



# **Smart and Age-Friendly Housing in the European Silver Economy**

**Neighbourhoods of the Future Conference  
Warsaw 27/10/2016**

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Vision: Turn the Demographic Change into  
an opportunity for Europe

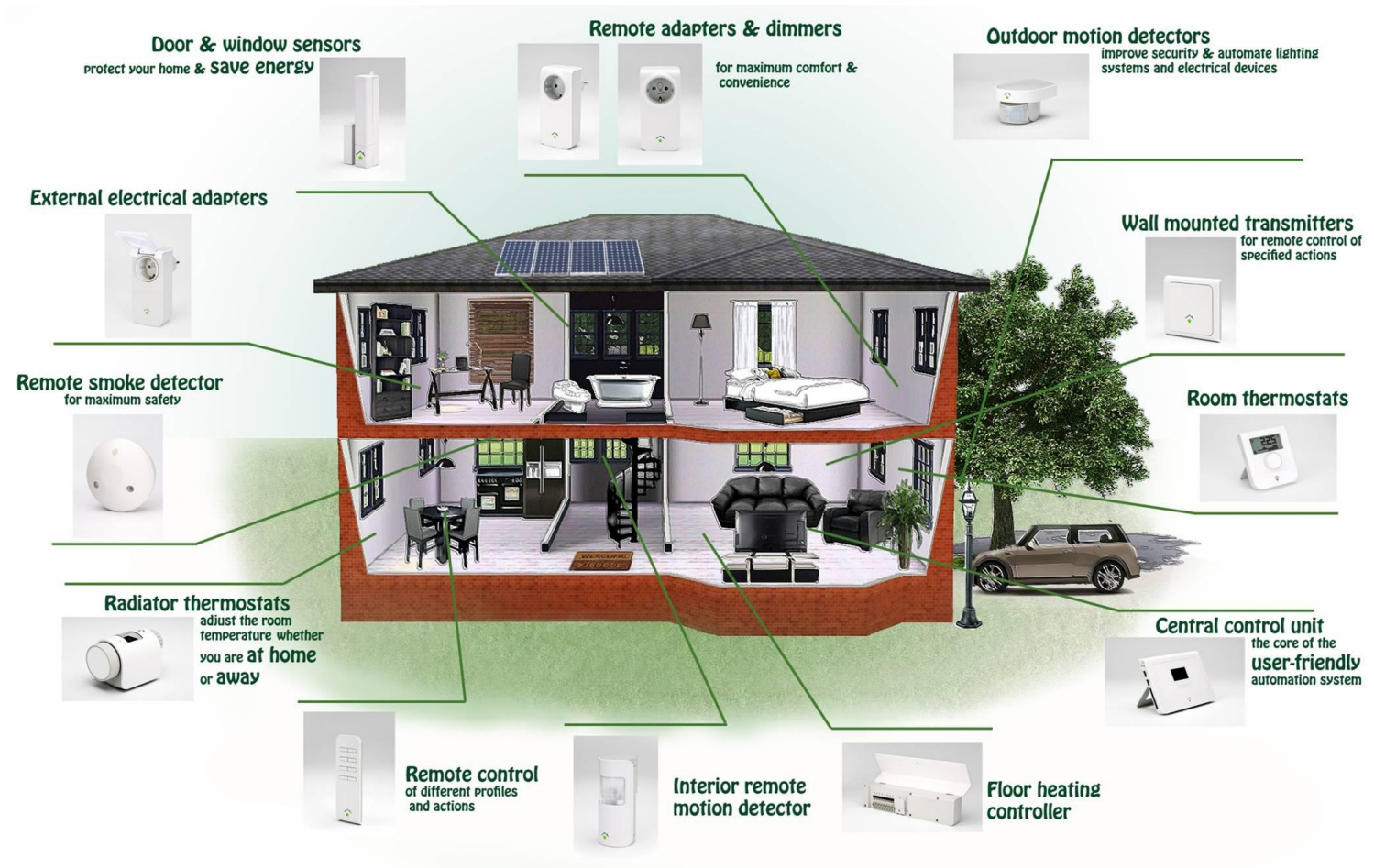


European Summit on Innovation  
for Active & Healthy Ageing  
An agenda for societal change & sustainable  
economic development

# Age Friendly Homes



# Smart and Connected Homes



# Smart and Age Friendly Housing

## Drivers

- Care shifting to the home
- People prefer to remain at home
- Technology makes it possible

## Solutions

- Incentives for investments
- Connected, accessible homes
- Framework of Reference/Guidelines

## Opportunities

- Sustainable health & care systems
- Scalable European/Global markets
- New jobs and growth

# EU Silver Economy Strategy



## 2015-2016 Action Areas

### Summary Of Conclusions

European Summit On Innovation For Active & Healthy Ageing, 9-10 March 2015

#### HOW?

Innovating...

Technology

Systems

Society

#### SCALING UP INNOVATION ACROSS EU

- Ec Co
- Proc
- Rapid
- Across
- Mobil
- Invest

#### ADVANCING THE SILVER ECONOMY STRATEGY

#### BOOSTING INVESTMENT & ACCESS TO CAPITAL

#### WHO?

Partnerships  
Between...

EU

Member States

Public Authorities

Businesses

Financial  
Institutions &  
Investors

Civil Society

Organisations

#### SILVER ECONOMY

[HOME](#) [SILVER ECONOMY](#) [RELATED INITIATIVES](#) [WHAT WE DO](#) [OUR APPROACH](#) [ABOUT US](#) [BLOG](#) [CONTACT](#)

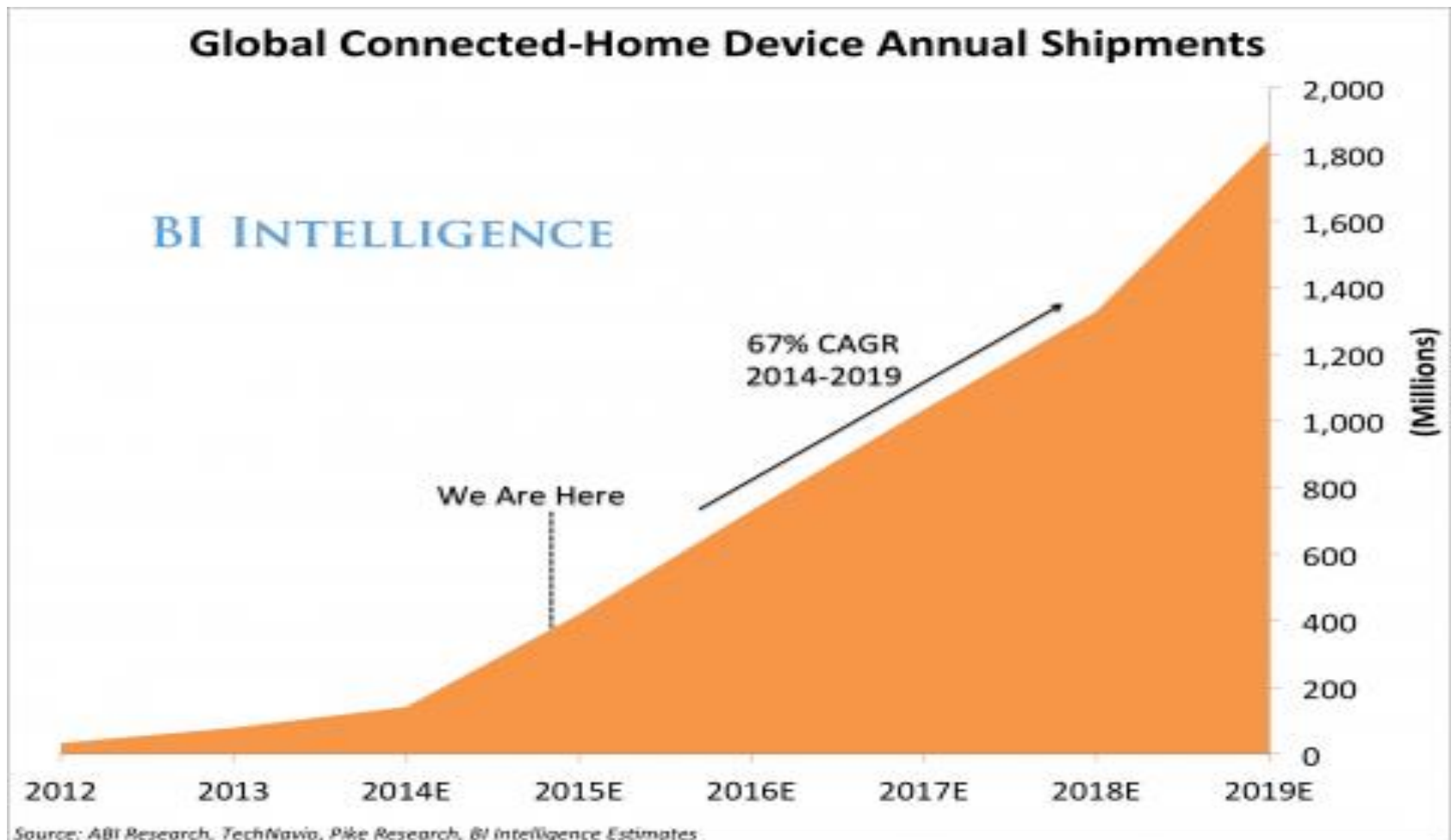
#### THE SILVER ECONOMY

Demographic change: Europe's opportunity

A project supporting the development of a European Silver Economy Strategy

- Euro
- Active Assisted Living Joint Programme (AAL JP)
- European Institute Of Innovation & Technology – Knowledge And Innovation Community (KIC) -Health & Ageing
- Public-Private Partnerships (Internet of Things, Robotics, 5G, Big Data, IMI, others)

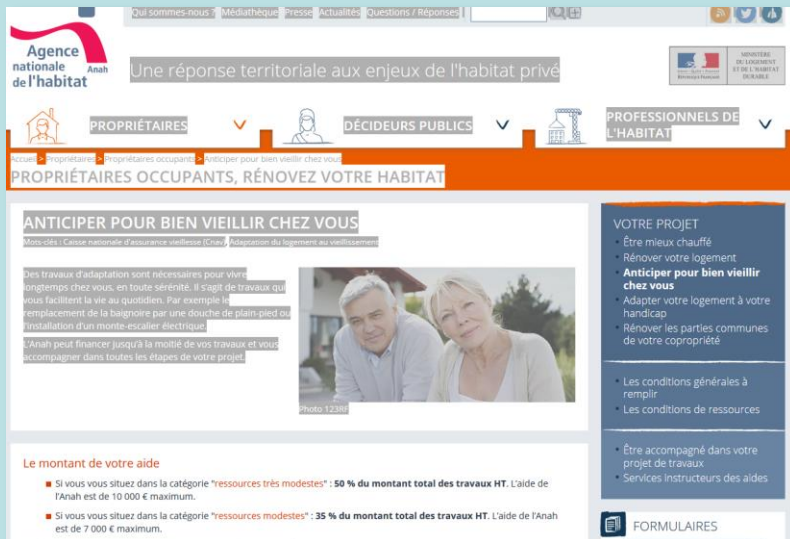
# A fast growing market



# National schemes in operation

## Home adaptation subsidy

### France



The screenshot shows the homepage of the Agence nationale de l'habitat (Anah). The header includes the Anah logo and navigation links like 'Qui sommes-nous', 'Médiathèque', 'Presse', 'Actualités', 'Questions / Réponses'. The main banner reads 'Une réponse territoriale aux enjeux de l'habitat privé'. Below this, there are tabs for 'PROPRIÉTAIRES', 'DÉCIDEURS PUBLICS', and 'PROFESSIONNELS DE L'HABITAT'. A prominent orange banner states 'PROPRIÉTAIRES OCCUPANTS, RÉNOVEZ VOTRE HABITAT'. The main content area features a section titled 'ANTICIPER POUR BIEN VIEILLIR CHEZ VOUS' with a sub-header 'Mots-clés : Caisse nationale d'assurance vieillesse (CNAV), Adaptation du logement au vieillissement'. It includes a photo of an elderly couple and text describing adaptation works. A sidebar on the right lists 'VOTRE PROJET' with bullet points: 'Être mieux chauffé', 'Rénover votre logement', 'Anticiper pour bien vieillir chez vous', 'Adapter votre logement à votre handicap', 'Rénover les parties communes de votre copropriété', 'Les conditions générales à remplir', and 'Les conditions de ressources'. At the bottom, a section 'Le montant de votre aide' provides details on funding based on the category of resources.

## Low interest loans or subsidy

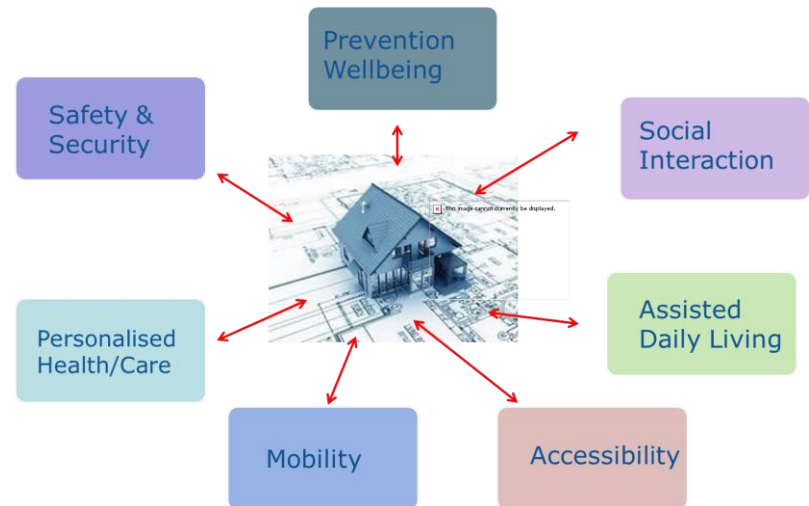
### Germany



The screenshot shows the KfW website, which is the German federal bank for economic cooperation. The header includes the KfW logo, a search bar, and navigation links like 'Anmelden', 'Merzettel', 'Language', 'E-Mail-Kontakt', and 'Kontrast erhöhen'. The main banner features the text '159 Kredit' and '0,75 % p.a. eff.'. Below this, the title 'Altersgerecht Umbauen - Kredit' is displayed, followed by the description 'Ihr Kredit für Einbruchschutz, mehr Wohnkomfort und weniger Barrieren'. A sidebar on the right shows a contact section with a photo of a woman and text: 'Kontakt', 'Telefon 0800 539 9002 (kostenfreie Servicenummer)', 'Montag bis Freitag: 08.00-18.00 Uhr', and 'E-Mail-Anfrage'. The main content area has tabs for 'Überblick', 'Konditionen', 'So funktioniert's', 'Formulare & Downloads', 'Beispiele', and 'FAQ'. The 'Überblick' tab is selected, showing the title 'Das Wichtigste in Kürze' and a list of bullet points: 'ab 0,75 % i. effektiver Jahreszins', 'bis 50.000 Euro Kreditbetrag je Wohneinheit, unabhängig von Ihrem Alter', 'für barriere-reduzierende Maßnahmen oder den Kauf umgebauten Wohnraums', 'Ideale Ergänzung zum Produkt Energieeffizient Sanieren als Kredit (151/152) oder Zuschuss (430)', and 'Alternativ können Sie als Privatperson das Zuschussprogramm (455) wählen'. A 'Hinweis' section at the bottom states: 'Die ab den 19.11.2015 verbesserte Förderung zum Thema "Einbruchschutz" wird in der Kreditvariante zum 01.04.2016 umgesetzt und kann auch erst ab 01.04.2016 beantragt werden.' and 'zur Zuschussvariante'.

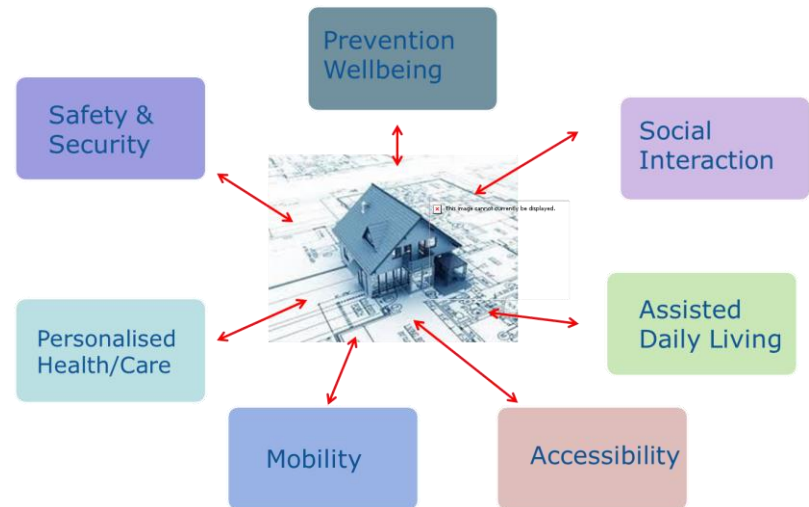
# The case for collaboration across EU

- Which **AFH features** really work?
- How to leverage public and private **investments**?
- How to create **scalable** National, European (and global) **markets**?



# How to make it happen?

- Engaging relevant **stakeholders** in development of solutions
- Build on **Regional, National and European** activities
- Mobilise **policy initiatives** and **investments**



# What the EU does

- 20 M€ Large Scale Pilot deployment of Age Friendly Housing (2015-2020)
  - Part of the Tran
  - Mobile Mark 2020
  - Conservation
- 
- Neighbourhoods of the Future

2020

Single  
action

- Goal is by 2018 to propose a viable **European Reference Framework for Age-friendly Housing**

# Further Information

## *ICT for Ageing Well*

<http://ec.europa.eu/digital-agenda/en/life-and-work/living-healthy-ageing-well>

## *Age Friendly Homes*

[http://ec.europa.eu/research/innovation-union/index\\_en.cfm?section=active-healthy-ageing&pg=smart-home](http://ec.europa.eu/research/innovation-union/index_en.cfm?section=active-healthy-ageing&pg=smart-home)

## *EU Silver Economy Strategy*

[http://ec.europa.eu/research/innovation-union/index\\_en.cfm?pg=silvereconomy&section=active-healthy-ageing](http://ec.europa.eu/research/innovation-union/index_en.cfm?pg=silvereconomy&section=active-healthy-ageing)

## *Active and Healthy Ageing Partnership*

<http://ec.europa.eu/active-healthy-ageing>

## *EIT-KIC*

<http://eit.europa.eu/>

*Contact: CNECT-ICT4ageing (at) ec.europa.eu*