

As we emerge from a tragic pandemic, let's catalyze action among professionals in the fields that shape the physical housing and communities where we live. This series of case studies shares innovations that are advancing a set of **guiding principles** for built environment professionals—from creative ways to redress inequities and engage the public in participatory planning, to unique housing and community models that enable every resident to thrive.



Photo: Irish Independent, March 29, 2019

Rightsizing in Place

Ava Housing, Ireland

By Stephanie Firestone and Esther Greenhouse

Ava Housing helps older people remain and age in their current homes by addressing both individual and societal challenges, including physical obstacles within the home and affordable housing within the community. At the same time that homes are renovated to enable successful aging in place, Ava also renovates them to make room for a renter in need of an affordable living space. Ava provides the design and construction services, screens and finds appropriate renters, and then serves as a rental agent. This full-service program enables older adults to successfully age in their homes and communities, while addressing the dearth of affordable rental options for single people as well as promoting intergenerational living.

aarp.org/equitybydesign

Needs/Challenges

As in many parts of the world, Ireland is facing an ongoing and growing housing crisis. In many cities, housing is no longer affordable to a large and growing segment of the population, and the housing stock does not meet the needs of people who choose to live alone or those with mobility limitations. Many older people live in houses that are larger than they need, costlier than they can afford, and not designed to enable independence in later years. Yet, since most older people do not want to leave their homes for a smaller place, often referred to as “downsizing,” the more flexible and individualized connotation of “rightsizing” includes converting a home to an optimum or appropriate size.

From the 1950s to the 1970s, standard three-bedroom semi-detached houses were built in urban areas across Ireland. Many of the people who moved into them now own their homes outright but have little more in assets and savings. They often have financial difficulty maintaining their homes, so many of these houses are deteriorating.

One consequence is that people being treated at hospitals cannot be discharged because their houses are not suitable for their return. Therefore, they must stay at the hospital waiting for a bed in residential care, when what they really need is better housing.

The government has increased investment in much-needed social housing¹, yet the needs of key portions of the population remain unaddressed—primarily those whose incomes are modest but not low enough to qualify for social housing. Because over 90% of people 55 years and older live in privately owned properties and many need support, this is a huge and growing challenge. The table below lays out the situation in numbers and trends for this small country of under 5 million people.

The dearth of affordable housing is particularly acute for single occupancy rentals; it is difficult to find a one-bedroom unit with a private bath and kitchen due to both scarcity and cost—a problem particularly encountered by millennials. The pandemic, meanwhile, dramatically increased the demands on essential workers and highlighted their need for affordable housing relatively close to work. As a result of these trends, Threshold, a national housing advocacy charity, recently called on the government to develop a **National Strategy for Single Persons**.

Age	2016	2021	2026	2031
60+	866,317	1,004,670	1,154,841	1,312,783
60+ living alone	268,558	311,448	358,001	406,963
60+ living alone, 5 rooms+ ²	160,269	185,864	213,646	242,865

Source: ALONE, Housing Choices for Older People in Ireland, 2020.

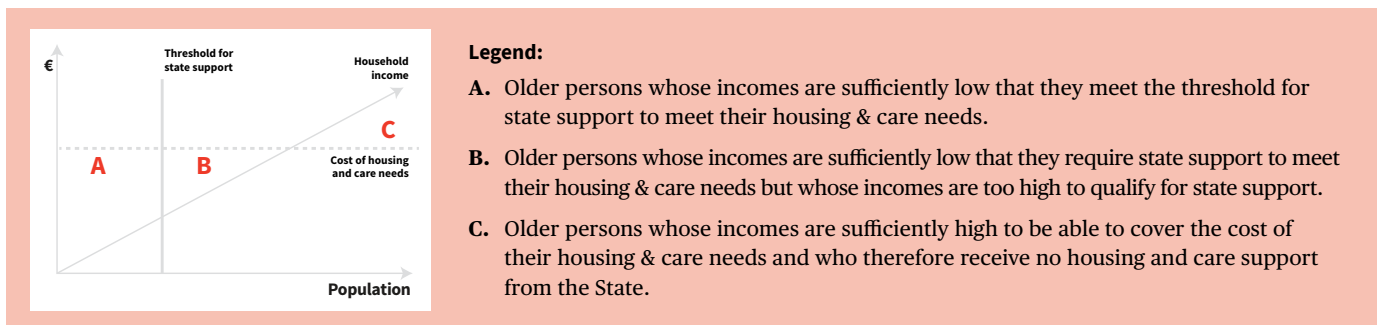
“As we have seen, the COVID-19 crisis has highlighted the often-precarious housing situations of single people, for example, dependence on shared accommodation and the health risks attached. Therefore, a national strategy for this cohort is necessary to ensure that the need for a shared room is eliminated. Currently single persons constitute 52% of the housing waiting list. They are particularly dependent on private rental housing (yet) social housing developments are in the main 2-, 3-, 4-bed accommodation. There is a serious miss-match between the proportion of single person households on the list and properties developed by Local Authorities or AHBs (Approved Housing Bodies).”

Innovations

Ava Housing has developed a program to help older adults remain independent in their own homes, yet it goes beyond modifications for aging in place. Through their holistic approach, Ava expands the scope of aging in place modifications of the older adult’s home to also incorporate a separate rental unit, thereby addressing multiple societal challenges: the dire need to create affordable one-bedroom rental capacity in very stressed markets; combating an epidemic of loneliness and isolation; and providing a source of income needed by older adults. The seed of the program sprouted in 2017, when Ava Housing founder Michelle Moore worked with architects Ciaran Ferrie and Dermot Bannon to flesh out the idea. Seeking funding to turn the concept into a home, they applied to the Homes for Smart Ageing Universal Design Challenge, a competition sponsored by Ireland’s Department of Housing, the Dublin City Council, and the Royal Institute of Architects of Ireland. Those efforts bore fruit, and with funding secured, they were able to renovate their first house.

Ava Housing addresses the needs of Group B, those whose incomes are sufficiently low that they require state support to meet their housing and care needs, but whose incomes are too high to qualify for social housing.³

Figure 7.1 Representation of current policy relating to Older Persons



Source: Housing Agency/ISAX, Housing for Older People - Thinking Ahead, 2016.

Services Provided

Ava's work with an individual homeowner takes place in two phases:

1. Project management for the retrofit.

Ava contracts with an architectural technologist—someone selected for both project management experience and good people skills—who works with the homeowner throughout the process: administering planning and grant applications; providing a moving kit and helping sort through materials and pack up their belongings (including addressing hoarding where necessary); assisting with finding a temporary dwelling for the 8-9 weeks during construction; prepping for the contractor to come onsite; and serving as the liaison between suppliers and the homeowner. This is all done to buffer the homeowner from any related stresses, though some homeowners want to be more hands-on, both figuratively and literally, and come onsite with their hard hats.



“Being involved in the Ava Housing pilot programme was exhilarating from beginning to end. This was mainly due to being involved and listened to at every stage of the process. If I needed to ask questions or make suggestions, I was heard and heeded. This was very important to me. The whole team, including the builder, felt as if they were there to accommodate me. I have felt and continue to feel invigorated. I have more energy and even feel that I am making decisions more easily.”

—Ann, homeowner

2. Ongoing rental agent service.

Before renovation work is completed, Ava advertises the one-bedroom rental, vets applicants and organizes viewings, and then introduces three possible renters to the homeowner, who makes the final decision. A standard licensing agreement between Ava and the renter, drafted by Ava's legal consultants, covers this type of home-sharing arrangement. Separately, the homeowner enters into a service agreement with Ava, which commits to managing the retrofit and the rental in return for 10% of the rental income. This ongoing support, which includes such functions as rent collection, not only minimizes the homeowner's burden, it also makes the homeowner-tenant relationship less about the business and more about the companionship. Ava provides mediation services should conflicts arise, with assistance from **ALONE**, an Irish charity that works on behalf of older persons and which has been generous with its expertise.

“The house in Clondalkin was sympathetically re-designed and I had great accommodation—kitchen/living room, bedroom and bathroom. More than that though was the whole sense of community; knowing that the landlady was happy in her own home, benefiting from her friendship and local knowledge have been a plus. It really is an exciting scheme—a really important element in the housing solution—and the Ava Housing team provide wonderful, expert and warm support.”

—Claire, renter



Win-Wins

By taking a holistic approach, Ava has nurtured new partnerships. The first pilot house is near St. James Hospital, a large teaching hospital in Dublin, where numerous individuals work for short periods of one to three years, for example during a residency. The hospital director has contacted the Ava team to highlight his staff’s acute need for the type of rental accommodation offered through their scheme. Targeting these renters resonates well with Ava homeowners, who feel they are doing good by helping essential workers live nearby. This additional social benefit also strengthens Ava’s case for government funding.

Funding

Ava has made strides in soliciting funding for homeowner renovations. In 2019, they secured funding from the Department of Housing for five additional houses, but delays in planning and then from COVID prohibited them from undertaking the renovation work on four of the five houses within the specified timeframe.

An existing funding source for the homeowner is a Housing Adaptation Grant available through local government, based on health needs. For example, when a person is hospitalized and cannot be discharged because their home does not meet their medical needs, the homeowner can receive up to €30,000 (approximately \$35,000 US) for adaptations. Ava is advocating for access to this fund at an earlier stage, when the homeowner is planning for retirement.

Ava is also working on ways to help the homeowner secure their contribution toward the renovation cost by way of loans (with the intention of keeping the amount borrowed to no more than €20,000, or approximately \$24,000), which the homeowner can repay from the renter’s payments, over five years. For example, Ava is exploring a loan product for homeowners through credit unions. Most homeowners are already members of these community-based lending institutions, with a credit history and often rainy-day funds, so the credit union looks favorably at existing members and this fairly secure rental scheme.

Finally, energy saving programs also provide funding opportunities. Green loans can be tapped at preferential interest rates if the renovation incorporates energy efficiencies. Ava intends to have a few finance options to offer their homeowners and is committed to presenting this bundled set of instruments to the homeowner in a very simple way.



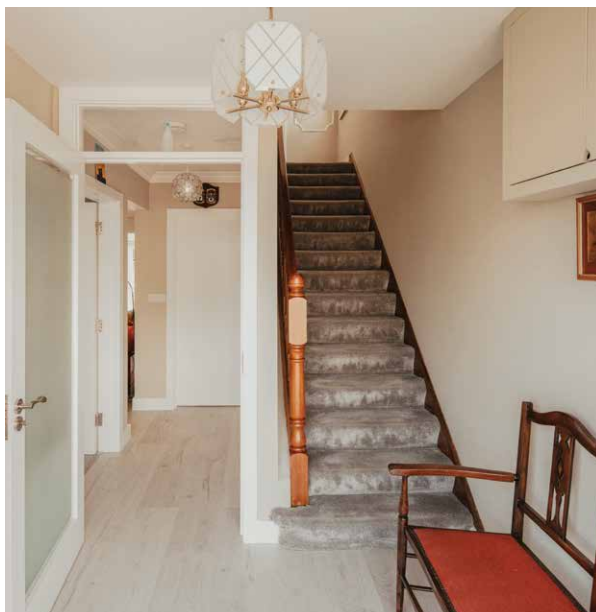
Photo: Irish Independent, March 29, 2019



Successes to Date

Ava Housing has successfully completed two demonstration projects.

Tower: Clondalkin, West Dublin - The homeowner lived in the house since childhood and inherited it from family. Only one bedroom was in regular use and the house was becoming difficult to maintain. While at one point the homeowner considered selling the home, she didn't know where she would go; she could find no suitable place in her neighborhood that met her needs in terms of lifestyle and wellbeing. Her preferences for the remodel included: incorporating the garage into the main house to create a large living space downstairs; a spacious kitchen with storage; retaining the sitting room to facilitate a sofa bed for guests; having her bedroom at the rear of house so she would feel more secure; separating the living area from the renter's space; and finishes and materials that account for her dogs. For the upstairs rental unit, the front bedroom and box room⁴ were opened up and turned into an attractive kitchen-living room, and acoustic insulation between ground and first floor was installed to reduce sound transfer. The direct costs of retrofitting the home totaled €62,836 (including Value Added Tax-VAT), of which the homeowner contributed €11,000. This did not include approximately €25,500 in indirect costs borne by Ava Housing and that took the form of pro-bono services (e.g., design and other professional fees, project management). Note, however, that these costs were higher than might typically be the case, as Ava used this first project to fine-tune its business model and processes.



Elm: Beaumont, North Dublin - The homeowner moved to the area in the 1960s and raised her family in the house, which her late husband had maintained. Having rented a room to a student for a few years, sharing the kitchen and living areas, she recently considered reconfiguring her house so she could have more privacy. The homeowner's preferences included: maximizing light on the ground floor; retaining high quality finishes; making better use of the center of the house at ground floor level and maximizing storage space; ensuring the house would be easy to maintain; having a secure and separate living unit from the renter space; and retaining the attic space as a place of retreat for the homeowner. Due to the additional pressures of the pandemic and in order to support the homeowner during this unique time, Ava Housing decided to fully fund this house renovation, under an agreement whereby Ava can use the home as a show-house for the project. They secured €70,000 from the Department of Housing, Local Government and Heritage ("DHLGH"), toward a total cost of €85,848 (including VAT), excluding approximately €17,500 in indirect costs.

Common Approaches to Both Projects - The architects, assisted by Project Manager Olivia Golden, applied **Universal Design** principles and worked with the homeowners to meet their needs and preferences. Ava secured three bids for each house, and the same contractor, who provided the lowest quotes, was selected for both projects. To ensure the contractor's successful interactions with the homeowner and the Ava Housing team, Ava requested that the contractor sign up with the Considerate Constructors scheme—a not-for-profit organization promoting improved standards in the construction industry. The period from the first meeting with the homeowner to the date when the renter moved in upstairs was just under a year, and the renter paid between €900-950, benchmarked to fall between the top range of rates charged in the local area for room rental options and the lower range for one-bedroom apartments.

Critical Lessons

Both homeowners easily transitioned to living on the ground floor. They said they felt empowered by having a way to stay in their homes, and that by adopting Universal Design principles the home can support their needs now and as they age.

During the pandemic lockdown periods, the presence of the upstairs renter provided a sense of support to the homeowner—that they can live separate lives yet be there for each other. One homeowner said “having another heartbeat in the house” made her feel less isolated and much more secure. And, further supporting one of the program’s goals, the homeowners were also pleased that they had more financial security from the rental income; each commented that they could afford little luxuries not possible previously.

The other significant benefit from the pilot projects was the lessons learned during the process—both from the homes that were built and from those that were not. Key lessons include the following:

- **Early intervention.** A homeowner’s health and wellbeing is determinative of whether they can take on a project like a full retrofit of their home. Therefore, the Ava Housing model must be an early intervention, allowing homeowners to “future-proof” their homes before the need arises.
- **Appropriate housing stock.** Ava concluded that any house extension is cost-prohibitive and they therefore must work within the existing footprint of the house. This precludes homes where the downstairs is too small. The ideal option is the three-bedroom typology that is ubiquitous in Ireland.

- **Exempted development.** From a planning perspective, the proposed design for one client constituted a subdivision of the existing family house into two separate dwellings. It is important to confirm with the relevant local authority that the proposed remodeling is exempt from planning (or in a context such as the US, does not require a variance or special approval, which can be costly and time-consuming).
- **Support for homeowner.** Ava and the contractor must find alternative ways to present professional plans to the homeowner so they are not confusing (i.e., potentially in three-dimensional format). And Ava must help ensure a network of support from family and friends. It is particularly important that the homeowner have someone who will be with them for important meetings and to help with decision-making and even packing, since going through a lifetime of belongings can be an emotional process.
- **Homeowner contribution.** A homeowner’s personal financial contribution to the renovation helps to manage expectations and prioritize cost-saving measures. Yet such an investment can be daunting, and so it is critical at the start to address a homeowner’s concern about taking out a substantial loan at this stage in life, and to provide reassurance about payments should the rental unit have periods when it is unoccupied. Standard loans from retail banks may not be appropriate for this group, so Ava is working to identify or develop alternative products.

Still to Come

Ava has concluded they can replicate the model and scale up, once they have arranged for appropriate government funding and financing options for the homeowners. The Department of Housing requested an evaluation report based on the two houses completed, and the Ava Housing team is optimistic about securing the necessary funding to complete a larger number of pilot houses over the next year.

Another funding opportunity arises from the challenge of fuel poverty, where older people cannot afford to heat energy-inefficient homes. The Sustainable Energy Authority of Ireland (SEAI) runs a number of programs to achieve the government’s Climate Action Plan target of energy retrofitting 500,000 residential and other properties by 2030. Ava Housing is in talks with SEAI to determine which of its home retrofit programs is most suitable, as they seek to balance a trade-off between the funding available and the level of flexibility a given program affords for designing and implementing the retrofits.

Also, to gain economies of scale, Ava will next experiment with clusters of houses—for example a group of five largely homogeneous houses within a neighborhood. And they will explore opportunities to partner with other institutions near a cluster that may have similar needs for affordable individual rentals, such as universities or associations of teachers and police.

Replicability

Key guidance is provided through Ava’s lessons learned, starting with identifying one or more common local housing typologies that are suitable for relatively standard design solutions, in order for a program to be practical and cost-effective.

The pandemic’s impact on older adults in congregate settings provides a wealth of evidence in support of home and community-based solutions such as the Ava Housing model. Another pandemic lesson is the need to provide affordable housing for essential workers near their places of work. Programs in cities everywhere can benefit from this model, which addresses both societal needs.

For more information: www.avahousing.ie/

¹ Housing provided by a local authority or a housing association in Ireland, to people who cannot afford housing from their own resources.

² “5 Rooms” typically comprises two living rooms on the ground floor and three bedrooms upstairs.

³ Ava Housing estimates the size of this cohort i.e., those who will require some state housing support to age comfortably, at 30-40% of older homeowners. As a proxy, 300,000 of the 650,000 people aged 65+ in Ireland (or 46%) have incomes low enough to receive a “fuel allowance.”

⁴ A very small room used for storage or as a bedroom.