



EUROPEAN COMMISSION  
Directorate-General for Communications  
Networks, Content and Technology

Digital Society, Trust and Security  
Digital Social Platforms



# Neighbourhoods of the Future

## Empowering the Art of the Possible

Informing the creation of a European Reference  
Framework for Age-friendly Housing

NatWest Headquarters  
(250 Bishopsgate, London EC2M 4AA)

11 & 12 May 2016

Innovate UK

 NatWest

LANSONS  
Advice Ideas Results

Partnership  
for Change

# The European Commission invites you to join a “Meeting of Minds”, where we will take a fresh look at innovating smarter new build and retro-fit home environments, with a view to empowering an ageing population to live healthier, more meaningful, connected lives with dignity and autonomy. Participants will inform development of a European Reference Framework for age-friendly housing.

Meet experts and share your views on the most exciting developments in smarter homes, new financing models and urban retrofitting

- Contribute to an emerging evidence base that defines positive ideas of ageing in more measurable terms
- Find out about mobilising investment, i.e. what is needed to show (public, private) investors the expected returns (financial, social, personal) that investing in (smart) independent living can generate
- Learn about new Horizon 2020 funding opportunities, network with like-minded stakeholders and join forces in a collaborative effort to identify and capitalize on new routes to market and clear business models that work and scale

## A European Reference Framework for Age-friendly Housing

Europe is experiencing a demographic shift to a majority older population. The housing market is having big trouble keeping up. At present, 75% of European housing stock is not considered to be age-friendly. Over the last decade or so, the Commission, together with Member States, has invested in numerous Research and Innovation projects to address this challenge, and support active and healthy ageing at home and in the community. These initiatives have substantially increased our knowledge relating to technological opportunities and their feasibility.

The many innovative solutions emerging are, however, faced with major barriers when meeting fragmented market forces and the muddled complexities of everyday life. **It is therefore time to join forces across Europe** to elaborate a demand-led paradigm for digitally enriched built environments which can provide clear return on investment by supporting active and independent living.

Following a successful launch event at the European Commission this “meetings of minds” will be the first in a series of **interconnected Open Innovation Workshops** to engage key stakeholders and thought leaders from the digital, construction, health/social care, finance, security and 3rd sectors in an ongoing and sustainable dialogue. The roadshow will engage national initiatives and key stakeholders in mutual learning, and explore the benefits of a Europe wide approach to leveraging the necessary investments into age-friendly digital homes and Smart Neighbourhoods of the Future. The results will inform the development of **a European Reference Framework for Age-friendly Housing**, which must make clear:

- How corporates, SMEs, entrepreneurs, citizens, research institutes and other public, private and 3rd sector stakeholders can work together to facilitate innovation and establish disruptive and sustainable new business models
- How citizens can be encouraged to invest in age-friendly digital homes, based on sound evidence about agile ageing solutions that are healthy, creative, enriching and socially engaging
- What guidelines/standards need to be developed to allow effective solutions to be transferred across and beyond the European Union and which can stimulate a scalable European market of relevant products and services

Our open innovation workshops will connect individual end-users and organisational stakeholders on the demand side and established players in the ICT and construction sectors with small agile businesses that share a passion for commercial success and social impact. Our mission is **to enable a new generation of European entrepreneurs to challenge the status quo** through smart venturing and clever collaborations, and to create positive images of agile ageing at home and in the community.

# Agenda

## Day 1 - 11 May

9.00 - 10.00

Coffee and networking

### 1. Introduction to European Reference Framework for Age-friendly Housing

10.00 - 10.30

**Chairman's introduction** Ian Spero (Creative Skills for Life)

**A European Reference Framework for Age-friendly Housing** Peter Wintlev-Jensen, Deputy Head of Department DG Connect

**Welcome to the Agile Ageing Alliance, Aims and Aspirations** Alexander Peine, Utrecht University

### 2. Opening the landscape

10.30 - 11.00

#### SCENE SETTERS

**Where are the Leaders** Jackie Marshall-Cyrus, Programme Lead, Innovate UK

There are at least 99 organisations operating in health + care pertaining to ageing in the UK alone, with more than 25 pan-European and countless other organisations operating across the Union. Collaboration, that transcends national bodies' and self-interest, can drive business, promote economies of scale and social impact. Where are the leaders?

**Think Different, Think Big, Change the World** Paul Gaudin, CEO, Tutella, founder New York Bagel Co

From bagels to healthcare - how an entrepreneurial mindset can unlock the potential of family and friends to reinvent the way we live out our older years. Thinking outside of the box and believing you can change things are key to making a difference.

**Get Backing, Get Big & Get Bought** Ian Mason, Relationship Director, NatWest, Tech Media and Telecomms

By engaging a diverse range of social entrepreneurs, tech start-ups and early stage businesses NatWest aims to create an avenue for innovations to be accelerated. The bank fully embraces the 'alt.finance' revolution and is committed to signposting entrepreneurs to a specialist ecosystem of advisers, customers and a growing network of alternative funders.

11.00 - 11.45

#### Alt Finance

This panel explores the most innovative and successful ways of supporting entrepreneurs as agents of change in the health sector. It explores available funding and support mechanisms like mentoring, private and institutional funding. It also strives to put forward ways to consolidate an eco-system of advisers.

**CHAIR** Nick Howe, Regional Enterprise Manager, NatWest Business London & South East

#### PANELLISTS

Ian Mason, Relationship Director, NatWest, Tech Media and Telecomms

Michael Wilkinson, Head of Equity, Crowdcube

Kathleen DeRose, Co-Founder Go Beyond London, an early stage investment platform

Jerome DeBarros, Innovate UK Horizons 2020, National Contact Point for Health, Demographic Change & Wellbeing

Chad Cribbins, Founder, Firefly

Peter Wintlev-Jensen, Deputy Head of Department, DG Connect

12.00 - 13.00

#### Pitch Perfect

**CHAIR** Ian Spero

Following the style and format of the hit TV show Dragons Den, startups and early stage businesses will each have 3 minutes to convince an expert panel that they have a product or service solution that could disrupt the status quo.

#### Followed by Q&A's from our panel and delegates

Winners will benefit from a 12 month NatWest/RBS Mentorship programme of meet-ups and connections. Access to the Bank's vast knowledge base, together with connections to external networks, means this prize could have a significant impact on the wellbeing of the winning business.

13.00 - 14.00

#### Networking lunch

14.00 - 14.15

#### No-one wants to buy Care, they want Wellbeing & Health

Sara McKee, Founder, Evermore Wellbeing and Tammy Marshall Chief, Experience Officer, New Jewish Home New York work in different organisations and in different countries but they share a common belief. Lifestyle choices for older people need to change, and they must be focused on love and companionship. Sara and Tammy believe they have a solution, what do you think?

---

14.15 - 15.15

## Funding Change

What is needed to demonstrate the expected returns (financial, social, personal) that investing in (smart) independent living can generate for private and public sectors? How can home owners be empowered to make smart investment choices? What should successful loan schemes look like?

**CHAIR** Ian Spero

### SCENE SETTERS

**Thinking Outside the Box** Marzena Rudnicka and Boleslaw Meluch, Founders, Polish National Silver Economy Institute (KIGS)

KIGS has developed 'OK SENIOR', a new eco-system for senior economy management involving partners who collaborate with local and national authorities to inform economic and societal development initiatives for the benefit of older adults. KIGS was especially designed to increase the financial strength of seniors, where, in most cases, pension is the only income:

- It permits to monetize ownership of the property;
- It is based on: equity release (reverse mortgage), or;
- REITs (real estate investment trust which build up senior houses for rent), or;
- Escrow accounts (money to be deducted monthly according to required payments for housing and long term care services)
- It assumes to set up the "solidarity fund" in case there is no enough money to cover cost for seniors, who live longer than average.

Sue Adams OBE, CEO, Care & Repair England, Chair, Housing & Ageing Alliance and Home Adaptations Consortium

Homes which are designed and/or modified to enable healthy, active ageing bring fiscal and social benefits to individuals and the state. The challenges (and opportunities) are to retrofit current housing, build a mix of new homes which are flexible across the life course.... and change attitudes and behaviours. How do we stimulate fresh vision and innovation, underpinned by data and evidence, in the finance, construction, ICT and service sectors?

### PANELLISTS

Peter Wintlev-Jensen, Deputy Head of Unit, DG Connect, European Commission

Sue Adams OBE, Chief Executive of Care & Repair England

Martin Clark, Deputy CEO, Allia

Allia is employing social business and social investment approaches to respond to inequalities in people's ability to achieve independent living in later life.

Geoff Ho, City & Financial Editor, The Sunday Express

Nigel Keohane, Research Director, Social Market Foundation

Nigel will talk about a 'longevity and family life' report which explored the changing shape of the intergenerational family and the changing nature of support at home and in the community.

Kayleigh Hartigan, European Director, Healthcare Advisory, Marwood Group

- provides investors with strategic support and insight into issues which impact on health and care markets at a European, national and regional level.

---

15.15- 16.00

## Internet of empowered people:

### How will people co-design the IoT enriched landscape of smarter neighbourhoods in 2030?

**CHAIR** Alexander Peine

### SCENE SETTERS

Jessica Bland, leads Nesta's work on foresight methods

Looking at how we think and plan for the future and how Nesta can best support responsible development of disruptive technology. Author of report, 'NHS in 2030', Jessica will look to the future of people powered home based health and care.

Jeremy Nixey, CEO, Shaw Healthcare

After working as a priest in a Cardiff Parish, Jeremy set up the Secondary Housing Association for Wales and subsequently split off the care and development business into a separate exempt charity 'Shaw Homes'. After leading the management buyout of the business Jeremy launched what is now known as Shaw healthcare, providing a wide spectrum of quality care services for older adults in England and Wales.

Jon Dawson, NHS Liverpool Clinical Commissioning Group (LCCG), lead partner for the Liverpool More Independent (Mi) Initiative:

An Innovate UK supported project within the dallas (delivering assisted living lifestyles at scale) programme.

Working with a range of stakeholders, LCCG is now investing £15 million up to 2018 in its Digital Care and Innovation Programme. It is also a Reference Site in the European Innovation Partnership on Active and Healthy Living.

Dr. Unai Diaz-Orueta, Dublin City University

How to avoid ageism when designing services for older people at their homes. What have we learnt about ICT and construction?

There is always a bias to publish what works. Why not admit what does not work, so we do not repeat past errors?

Jessica Bland, Nesta

Ben Fehnert, Co-founder, Ctrl Group

Work is focused on the research, design and development in healthcare, conscious of context and the needs of the individual.

---

---

16.00-16.30

Coffee and networking break

---

16.30 - 18.30

Open Innovation Workshops - with Partnerships4Change

**SCENE SETTERS**

Dawid Konotey-Ahulu, Founder at Redington and Partnerships4Change

Looks at some of the intractable challenges we are facing and asks one question: "What if?"

**PANEL 1 Empowering Entrepreneurship**

Moderator: Nick Guldemond, UMC Utrecht, The Netherlands

What are the most pressing needs of entrepreneurs and SMEs? How can entrepreneurs be empowered to collaborate with larger players in ICT, construction, health care and other relevant domains?

**PANEL 2 Helping people to be cared for at home, not a hospital.**

Moderator: Alex Fox, CEO, Shared Lives Plus, Chairs NHS England, Dept. Health and Public Health England review of the Voluntary, Community and Social Enterprise Sector.

The Shared Lives model supports people who have needs which make it hard for them to live on their own, by carefully matching them with a carer. The panel asks, which are the key features of smart and age-friendly housing that will enable people experiencing age related impairments to remain living at home supported by carers?

**PANEL 3 Integrated planning for age friendly urban environments**

Moderator: Simon Butler, Arup (Associate)

Through collaborations with other business groups and research institutions, Arup has developed interventions and helped inspire innovations that are improving the built environment for ageing societies living with long term conditions. Find out how you can engage and help shape this independent thinking. Questions include: Which are the key features of smart and age-friendly housing in terms of specific services and physical accessibility required for people to remain living at home when experiencing age related impairments? (towards a reference framework)

**PANEL 4 universAAL - Agile Living Labs**

Moderators: Michael Wilkinson, Director, Inavya and Rory Wilding, Project Manager, Agile Ageing Alliance

How can we leverage Horizon 2020 funding to facilitate rapid development of technology-based solutions that focus on needs of the user connecting existing people/technology/resources through a process of Open Innovation?

**PANEL 5 Designs for life**

Moderator: Dr Alison Prendiville, Senior Researcher School of Graphic Design, LCC, University of the Arts.

Human centered design responsive to cultural contexts, and the role of design in delivering age friendly homes by 2030.

Alison talks about a pioneering project in Camden and asks how can we deliver age-friendly home in 2030, and what are the actions now for ICT and construction? How can design shape things so that they really work for people, not just for those that provide such services?

**PANEL 6 Releasing the power of the older consumer**

Moderators: Nigel Harris, Director, Designability and Jobeda Ali, CEO, Three Sister Care

Research has shown that older customers demonstrate low consumer involvement in any products that are perceived to be associated with older members of the population, but are inherently conservative about adoption of new technology. Taken together, these two factors do present a significant barrier to uptake, as they preclude a technology led marketing approach. Are the panel able to offer any insights that might help overcome this?

**PANEL 7 Reimagining social housing**

Gemma Cowie, Partnership for Change, Former Global Head of Product at Aviva Investors

How can we get financial institutions and pension funds to get more involved with age friendly homes? How can we promote scalable markets for relevant products and services across Europe? New business models, commercially viable and sustainable innovations?

**PANEL 8 Business model innovation**

Moderator: Eric Kihlstrom, Co-founder, KareInn

The IoT smart home of the future must be "free" to users if we want to truly scale and reach the full potential of IoT. But how will we pay for all the equipment that goes into a home? How can we create a new model of care where the equipment in a home is free but a third party pays for anonymised access to the data? Who are the appropriate third parties? What is the one thing each of us will do to make IoT smart homes happen sooner rather than later? How can we bring together the stakeholders who needs to work together to address this question?

Followed by plenary feedback + interaction involving all delegates

---

18.30 -18.40

Presentation of Pitch Perfect prize

---

18.45 - 21.00

Networking in the Conservatory, overlooking the City, with light canapé dinner and drinks, courtesy of our friends at NatWest

---

# Agenda

## Day 2 - 12 May

---

09.00 - 9.30

Coffee and registration

---

09.30 - 10.15

**Forget Grey - let's make later life Technicolor**

**CHAIR** Ian Spero

**SCENE SETTERS**

Michelle Hawkins, Head of Futures, Virgin Care

Virgin Care provides front line NHS and social care services across the country. The business aims to make a real difference to people's lives by offering NHS and social care services that are free at point of need and better than what went before. Looking to the future Michelle is focusing on homes as theatres of operation, advocating active and adaptive living, ensuring mobility for longer, preventing falls, and minimising social isolation.

Chris Minett, MD, Positive Ageing Company, (PAC)

An information, technology and health services business, dedicated to helping make ageing work better for everyone. PAC is firmly committed to bringing innovative solutions to the ageing health and wellness needs of organisational clients, the employees they serve, as well their families.

Emily Georghiou, Public Affairs Advisor for Age UK, Founder, Age Action Alliance

Emily particularly supports the work of the Attitudes to Ageing, European Matters and Valuing the Contribution of Older People groups, as well as developing strategic communications, influencing and engagement.

Patrick Shine, Shaftesbury Partnership (SP)

As one of the main delivery partners of Big Venture Challenge SP has provided strategic networking support to 100 social ventures over 3 years. SP's mission is to create, inspire and scale trailblazing social reforms that tackle inequality and exclusion.

---

10.15 - 11.45

**Health and wellbeing in an ageing society as a Social Movement**

**MODERATORS**

Annie Finnis, Director, Health Lab, Nesta

Rowan Conway, Director of Research and Innovation, RSA

NHS England has defined a social movement as "a voluntary collective of individuals committed to promoting or resisting change through co-ordinated activity, to produce a lasting and self-generating effect and creating, as they do a sense of shared identity." In this opening presentation we will look at what the components, stages, and critical success factors of a social movement are and share some case studies of civic action for health and ageing populations.

Followed by breakout groups (with coffee) looking at:

- Mobilising civic passion around improved health and wellbeing
  - Promoting a unified strategy for civic action
  - Changing the relationship we have with institutions and health issues
  - Rethinking health, prevention and the concept of ageing
  - Raising voices – challenging power, authority, or identity - instrumental in changing the path of society and leading to lasting social change
- 

11.45 - 12.30

**Designed for life**

What is an age-inclusive home? What are the future needs for and key features of smarter age-friendly housing, both new-build and retro-fit?

**CHAIR** Alexander Peine, Utrecht University

**SCENE SETTER**

Rose Gilroy, Professor of Ageing, Planning and Policy in the School of Architecture, Planning and Landscape, Newcastle University: Future Homes: A Newcastle game changer for the age friendly city

Rose shares insights on an innovative lifetime home project she is working on designed to support living well for longer.

**PANELLISTS**

Peter Saraga, Chair of the Advisory Board for AAL and member of the Advisory Group for Societal Challenge 1 in H2020

Simon Butler, Associate, Arup

Bruno Jean-Bart, Director of Innovation (social and health), Trialog

Dr Lucy Kimbell, Innovation Insights Hub, University of the Arts London

---

---

12.30 - 13.00

### universAAL - Agile Living Labs - A Horizon2020 opportunity

The H2020 SME Instrument provides funding and support to highly innovative SMEs with a clear commercial ambition and a potential for high growth, with the aim of transforming disruptive ideas into concrete, innovative solutions with a European and global impact. This is an opportunity to join an open call which aims to liberate the Internet of Things as a means of empowering older adults in their own homes, made possible by the universAAL interoperable platform.

**CHAIR** Ian Spero

#### PANELLISTS

Peter Wintlev-Jensen, DG Connect  
Bruno Jean-Bart, General Manager, Trialog  
Michael Wilkinson, Director, Inavya  
Rory Wilding, Project Manager, Agile Ageing Alliance

---

13.00 - 14.00

### Networking Lunch

---

14.00 - 14.15

Sarah Haywood, CEO, MedCity, The London Challenge

Digital Health empowers people to better track, manage, and improve their health, enabling them to live better, more productive lives for longer. How can we promote scalable products and services, new business models, and commercially viable and sustainable innovations that will benefit our businesses and enable our ageing population to live healthy active lives in their own homes?

---

14.15 - 15.15

### The Art of the Possible

How can we leverage maximum benefit from new technologies in the home?  
What are the key features necessary to qualify as 'age-friendly' housing?

#### SCENE SETTERS

Laurent Vandenbrouck, Managing Director Europe, Qualcomm Life.

Qualcomm Life as an enabler is powering the telehealth services of over 500 companies in the US and in Europe (pharma, medtech, healthcare providers and chains of pharmacies). Current focus is on home based plug and play solutions which support people living with long term conditions and also preventative cost saving solutions. Laurent will talk about why the home becomes ever more central to an individuals' health management and why we need more age friendly homes.

#### PANELLISTS

Professor Heinz Wolff, founder, Give & Take Care

Awarded £1million as part of Innovate UK's 'Long Term Care Revolution' programme to solve the challenge of how affordable care can be provided in the context of increasing demand due to the ageing population and medical improvements.

Nigel Harris, Director, Designability

Awarded over £2 from the Long Term Care Revolution National Challenge to develop a connected system of modular robotic components, which can be adapted to different assistive tasks.

Paul Teverson, Head of Communications, McCarthy & Stone

Will talk about growing the retirement home market, new designs, and how tech can be used to resolve some of the challenges they face.

Farid Khan, CEO, eLucid

Involved with IoT test bed site in Manchester, part of the Technology Integrated Health Management (TIHM) scheme, providing dementia patients and carers with sensors, wearables, monitors and other devices with the aim to give individuals more independence and a better experience in the home.

---

15.15 - 15.45

### Coffee and networking

---

15.45 - 16.30

### Promoting Independence and Mobility

#### SCENE SETTER

Christof Baer, Corporate Innovation, Kimberly-Clark

Maintaining wellbeing in aging communities through preventing infections that lead to decline and hospitalizations. Christof will be sharing examples of innovation in aging – preventing illnesses (that lead to loss of independence) through a behavior change program, and maintaining mobility through better mobility aids.

#### PANELLISTS

Rob Turpin, Healthcare market development manager, British Standards Institute BSI, "Conditions of the Mind"

In 2009, BSI published a code of practice about the design of buildings and the needs of disabled people. BSI is now proposing to develop guidelines- involving cross-disciplinary collaboration- that will support people living with the likes of dementia, autism and learning difficulties.

---

---

Hilde Eylenbosch, VP Healthcare, Sentiance

Solutions based on context aware assistance, and patterns of use and behavior in homes.

Bruno Jean-Bart, Director of Innovation (social and health), Trialog

Anna King, Health Innovation Network, South London Academic Health Science network (AHSN)

Focusing on the work of the AHSNs supporting older adults

Lucy Kimbell, Innovation Insights Hub, University of the Arts London

---

**16.30 - 17.00**

**Round up: Leading by example- How to get involved and make the difference**

What is an age-inclusive home? What are the future needs for and key features of smarter age-friendly housing, both new-build and retro-fit?

**CHAIRS** Ian Spero, Alexander Peine, Peter Wintlev-Jensen

---