover living expenses, including housing costs
- **Subsidies and Grants:** Some local governments and non-profit organizations offer subsidies and grants specifically for senior housing

Seniors and or their support workers and families contact their **local social services office** or a senior housing advisor to get detailed information on how to apply for these financial assistance programs.

Operational Challenges

In Germany, Seniorenwohnanlagen (senior housing) and low-income housing in general face several significant challenges, such as:

- **Shortage of Affordable Housing:** A severe shortage of affordable housing units is exacerbated by the increasing demand due to population growth and migration
- **High Rental Costs:** Rental prices have been rising steadily, with rents exceeding 30% of the average net income in many cities
- **Insufficient Supply:** Most new developments cater to the higher end of the market, leaving a gap in affordable housing
- **Limited Social Housing:** The number of social housing units is decreasing annually, which further limits options for low-income seniors
- **Regulatory Barriers:** Strict building regulations and high construction costs hinder the development of new affordable housing projects
- **Overcrowding:** In areas with high demand, overcrowding is becoming a problem, particularly among socially disadvantaged groups

Operational Developments

- **Government Subsidies and Benefits:** Programs like Wohngeld (housing benefit) provide financial assistance to low-income households, including seniors, to help with rent/utility costs.
- **Innovative Housing Models:** There has been a rise in alternative housing models, such as co-housing and multi-generational living arrangements. These models promote community living and shared resources, which can reduce costs and improve the quality of life for seniors
- **Public-Private Partnerships:** Collaborations between the government and private developers have led to the construction of more affordable housing units. These partnerships often include incentives for developers to build low-income and senior housing
- **Regulatory Adjustments:** Some regions have relaxed building regulations to make it easier and more cost-effective to develop affordable housing. This includes reducing bureaucratic hurdles and providing tax incentives for developers
- **Retrofitting Existing Buildings:** Many older buildings are being renovated and adapted to meet the needs of seniors and low-income residents. This includes adding accessibility features, improving energy efficiency, and creating more communal spaces
- **Support Services:** Senior housing facilities often include support services such as healthcare, social activities, and meal programs. These services help seniors maintain their independence and improve their overall well-being

Germany

The second model is Berlin's **Spreefeld Cooperative Housing**, affordable housing for low-income seniors.

Key Features

- **Cooperative Model:** Spreefeld operates on a cooperative housing model, which means residents collectively own and manage the property. This model helps keep

costs low and ensures long-term affordability.

- **Community Focus:** The project emphasizes community living, with shared spaces such as kitchens, workshops, and gardens that encourage social interaction and support among residents
- **Sustainable Design:** Spreefeld incorporates sustainable building practices, including energy-efficient systems and the use of eco-friendly materials
- **Adaptable Spaces:** The design includes flexible living spaces that can be adapted to meet the changing needs of residents, making it suitable for seniors

This project demonstrates how **innovative design and cooperative management** can create affordable, sustainable, and community-oriented housing solutions for low-income seniors.

Key Strategies

Spreefeld Cooperative Housing ensures long-term affordability through several key strategies:

- **Cooperative Ownership:** Residents collectively own and manage the property, which helps keep costs low and ensures that rent increases are controlled by the cooperative members
- **Staggered Rents:** Rents are staggered and start at levels comparable to government-subsidized housing, even though the project did not receive such subsidies. This approach makes it accessible to a wider range of income levels.
- **Sustainable Design:** The buildings comply with the Passive House standard and produce their own renewable energy through a cogeneration unit, geothermal system, and photovoltaics. These energy-efficient systems reduce utility costs for residents.
- **Resource-Saving Construction:** The use of environmentally compatible materials and modular building design helps keep construction and maintenance costs low.
- **Shared Spaces:** The project includes communal spaces such as laundry rooms, fitness rooms, and guest rooms, which reduce the need for individual households to invest in these amenities

These financial and design strategies collectively contribute to maintaining affordable living conditions for residents over the long term.

Financial Supports Available

- **Cooperative Shares:** To join the cooperative, members must purchase shares, which can be a significant upfront cost. For example, a 45-square-meter unit requires approximately €50,000 in cooperative shares.
- **Affordable Rents:** Despite the high entry cost, the monthly rents are below market rates, averaging around €8 per square meter.
- **Subsidized Apartments:** The project includes some subsidized units, such as those for refugees, which are made possible through the cooperative's financial structure.

- **Shared Spaces:** The cooperative model reduces costs by emphasizing shared spaces and resources, such as communal laundry rooms, fitness areas, and co-working spaces

Sweden

Background

The country's **national housing system** sees rents set through negotiations between property owners and tenant associations to adequately reflect the property's quality, aimed at ensuring that safe rental apartments in the Swedish capital are available at affordable rates.

Anyone in Sweden is entitled to permanent tenancy of a rent-controlled apartment, thanks to a postwar system put in place by the social democratic government. In Stockholm, an estimated 57% of apartments are privately owned, while the rest are **rent controlled** (Statistics Sweden 2019). But there are not enough units to meet the high demand, forcing those who cannot go through official channels into a subletting market, where reports of bribes for access and sexual harassment are not uncommon.

SällBo Intergenerational project

One notable example of innovative low-income seniors housing in Sweden is the **SällBo project** in Helsingborg. This project combines housing for seniors with younger generations, including students and migrants, to combat loneliness and foster community.

The residents share common spaces and participate in group activities, creating a supportive and interactive living environment.

Key Features

- **Multigenerational and Multicultural Living:** The project brings together seniors (over 70) and younger residents (under 25), including refugees who arrived as unaccompanied minors. This mix aims to bridge generational and cultural gaps.
- **Social Interaction:** Residents are required to socialize for at least two hours each week, which is a condition of their tenancy. This encourages regular interaction and mutual support.
- **Shared Spaces and Activities:** The building includes communal areas where residents can engage in various activities together, such as cooking, gardening, and language exchange.
- **Affordable Housing:** The project offers 51 rental apartments at a cost of around €400 per month making it accessible for low-income individuals.
- **Supportive Environment:** Seniors can assist younger residents with language skills and life advice, while younger residents help seniors with technology and social media.

Operation Issues

- **Social Innovation Complexity:** Implementing a multigenerational and multicultural living arrangement requires careful planning and management to ensure harmony

among residents with diverse backgrounds and needs

- **Pandemic Restrictions:** The COVID-19 pandemic posed significant challenges, as social distancing measures limited the ability for residents to interact and participate in communal activities. This was particularly difficult given the project's emphasis on social interaction to combat loneliness.
- **Integration and Cohesion:** Ensuring effective integration and cohesion among residents, especially between seniors and younger refugees, required ongoing effort and support. There were initial concerns about potential cultural and generational clashes
- **Sustainability and Funding:** Maintaining the financial sustainability of the project while keeping rents affordable for low-income residents has been a continuous challenge

Operational Developments

The **SällBo project** has several support systems in place to ensure the well-being and integration of its residents:

- **Activity Hosts:** The project employs activity hosts who organize and facilitate various social activities and events. These hosts play a crucial role in encouraging interaction among residents and ensuring that everyone feels included
- **Communal Spaces:** Each floor of the building has communal kitchens, living rooms, a library, a carpentry room, an art room, a yoga room, and a garden. These spaces provide opportunities for residents to engage in shared activities and build relationships.
- **Mutual Support:** The intergenerational and multicultural setup allows for mutual support among residents. Seniors can offer life advice and language skills to younger residents, while younger residents assist seniors with technology and social media
- **Integration Specialist:** An integration specialist is available to help residents navigate any challenges they may face, particularly those related to cultural integration and community building
- **Regular Meetings:** Residents participate in regular meetings to discuss communal living arrangements, address any issues, and plan future activities. This ensures that everyone has a voice in the community and can contribute to decision-making

Financial Supports Available

- **Housing Allowance (Bostadsbidrag):** Seniors with low incomes may qualify. This is managed by the Swedish Social Insurance Agency (Försäkringskassan).
- **Municipal Support:** Local municipalities often provide financial assistance or subsidies for seniors, especially for those with limited means. Contacting Helsingborg Municipality could provide more specific information.
- **Pension Benefits:** Seniors receiving pensions may be eligible for additional support, such as the housing supplement for pensioners (Bostadstillägg).
- **Non-Profit Organizations:** Some non-profits in Sweden focus on supporting seniors with housing and other needs. They may offer grants or other forms of assistance.

Singapore

Background

Singapore, although a tiny island nation, has set a remarkable benchmark in housing policy. **Singapore's Housing and Development Board (HDB)** is responsible for providing affordable housing to nearly **80% of the population**. Their approach combines a mix of public housing, grants, and subsidies, ensuring that every citizen has access to a comfortable living space. The HDB's dedication to urban planning and community development has made Singapore a model for other nations seeking innovative housing solutions.

Kampung Admiralty

Kampung Admiralty is Singapore's first integrated retirement community project by Housing and Development Board. The project was completed in late 2017 and it was officially opened in May 2018. Kampung Admiralty is an 11-storey complex of two residential blocks of about 100 studio apartments.

Facilities include:

- Community plaza and Pharmacy on the ground floor
- 900-seater Hawker Centre on Level 2
- Admiralty Medical Centre on Levels 3 and 4, providing residents with specialist care and day surgery, and is run by Khoo Teck Puat Hospital
- Community garden

Key Features

Kampung Admiralty offers a range of financial support and assistance for seniors to ensure they can live comfortably and independently. Here are some of the key support options available:

- **Subsidized Housing:** Seniors can benefit from subsidized housing options, making it more affordable to live in Kampung Admiralty. Costs can vary depending on the specific unit and lease terms (15 year or 99 year)
- **Healthcare Services:** Integrated healthcare facilities provide accessible medical care, including chronic disease management, which can help reduce healthcare costs for seniors.
- **Active Ageing Programmes:** NTUC Health offers a variety of active ageing programmes and activities to promote physical and mental well-being. These programmes are designed to cater to different interests and needs.
- **Community Support:** Kampung Admiralty has a strong focus on community engagement and intergenerational bonding. Shared community spaces and co-programming activities encourage seniors to interact with other residents, fostering a supportive environment.

Financial Supports Available

- **Silver Housing Bonus (SHB):** Seniors who right-size to a smaller flat can receive a cash bonus of up to \$30,000. This bonus is aimed at encouraging seniors to move to a

more manageable living space while freeing up larger flats for younger families.

- **Lease Buyback Scheme (LBS):** This scheme allows seniors to sell part of their flat's lease back to the Housing & Development Board (HDB) and receive a stream of income for their retirement. This option is available for eligible seniors living in 4-room or smaller flats.
- **Public Rental Scheme:** The Public Rental Scheme provides heavily subsidized rental flats. This scheme is available to low-income households, including seniors.

Finland

Background

In the battle against homelessness, Finland has implemented the “**Housing First**” model, which focuses on providing stable housing to homeless individuals before addressing other issues they may be facing. This approach has significantly reduced homelessness rates and has been a **blueprint** for tackling the problem in other nations.

Age- and Memory-Friendly Project

One innovative best practice for low-income seniors housing in Finland is the **Age- and Memory-Friendly Project**. This is a collaborative effort that brings together housing companies, government bodies, and organizations to address the needs of Finland's elderly residents.

The project focuses on **Housing renovations with three key themes: accessibility, safety, and community spirit**. The Age- and Memory-Friendly Project aims to create safer, more accessible homes while fostering stronger communities. By incorporating these aspects into housing renovations, housing companies can create spaces that are not only physically accessible but also foster social interaction, helping the elderly feel more connected to their communities.

Key Features

This approach ensures that the challenges of aging, such as mobility issues and the need for social connections, are met through both physical improvements and community-building efforts.

- The project's success depends on understanding the challenges faced by elderly residents and tailoring solutions to meet their needs.
- Seniors need to be residents of housing associations that are participating in the project.
- Each housing renovation project must aim to integrate age- and memory-friendly considerations as well as community-building efforts.

Financial Supports Available

- **Subsidized Housing:** Apply for subsidized housing through the relevant housing association. Seniors must be prepared to provide necessary documentation, such as proof of income and residency.
- **Silver Housing Bonus (SHB):** aims to help seniors supplement their retirement income by right-sizing to a smaller flat. Eligible seniors can receive a cash bonus of up to \$30,000 per household.
- **Lease Buyback Scheme (LBS):** allows seniors to monetize their flat by selling part of their flat's lease back to HDB while continuing to live in it. The proceeds are used to top up their CPF Retirement Account (RA), and they receive a monthly income for life through CPF LIFE.

Other Key Considerations

The Age- and Memory-Friendly Housing project in Finland focuses on creating safer, more accessible homes for elderly residents while fostering community connections. However, specific costs to participants are not widely documented. Here are some general insights:

- **Cooperative Model:** Many housing projects in Finland operate on a cooperative basis, where participants may need to contribute financially to join. This could involve purchasing shares or paying a membership fee.
- **Government Support:** Finland provides various subsidies and financial assistance programs for seniors, such as housing allowances, which could help offset costs for eligible participants.
- **Custom Renovations:** If participants wish to make their homes more age- and memory-friendly, costs may vary depending on the extent of renovations and available subsidies.

Norway

Norway's housing policies emphasize inclusivity. The government has worked to make housing accessible to all, regardless of their financial situation. This approach has led to a relatively fair and just housing system.

Housing First Initiative

Norway's **Housing First** program focuses on providing immediate housing to homeless individuals, including seniors, without preconditions such as sobriety or participation in treatment programs. The goal is to provide stable housing first and then offer supportive services to address other needs.

Key features

- **Immediate Access to Housing:** Seniors are provided with housing as quickly as possible, without requiring them to meet certain conditions beforehand.
- **Supportive Services:** Once housed, seniors receive access to a range of supportive services, including healthcare, mental health services, and social support.
- **Client-Centered Approach:** The program is tailored to the individual needs of each senior, ensuring that they receive the specific support they need to maintain stable housing.
- **Community Integration:** The initiative aims to integrate seniors into the community, helping them build social connections and access community resources.

Financial Supports Available

The **Housing First** initiative has been successful in reducing homelessness among seniors and improving their overall well-being by providing stable housing and comprehensive support services. Seniors participating in Norway's Housing First initiative can access various financial assistance options to support their housing and living needs. Here are some key financial supports available:

- **Housing Allowance:** This is a government grant provided by the Norwegian State Housing Bank (Husbanken) to help cover housing costs, including rent and electricity bills. The amount depends on factors such as household income, type of housing, and location.
- **Start-Up Loan:** This loan helps individuals, including seniors, to secure housing by covering initial costs such as deposits and moving expenses.
- **Financial Assistance:** Temporary financial assistance is available to individuals who are unable to support themselves financially. This assistance can cover living expenses, housing costs, healthcare expenses, and other essential needs.