



*Final Report*

# **Age-specific housing and care for low to moderate income older people**

authored by

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## ACRONYMS

ABS	Australian Bureau of Statistics
ACSA	Aged and Community Services Australia
ADHC	Ageing, Disability and Home Care (part of the Department of Family and Community Services of NSW)
AHURI	Australian Housing and Urban Research Institute Ltd
APHA	Aged Persons' Homes Act (1954)
ATO	Australian Taxation Office
AustLII	Australasian Legal Information Institute
COTA	Council of the Ageing
COAG	Council of Australian Governments
CPI	Consumer Price Index
CRA	Commonwealth Rent Assistance
CURF	Confidentialised Unit Record File
DACS	Disability, Ageing and Carers Survey
FaHCSIA	Australian Government Department of Families, Community Services and Indigenous Affairs
GST	Goods and Services Tax
HACC	Home and Community Care
HASP	Home Assist Secure Program
IRT	Illawarra Retirement Trust
MHV	Manufactured Home Village
NBJP	Nation Building and Jobs Plan
NPA	National Partnership Agreement
NRAS	National Rental Affordability Scheme
NSW	New South Wales
RVRA NSW	Retirement Village Residents Association of New South Wales
SEPP	State Environmental Planning Policy

# EXECUTIVE SUMMARY

## Aims and questions

This report presents the final findings of a national, interdisciplinary research project into age-specific housing for lower-income older Australians. The key research aim addressed in this report is to assess Australia's current age-specific housing market and its potential growth among low to moderate income older people, in order to develop effective policy strategies for the provision of age-specific housing for this disadvantaged group.

This project examines the increasing demand for age-appropriate and affordable housing that can adequately encompass the care needs of older people with low to moderate incomes, the housing types and options currently available to lower-income older people, and future trends and policy strategies that may emerge in answer to this demand.

The research questions that direct this project are as follows:

- A. What is the nature of the age-specific housing market in Australia at present?
  - A1. What is the range of age-specific housing and care options currently available within the housing market in Australia?
  - A2. What are the financial models associated with the various age-specific housing and care options?
  - A3. What is the likely size of the market at present and in future decades?
  - A4. What are the demographic characteristics of older consumers and to what extent are these variations significant in terms of housing, location, income and care types?
- B. What factors have influenced the provision of particular types of age-specific housing products?
  - B1. What makes age-specific housing options attractive/unattractive to older persons/providers?
  - B2. How do the financial models associated with the various options facilitate or constrain choice among low to moderate income older people?
  - B3. To what extent do the current legislative and policy frameworks hinder or support the range of age-specific housing options currently available?
- C. What factors are shaping the market growth of particular types of age-specific housing?
  - C1. Should policies and regulations be modified to create more suitable age-specific housing options and, if so, what changes should be made?
  - C2. What impact would these changes have over time?

## Background

The need for some form of care and assistance increases markedly as people move into older age cohorts, particularly for those aged 85 years and over (Productivity Commission 2008). This has necessitated the development of housing models targeted specifically towards older people and their particular housing and care requirements. However, older people without savings and with minimal or no superannuation earnings have minimal capacity to cover any increase in housing and living costs that may arise from a move to more age-appropriate housing, particularly

if they are not homeowners (Morris 2007, 2009 and affordability thus becomes a key issue.

The provision of aged care involves many different organisations, governance arrangements, funding instruments, accommodation types and providers, and the costs associated with service provision are highly variable (Productivity Commission 2008). While the number of age-specific housing providers around Australia has increased steadily over recent decades, particularly in the retirement village sector and 'Over 55's community' models, the legislative and policy framework for government interaction and regulation of these housing types is undeveloped and fragmented, and the research evidence base to underpin policy development is sparse.

## **Methodology**

This research project was divided into five methodological stages:

- Stage 1: a literature review and policy review of the Australian age-specific housing market.
- Stage 2: a quantitative profile of the housing market and its consumers.
- Stage 3: a questionnaire survey of age-specific housing providers and older residents of age-specific housing.
- Stage 4: 107 qualitative interviews with older people in age-specific housing, housing providers, and key policy stakeholders.
- Stage 5: public engagement via a public forum and the publishing of at least one peer reviewed academic article relating to this research.

## **Trend analysis**

This analysis of trends from the Australian Bureau of Statistics (ABS) Census demonstrates the dramatic ageing of the Australian population in the first half of the 21st century, and particularly over the next 20 years (2011–31) as the baby boomer cohort ages. This is likely to be accompanied by a steady decline in outright home ownership, dramatic increase in owner-purchasers, and increasing polarity between higher and lower-income older Australians. This will potentially impact on the demand for more affordable housing options, including the kind of low to moderate income age-specific developments addressed in this report, as older Australians seek to down-price to discharge mortgages and thereby reduce housing costs.

## **Provider perspectives**

The perspectives of providers of age-specific housing were garnered via an online survey and semi-structured interviews with selected providers of key housing types. Age-specific housing providers are extremely diverse in terms of their scale and focus, their motivation, i.e. for-profit and not-for-profit, and their attitude and approach to care service provision. A number of other key issues emerged, such as:

- Much of the current supply of age-specific housing is quite old and not particularly suitable for older consumers.
- The sector experiences the normal frustrations of developers who have to navigate the planning system and communities resistant to change.
- The regulatory system is complex, and while regulation is needed to protect consumers, inappropriate regulation may both reduce the ability of the sector to innovate as well as discourage potential providers.

- Many not-for-profit providers are pursuing a strategy of letting their market initiatives subsidise their initiatives for lower-income households.
- There is considerable activity in the rental market with some targeting of lower-income households but demand in this area is also considerable and providers are struggling to keep up.

## **Residents perspectives**

Residents were surveyed using an online and paper-based questionnaire, and in depth semi structured interviews were conducted. The survey highlighted the great range of housing and dwelling types available in the age-specific housing sector and the vast differences that exist between them, particularly the differences between the market and subsidised accommodation. It revealed that many residents experienced considerable difficulty in finding appropriate housing, particularly when they required subsidised housing or when they lived in a regional location. Many survey respondents raised concerns with the level of maintenance in some stock, highlighting the large variation in the quality of age specific housing and the varying age of the stock. It also emerged respondents actively sought out age-friendly design features, such as hob free showers.

Large numbers of survey respondents had entered market-based housing after sale of the family home. However, with declining rates of homeownership, this situation is likely to change significantly in the future. Targeted interviews with residents of age-specific housing indicated that declining health and a desire for a supportive and secure environment with less physical demands were major reasons for moving to age-specific housing.

High quality age-specific housing that included a component of care services was in high demand from consumers. Many residents reported long waiting lists for appropriate housing. Financially, older people who had been homeowners before transitioning to age-specific housing had greater choice and were better able to afford higher cost housing options such as retirement village accommodation. Older people with a lower income and asset level often had restricted options in age-specific housing, particularly those who had a history of marginal and insecure housing.

The provision of care services was highly variable between housing types. Most residents lived primarily independently, with some degree of assistance from either their housing provider, from government funded care services such as Home and Community Care (HACC), or from informal sources such as family, friends, or other residents, or some combination of the above. Lack of care services and an associated unmet care need was a major issue for some residents, as it appears that many age-specific housing models provide only general home maintenance and upkeep services, despite the expectations around care of residents entering these types.

Older people's expectations and preferences with regards to their housing, as expressed by interview participants, on the whole supported what has been reported by wider literature thus far. Affordability, security of tenure, quality of dwelling and amenities, capacity to facilitate independence, good location, suitability for ageing in place and suitability for individual needs and interests are key attributes of housing stress both in the literature (Jones et al. 2008b) and by residents themselves.

## **Economic perspectives**

Older Australians who experience the greatest difficulty entering and maintaining a secure place in the age-specific housing market will be those who are not current

homeowners and whose income is within the lower income limit of this study, the basic single pension.

The growing demand for affordable age-specific housing needs to be matched by supply of low-cost options from providers in the market. Nevertheless, while it is a priority of certain providers to provide low-cost housing, feedback from providers suggests that the provision of low-cost housing is in the main not profitable. Responses from providers during interviews and a comprehensive web based search revealed that the availability of subsidies of different forms plays a vital role in the provision of low-cost housing options.

Many providers rely upon, or at least have their operations enhanced by, government subsidisation, bequests, donations, volunteer work, public appeals and philanthropic grants. The interviewed providers observed that it would be extremely difficult to expand their affordable housing provision and to cater to a greater number of low-income older people without an increase in these forms of assistance.

## **Policy perspectives**

This chapter presents the results of the policy interviews conducted in every state and territory of Australia and the three policy forums were held in Western Australia, Victoria and New South Wales. Discussion covers many of the dynamics surrounding age-specific housing provision such as particular legislative acts, housing policy, and social housing networks, some of which are state or territory specific, whereas others such as home and community-care and aged care provision involve a blend of state and federal involvement and intervention. While all acknowledged that there are significant national investments currently underway that are designed to improve housing outcomes and reduce homelessness none specifically addresses age-specific housing for low to moderate income older people. Further, it is clear from the perspectives of the policy-makers that our current legislative and policy frameworks are not optimal and that a review and re-examination is needed if sufficient supply is to be maintained and expanded.

The policies that need strengthening most at the state and local level are inter-sectorial ones. For instance, coordination and separation of housing and care, managing greater clarity of information and encouraging better urban planning were all viewed as being critical to outcomes. Further, many policy-makers and age-care providers suggested substantial changes to legislation and policy touching on improvements to the Commonwealth Rent Assistance (CRA); the National Rental Affordability Scheme (NRAS), the introduction of universal design for domestic housing legislation and the introduction of a range of tax incentives for landlords and developers to name a few. As discussed, policy-makers see that age-specific housing options are problematic for providers who see the low-income market as unprofitable.

Further, the current financial models constrain choice among low to moderate income older people because the full range of potential rental models is under developed. It is believed that a pro-active stance in examining the low-income age-specific housing market through the lens of older people's choice and dignity will drive change which will have lasting and positive impact over time.

# 1 INTRODUCTION

## 1.1 Aims and research questions

This report presents the final findings of a national, interdisciplinary research project into age-specific housing for lower-income older Australians. The key research aim addressed in this report is to assess Australia's current age-specific housing market and its potential growth among low to moderate income older people, in order to develop effective policy strategies for the provision of age-specific housing for this disadvantaged group.

This project examines the increasing demand for age-appropriate and affordable housing that can adequately encompass the care needs of older people with low to moderate incomes, the housing types and options currently available to lower-income older people, and future trends and policy strategies that may emerge in answer to this demand.

From a policy perspective, there are a number of key issues that establish examination of this sector as imperative. Firstly, both the extent, quality and nature of the age-specific housing market, and the extent to which lower-income older consumers can access age-appropriate housing and care services, is difficult to gauge. This is due to the complex and fragmented environment of aged housing and care, an environment constituted by an array of service providers and funding sources, as well as the particularly blurry nature of service integrated housing and support models that fall between community-care services and the residential aged care sector. Secondly, the demand for age-specific housing among low to moderate income older people is likely to increase. Older adults are functionally and economically at greater risk of unmet care need, and whilst often preferring to age in place, greater frailty can force relocation in order to receive appropriate support and care services. Low income can contribute to compound disadvantage, meaning that the target population of this project is one of the most vulnerable in situations of inappropriate or insecure housing. Thus, due to demographic change and Australia's ageing population, the number of older Australians requiring to age-specific or care enriched housing—i.e. living arrangements that include health and/or social services in an accessible, supportive environment—is significant and increasing.

The policy problem that this project explicitly deals with is: how can an adequate supply of affordable age-specific housing appropriate to the diverse requirements of low to moderate income older people be ensured?

There are four key sets of issues to be addressed:

1. The current and projected level of need and demand for age-specific housing in Australia.
2. The types, availability and quality of age-specific housing models in the market.
3. The needs and expectations of age-specific housing consumers and whether these are being met in their current experience of the market.
4. The impact of age-specific housing within wider government, social and economic outcomes and the potential for more effective leverage of the resources and opportunities of this market. A key policy question for this project is: is government investment in the age-specific housing sector an efficient and effective means of managing the social and economic challenges associated with population ageing and housing shortages in Australia? And if so, what form should this investment best take?

While a body of literature around community or home based care on the one hand and care received in a residential setting or institution on the other exists, the key issue for this study was rental affordability and whether low-income earners can afford to purchase care services on top of their housing costs in an unbundled housing environment, which is not the private home and not an institution.

'Age-specific housing' refers to accommodation or dwellings that have been specifically constructed for, modified for, or allocated to older people. It involves facilities and/or services that are targeted towards the particular care needs of older people, incorporating both accessible physical design and additional care services. This project focuses on evaluating affordable housing options and the extent to which they allow access to low to moderate income older people. It also seeks to clarify the supply and demand factors involved in age-specific housing in Australia: how much affordable age-specific housing exists? of what quality? and to what extent it is sufficiently constructed for, modified for, or allocated to low-income older people?

This study has an explicit objective of focusing on the needs of low to moderate income earners, and the particular supply and demand factors associated with the age-specific housing market for this target group. In this sense it builds upon previous AHURI research into service integrated housing for older people, but reconfigures it within a low-income paradigm to investigate the situation of the most vulnerable older people in society. This project focuses on different housing models such as manufactured homes, rental retirement villages, and community housing types, as housing choice and affordability is restricted for many low-income older people.

This project sought to encapsulate the perspectives of policy stakeholders, age-specific housing providers, and older residents themselves. The research questions that direct this project were thus framed as follows:

- A. What is the nature of the age-specific housing market in Australia at present?
  - A1. What is the range of age-specific housing and care options currently available within the housing market in Australia?
  - A2. What are the financial models associated with the various age-specific housing and care options?
  - A3. What is the likely size of the market at present and in future decades?
  - A4. What are the demographic characteristics of older consumers and to what extent are these variations significant in terms of housing, location, income and care types?
- B. What factors have influenced the provision of particular types of age-specific housing products?
  - B1. What makes age-specific housing options attractive/unattractive to older persons/providers?
  - B2. How do the financial models associated with the various options facilitate or constrain choice among low to moderate income older people?
  - B3. To what extent do the current legislative and policy frameworks hinder or support the range of age-specific housing options currently available?
- C. What factors are shaping the market growth of particular types of age-specific housing?
  - C1. Should policies and regulations be modified to create more suitable age-specific housing options and, if so, what changes should be made?
  - C2. What impact would these changes have over time?

The project sought to provide an overview of the nature of the age-specific housing market on a national level. To provide a more nuanced picture of specific case study states, the research also focuses on three states in particular: New South Wales, Victoria and Western Australia. To this end, the interviews with government representatives, survey of low-income older residents of age-specific housing and survey of age-specific housing providers were configured on a national scale, with responses received from all states and territories in Australia. The qualitative interviews with residents and providers, as well as the policy forums, were focused on New South Wales, Victoria, and Western Australia, to provide more detailed analysis of the particular housing types and economic/social environment in these case studies.

## **1.2 Definitions**

### *1.2.1 Age-specific housing*

There is very little consensus on what housing types or models constitute age-specific housing. There are no academic studies, Australian-based or international, that provide a comprehensive overview or typology of housing types in the age-specific housing market. The space between community-based aged care and residential aged care has been largely uncharted, leading to a lack of consistency in terminology or typology. Terminology differs from country to country and also from sector to sector and within various housing models. The unregulated manner in which private developers have entered the age-specific housing market has led to different terms and labels for age-specific housing models springing ad hoc into discourse by housing providers, information providers, policy-makers and researchers.

Age-specific housing in Australia is provided by an assortment of for-profit and not-for-profit organisations, funded through a range of private, charitable and government-funded means. It comprises a variety of accommodation models, including some service integrated ones, and is directed towards a variety of outcomes and objectives for both providers and consumers. For this reason, any definition of age-specific housing needs to encompass the diversity of the sector adequately. At the same time, however, this project sought actively to limit its scope to focus specifically on a target population of low to moderate income older people. To this end, residents accommodated in age-specific housing models such as manufactured and mobile home villages, various community-housing types that are government subsidised, not-for-profit retirement villages and rental retirement villages comprised the majority of the participants in this research, through both the survey and interviews undertaken.

An analysis of aged residential care homes was excluded due to a number of factors. Residential aged care is governed by different legislation than age-specific housing models and involves very different entry and eligibility procedures: places are allocated via government assessment and providers must be government accredited. Residential aged care provides a bundled care and accommodation package whereas age-specific housing operates within a distinct financial model of unbundled care provision.

There is substantial ambiguity around the issue of 'ownership'—units in retirement villages, for example, are private homes, however the extent to which a long-term lease indicates ownership is at times contested between residents and management. The issue of ownership is also complex in the case of mobile and manufactured home communities, where residents will often own their homes, but rent the site from park management. Please see the Positioning Paper for further details around the definitions and ambiguities surrounding the term 'age-specific housing'.



Age-specific housing is defined in this project as 'accommodation or dwelling types that have been specifically constructed for, modified for, or allocated to older people'. The housing models that are examined in this project conform to the following criteria:

1. They are purpose-built, modified for, and allocated to older people. Housing options must be specifically targeted and geared towards the needs and requirements of older people to be included in this study rather than mainstream housing conditions that older people may access, such as home ownership or rental in the private market.
2. They are examples of housing (a dwelling in a home-like environment), rather than hospitals, institutions or care services. Services, policy initiatives and financial assistance directed towards older people that do not include an accommodation component are therefore outside the scope of this project.
3. They are not fully Commonwealth funded or subsidised (i.e. not high or low residential aged care beds).

The age-specific housing market in Australia is comprised of a range of different housing options, which can be distinguished according to the type of dwelling provided and its structural characteristics; the type of care provided or additional support component involved, if any; the type of organisation providing the housing model, and the financial arrangements associated with the housing models and whether these facilitate or pose barriers to access for older people with low to moderate incomes.

The literature review further developed a typology of age-specific housing models that were concentrated on in the primary research. The models of age-specific housing investigated in this report are:

1. For-profit retirement villages.
2. Not-for-profit retirement villages.
3. Community-housing (including congregate housing, housing associations, housing cooperatives, community houses, Abbeyfield houses and other similar models, and some community aged rental options).
4. Mobile home communities (including residential parks, caravan parks and manufactured home villages).
5. Assisted living villages.
6. Age-specific boarding houses/rooming houses/private hotels.

A retirement village is an age-segregated residential environment restricted to people aged 55 years and over, or couples where at least one partner is aged 55 or over (Baynes 2008). Villages are comprised of clusters of small, manageable housing, cottages or apartments, designed to meet some of the support needs of older people (Gardner et al. 2005). In this project for-profit and not-for-profit retirement villages have been examined independently as different age-specific housing models. This is due to the great differences in costing for the two models, the high level of subsidisation from government and charities in the not-for-profit community models, and the resulting different levels of access to each model for low to moderate income-earning older people.

### **For-profit retirement villages**

For-profit state and territory specific Retirement Villages Acts govern retirement villages. There is great variety in the care component available in Australian private retirement villages, both in the range and depth of services provided (Jones et al.

2008a). There is also great variety in the financial and contractual arrangements implemented in retirement villages (Office of Fair Trading 2003). Private for-profit retirement villages are resident funded, with residents paying both an upfront accommodation bond upon entry to the village and a weekly rental fee that covers the day-to-day operations, management and maintenance of the village. A contractual process called Lease/License or Loan/License enables the accommodation provider to issue the resident with a registered lease, which licenses their occupation and governs this bond. McNelis and Herbert (2003, p.20) identify three forms of ingoing payment commonly used by for-profit retirement village operators:

- Purchase of strata-title unit.
- Purchase of shares in the village company.
- Upfront lease payment.

Most retirement villages will also charge what is known as a departure fee, deferred management fee or exit fee.

### **Not-for-profit retirement villages**

Not-for-profit retirement villages are owned and operated by not-for-profit community organisations in the aged care sector, and most receive some degree of subsidisation from government and charities. As in the for-profit sector, most not-for-profit retirement villages are managed under State or Territory Retirement Villages Acts and, in this case, financial arrangements are similar to those in for-profit retirement villages. Residents pay an ingoing upfront financial contribution as well as weekly fees, although this weekly rent is usually calculated as a percentage of the age pension (McNelis 2004). The ingoing payment required of a resident entering a retirement village operated by a not-for-profit provider most commonly takes the form of either a 'donation' to the organisation, or a loan (McNelis & Herbert 2003). As in the case of for-profit retirement villages, residents pay a weekly or monthly charge that covers the day-to-day operations, management and maintenance of the village.

### **Community housing**

Community housing includes congregate housing, housing associations, housing cooperatives; Community Houses and some community aged rental options. These community housing types are provided by not-for-profit community organisations that:

- Primarily target households with relatively low incomes and low value assets.
- Have a primary goal of providing good outcomes for residents.
- Provide supportive management and supportive environments for residents.
- Support residents by linking them in with a range of other organisations providing other community and support services (McNelis 2004).

The care and support component provided varies between each type and often within each type, but usually involves an on-site housekeeper or support person, maintenance and some communal facilities. Community-housing schemes are targeted towards lower-income-earning older people (McNelis 2004), as they allow people to secure housing and care services by pooling their resources collectively (Wilson & Scott 1995). Eligibility for community housing types vary, but most require tenants to meet applicable government base eligibility criteria as well as any specific eligibility requirements required by the particular community housing organisation (Seniors Information Service 2008).

## **Mobile and manufactured home communities**

Mobile homes include relocatable homes and manufactured housing types such as caravans and campervans (Judd et al. 2003; Bridge et al. 2002). Dwelling types owned by permanent residents of mobile home parks vary: some are mobile homes such as caravans and campervans, and others, such as park homes and manufactured homes, can be of considerably higher quality (Morris 2008). The cost of mobile homes ranges from around \$40 000 to \$140 000, but this does not include ownership of the land on which the home is located (Woodbridge 2003). Residents of mobile home communities are required to pay a weekly site rent rental rate for occupancy of a site within the park, as well as ongoing fees for connection to public facilities (Bridge et al. 2002). Most caravan parks and manufactured housing estates do not involve a care component. However, some manufactured housing estates target specifically older people, providing communal services and facilities in a retirement setting. This study has looked at both age-specific mobile and manufactured home communities and some non age-specific ones for comparison.

## **Assisted living villages**

Assisted living villages, which are known as sheltered housing in the United Kingdom, are a housing model that combines accommodation and some care services. Assisted living villages are targeted towards people who cannot live completely independently, but do not require the level of care provided in aged-care homes or other aged care residential options. They are owned and operated most commonly by private for-profit providers. Major providers in Australia are VillageLife, Sunnycove, Oxford Crest, and No Limit to Life. Residents pay a weekly rental fee and extra personal and everyday living care services may be purchased at extra cost. The cost to residents is usually set at 85 per cent of the standard single age pension plus 100 per cent of rent assistance; however, this can differ between providers and any additional subsidisation (Jones et al. 2007).

## **Age-specific rooming houses, boarding houses and hostels**

Boarding houses, rooming houses and private hotels are housing types that provide low-cost accommodation for lower-income people of all ages (Greenhalgh et al. 2004). While a number of publications indicate that there are proportionately high numbers of low-income older people living in boarding houses (Morris et al. 2005; McCullough 1992; Tupicoff 2001), there is limited research into boarding houses that specifically target older people. Unfortunately, this study was unable to source any residents of boarding houses in the national survey of older renters or the interviews with residents of age-specific housing: please see the methodology chapter, section 2.3 for further details.

### *1.2.2 Low to moderate income*

A low to moderate income is defined in this research as up to 120 per cent of the median household income in Australia. The lower limit of this study will represent those people who rely on the maximum rate of the age pension as their only source of income, \$335.95 per week in raw terms. The upper limit will represent those who receive a part pension and/or salary up to 120 per cent of the median individual income, or \$1232.40 per week. To take into account the variations in living standard, lifestyle, and income sources represented within this bracket, this is further divided into the following three cohorts:

1. Less than 50 per cent of median Australian individual income.
2. From 50 to 60 per cent of median Australian individual income.

3. From 60 to 120 per cent of median Australian individual income.

### 1.2.3 Older people

As discussed in the Positioning Paper, there are no agreed age ranges for definitions of 'older people'. For the purposes of this project, an older people is defined as a person of 60 years or over. Another common cut off age is 65, in line with the common retirement age and receipt of the age pension, but this does not capture the experience of many women, for whom the cut off age is 60.<sup>1</sup> Due to substantial variations in housing and support needs for older people of different age groups and to add depth of analysis to the research conducted in this project, this is further divided into three key age cohorts as follows:

1. aged 60 to 74 years old
2. aged 75 to 84 years old
3. aged 85 years and older.

The responses from the national survey of age-specific housing residents and the interviews with residents in NSW, WA and Vic were analysed in relation to these three age cohorts.

## 1.3 Composition of report

The report presents the findings of:

1. A national survey of providers of age-specific housing for low to moderate income older people.
2. A national survey of older residents of age-specific housing.
3. In-depth qualitative interviews with state and federal policy stakeholders; providers of age-specific housing, and residents of age-specific housing.
4. Policy forums with key stakeholders within the low to moderate income age-specific housing market, including government representatives, peak non-government organisations for older people, and for-profit and not-for-profit housing providers.
5. An economic analysis of the dynamics of the current age-specific housing market.

It is recommended that this Final Report be read in conjunction with the Positioning Paper (Davy et al. 2010) published earlier by AHURI. It provides greater detail on previous research into age-specific housing and the Australian legislative and policy framework and demographic trends influencing demand for age-specific housing. However, both reports can be read as standalone documents as well and have been designed accordingly.

This report is structured in six substantive chapters:

*Chapter 1* presents the background and context for this project and the key questions that it seeks to answer, including a quantitative data analysis of likely trends in the age-specific housing market for low to moderate income older people. It explains the methodological approaches utilised to undertake this research, and the opportunities and limitations associated with these particular methods of analysis.

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<sup>1</sup> The qualifying age for the age pension for women is now set to rise by six months every two years, reaching 67 by 1 July 2023. ([http://www.centrelink.gov.au/internet/internet.nsf/payments/age\\_eligible.htm](http://www.centrelink.gov.au/internet/internet.nsf/payments/age_eligible.htm))

*Chapter 2* pulls together the various methodologies utilised to obtain and analyse the data. It explains the methodologies employed throughout the project. It is set out as a separate chapter to reduce repetition and to make the other chapters more readable.

*Chapter 3* focuses on provider perspectives of the age-specific housing market. It presents and analyses the findings of:

1. The national survey of age-specific housing providers.
2. The in-depth qualitative interviews with providers across three states: NSW, Vic and WA.

It examines the provision of housing and care across a range of age-specific housing types, the financial models associated with these types, and future trends from the viewpoint of provider stakeholders in the sector.

*Chapter 4* focuses on resident perspectives of age-specific housing. It presents and analyses the findings of:

1. The national survey of low to moderate income older residents of age-specific housing.
2. In-depth qualitative interviews with residents across a range of housing types in NSW, Vic and WA.

It discusses the availability, affordability and quality of housing and care in age-specific housing settings from the perspective of residents themselves.

*Chapter 5* presents an economic analysis of key dynamics within the age-specific housing market. It examines the financial models that underpin each of the housing and care types investigated in this project and their associated costs and levels of accessibility to low to moderate income older people. It also examines the interaction between housing and care expenses and other key policy-based influences on the market such as the age pension, taxation, and subsidisation.

*Chapter 6* explores policy perspectives and implications on the affordable age-specific housing market. It presents data gathered through in-depth interviews with state and federal policy stakeholders in housing and health in the context of housing policy initiatives.

*Chapter 7* summarises our findings and explores policy futures, as well as the policy forums with government, provider and non-government representatives that were held in NSW, Vic and WA.

**Table 1: Overview of the rest of the report**

<b>Chapter</b>	<b>Title</b>	<b>Purposes</b>	<b>Sources</b>
2	Background, methods used and future trends	To explain and elaborate on the methodologies utilised throughout the project and to provide the rationale and background for their usage. It also presents the context and major trends influencing the age-specific housing market.	Literature review Policy review ABS 2003 Survey of Disability, Ageing & Carers ABS 2006 Census
3	Provider perspectives	To present provider perspectives on the age-specific housing market, and discuss what factors have influenced the provision of particular types of age-specific housing products.	National survey of providers of age-specific housing Interviews with age-specific housing providers in NSW, WA and Vic
4	Consumer perspectives	To present consumer perspectives on the age-specific housing market and discuss the housing and care experiences of consumers and what makes various options attractive or unattractive to older people.	National survey of residents of age-specific housing Interviews with age-specific housing residents in NSW, WA and Vic.
5	Economic perspectives	To present an economic analysis of the age-specific housing market, discussing factors influencing affordability and how various financial models facilitate or constrain choice amongst low to moderate income earners.	National survey of providers of age-specific housing National survey of residents of age-specific housing
6	Policy perspectives	To present the perspectives of policy-makers on the age-specific housing market, examining what, if any, changes to the legislative and policy environment need to be made to facilitate age-specific housing provision.	Interviews with Commonwealth and state/territory policy stakeholders
7	Policy futures	To present the perspectives of the policy forums, examining the need for future change to the legislative, policy and research environments that need to be made to ensure that housing supply and demand are appropriately balanced.	Policy forums held in NSW, WA and Vic

## **2 BACKGROUND, METHODS USED AND FUTURE TRENDS**

### **2.1 Introduction**

The results of this study emerge from a context of growing numbers of older people in Australia living longer and limited social and public funds available to support this ageing population. The Positioning Paper for this project provides a comprehensive review of the research currently available in this area and the key policy documents, policy initiatives and legislation pertinent to age-specific housing. However, in order to adequately contextualise the primary research findings that comprise the main content of this report, some of the main impacts on the age-specific housing market are summarised here.

### **2.2 Background**

Lower income, non-homeowners are a minority group among older Australians and for this reason have sometimes fallen beneath the policy radar (Jones et al. 2007). The need for some form of care and assistance increases markedly as people move into older age cohorts, particularly for those aged 85 years and over (Productivity Commission 2008). This has necessitated the development of housing models targeted specifically towards older people and their particular housing and care requirements. However, older people without savings and with minimal or no superannuation earnings have minimal capacity to cover any increase in housing and living costs that may arise from a move to more age-appropriate housing, particularly if they are not homeowners (Morris 2007, 2009). Older people who are wholly or primarily reliant on the age pension and do not own a house have limited options when increasing age and frailty or disability necessitates a move to more age-specific housing. Affordability thus becomes a key issue.

Findings from the literature review at Stage 1 of this project revealed a number of key issues that increase the vulnerability of low to moderate income older people. For instance, some structural features that contribute to a risk of homelessness or insecure housing include:

1. The inability of many older people to afford private rental.
2. The decreasing supply of social housing in Australia.
3. A lack of family support.
4. Inadequate rent assistance (Morris, Judd & Kavanagh 2005; Wensing et al. 2003; Shelter SA 2004).

The great divide identified by many commentators between older homeowners and older renters has been compounded by a reduction in government investment in social housing over the past couple of decades (Jones et al. 2007).

Larger numbers of low-income older renters, reduced social housing provision, and an increasing emphasis on user pays home-based care implies that current age-specific housing solutions may be inadequate in the future. Lower-income, non-homeowners are a minority group among older Australians that is projected to grow substantially in the future. Future demand for affordable age-specific housing is likely to stretch the capacity of public, community and market sector providers well beyond their current supply capabilities.

The availability of affordable accommodation and care for older people has also been impacted by a significant reduction in government investment in social housing over the past couple of decades, limiting its availability and restricting the numbers of those now deemed to be eligible (McNelis et al. 2008; Jones et al. 2007). There has been an increase in the number of resort or 'lifestyle' retirement village developments that target upper socio-economic markets, excluding lower-income earners (Towart 2005), but on the other hand there has also been an increase in the number of rental villages and lower cost purchase options such as manufactured home villages. High-end market rental accommodation excludes low-income earners unless subsidy arrangements have been made which is sometimes the case.

There has been some recent government investment in social housing. The Social Housing Initiative within the Nation Building Economic Stimulus Plan—with the assistance of the not-for-profit sector—will see over 19 300 new public and community-housing dwellings built (Australian Government 2011). Of these dwellings, over 4000 will be allocated to older people (55 years and over), and most of these will incorporate universal design elements and comply with the Australian Standard for Adaptable Housing Class C. Further, under the National Partnership Agreement (NPA) on Social Housing, \$400 million has been committed to build new social housing dwellings or redevelop existing social housing stock. As at 31 March 2011, 371 of these dwellings have been tenanted by older people (aged over 55 years). Also significant in terms of increasing low-moderate income accommodation is the NRAS which has seen substantial contributions to more affordable housing from both the Australian and State governments (Department of Families, Housing, Community Services and Indigenous Affairs 2009a, 2009b). And many non-government organisations have benefitted from this cash injection to build new age-specific accommodation. Further details and greater discussion of Commonwealth and State based investment in social housing and the impacts of these initiatives on the age-specific housing environment are provided in Chapter 5.

Additionally, in July 2010 the National Dialogue on Universal Housing Design, a collaboration of representatives from the development industry, ageing and disability advocacy groups, and the Australian Local Government Association, introduced the National Livable Housing Design Guidelines and Strategic Plan (National Dialogue on Universal Housing Design 2010). The purpose of these documents is to encourage, through voluntary means, the adoption of universal design principles into mainstream residential development across Australia. The Guidelines and Strategic Plan were developed in response to the inability of traditional housing stock to accommodate diverse needs and abilities over the lifecycle. The national approach is intended to provide consistency in definitions and approaches towards improving access in and around homes. Prior to the release of these documents the Australian Standard for Adaptable Housing (AS 4299) was the key guideline for accessible design in residential dwellings but mainstream-housing application was limited as implementation relied on state and local governments to refer to it in legislation and in state planning frameworks (Newman & Bridge 2011). Further, in some states like NSW, the State Environmental Plan for 'Seniors Living' provided some concessions to developers for medium density more accessible housing (NSW Department of Infrastructure, Planning and Natural Resources 2004), but each state and local governments currently have different expectations and requirements regarding housing accessibility.

While the number of age-specific housing providers around Australia has increased steadily over recent decades, particularly in the retirement village sector and 'Over 55's community' models, the legislative and policy framework for government interaction and regulation of these housing types is undeveloped and fragmented, and



the research evidence base to underpin policy development is sparse. While many age-specific housing models especially in the community and not-for-profit sectors have emerged in the context of public and community-housing and aged care policy and provision is influenced by a range of government funding, subsidy, governance and eligibility arrangements, others in the for-profit sector have emerged in a relative policy vacuum (Howe 2003; Jones et al. 2008a). Limited data is available on current and projected need and demand, as well as the range, types and distribution of age-specific housing models, and the experience of consumers within these models.

While there have been some policy initiatives linking HACC services with specific forms of aged housing, this has not been a policy emphasis. Policy for housing and care in an ageing Australia has yet to be addressed in an integrated manner across different areas of government, which has been a key concern raised by stakeholders in the research conducted for this report. Most change and innovation in this field has occurred within the private and not-for-profit housing market, outside the scope of current Commonwealth or state/territory policy intervention.

The provision of aged care involves many different organisations, governance arrangements, funding instruments, accommodation types and providers, and the costs associated with service provision are highly variable (Productivity Commission 2008). A number of new private sector models of aged housing have emerged in Australia in the past few decades that have not existed previously. The retirement village industry, in particular, is predicted to continue to grow and to shape the aged housing and care environment into the future. 'Serviced apartments', 'assisted living', 'lifestyle villages', 'flexi-units', 'over 55's communities' and 'supported living communities' are models of seniors housing currently in the market that consumers, policy-makers and researchers alike have difficulty evaluating and accessing information to. There is very little scholarly literature examining what types of support services, if any, are in place within these models. Key questions informing this project include whether low-income households who do not own their own home can afford to enter these retirement villages, and if they do, whether they can afford care. There are also huge variations in the contractual and financial arrangements associated with these models (Office of Fair Trading 2003), and only a small number allow access to low to moderate income earners (Croucher 2006).

As explored in the Positioning Paper for this project, the age-specific housing market lies at the centre of these ambiguities. Policy responsibility for older people's care and housing is shared between the Commonwealth and state/territory governments. The key Commonwealth economic policy is the age pension, which is a crucial source of income for the majority of older people in Australia. The formal aged care sector in Australia is characterised by a two-tiered system of residential aged care and community based care services such as HACC. The Commonwealth government is responsible for the management and allocation of residential aged care, while responsibility for community-based care is shared between the Commonwealth and state/territory governments. Housing policy for older people has centered on Commonwealth financial support for homeownership and the provision of public housing and subsidisation of community housing by the states. On a state/territory level, there is great variation in policy depth and coverage of various age-specific housing models, with limited legislative intervention in private commercial providers and a great lack of consistency between states/territories. These issues are explored further in Chapter 5 of this report.

The literature review identified that while there is a growing body of research on older people and housing, particularly home ownership (Quinn et al. 2009; Fiedler 2007) and, to a lesser extent, private rental (Morris 2008; Morris et al. 2005; Jones et al.

2004) and public housing (McNelis 2007). There are certain key knowledge gaps in relation to age-specific housing, especially in terms of economic access to the age-specific housing market for low to moderate income earners. This Final Report seeks to begin to fill this knowledge gap and evaluates each of the age-specific housing types investigated in this project in terms of their dwelling and care quality, relevance and desirability to older people, and affordability for the low-income market.

## 2.3 Methods used

This multi-method research project was divided into five stages:

- Stage 1: A literature review and policy review of the Australian age-specific housing market.
- Stage 2: A quantitative profile of the housing market and its consumers.
- Stage 3: A questionnaire survey of age-specific housing providers and older residents of age-specific housing.
- Stage 4: Qualitative interviews with older people in age-specific housing, housing providers, and key policy stakeholders.
- Stage 5: Public engagement via a public forum and the publishing of at least one peer reviewed academic article relating to this research.

The results of Stages 1 and 2 of this project can be found in the Positioning Paper that previously published by AHURI (Davy et al. 2010) while Stages 3, 4 and 5 comprise the primary content of this Final Report.

The literature review drew on academic articles, books and journals, and non-government and government policy documents, as well as reports, information sheets and brochures, and advertorials generated by the private sector, in order to report on the nature of the age-specific housing market in Australia at present. The policy review scoped out the key policy documents and initiatives that impact on age-specific housing provision on both a Commonwealth and state/territory level. It used databases such as the Australasian Legal Information Institute's (AustL database of State/Territory Acts and Bills) to evaluate the legislative environment of each of the age-specific housing options examined in this research project, focusing on those that deal explicitly with the housing types in question.

The demographic trend analysis reported on in the Positioning Paper drew on the 2003 Basic Confidentialised Unit Record File (CURF) for the Disability, Ageing and Carers Survey (DACs 2003) and the 2006 Census of Population and Housing.

### 2.3.1 *Stage 3: National survey of providers and residents of age-specific housing*

Stage 3 involved the development, distribution, collection and analysis of quantitative surveys of age-specific housing providers and older residents of age-specific housing. An online survey was developed for providers of age-specific housing using Key Survey, which is an online survey building software provided by WorldAPP. This software allows the user to develop and distribute a survey and collect the data online, as well as generating customised reports<sup>2</sup>. Another online survey was also developed for residents of age-specific housing; however, this was also mirrored in a paper-based and large print hard copy form mailed directly to their housing providers. The final survey for both providers and residents are included in the Appendices 2 and 3.

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<sup>2</sup> See <http://www.keysurvey.com/> for more information on this software

## **Provider survey**

The online survey information was distributed to approximately 950 age-specific housing sites. Responses from 48 providers were received, and the analysis of the survey data reveals that many of the individuals that filled out these surveys were the Chief Executive Officer or housing manager of their respective housing organisations, and that many of these organisations have an extensive network of housing sites throughout their state/territory or across a number of states/territories, and thus the responses are representative of a larger sample of housing providers.

## **Resident survey**

Each package that was sent to providers also contained a number of paper survey questionnaires with reply paid self-addressed envelopes and project information sheets, which the providers were requested to distribute to their housing residents. More survey packages were available for residents at request. This meant that their housing provider approached older people in the first instance to complete the survey. If they indicated on the survey that they would be willing to participate in an interview, then the interview would be arranged in accordance with Stage 4 of the project. The survey questionnaire and all written materials were produced in large print, such as letter of introduction to the research project, consent forms and information sheets. The information sheets included details on the project team and the aims of the project; guaranteed confidentiality and privacy; and directed residents to the online survey if they preferred to use this.

The surveys were further promoted via the mailing lists, E-Bulletins and newsletters of organisations such as:

- Aged and Community Services Australia (ACSA), SA and NT
- Combined Pensioners and Superannuants Association NSW
- National Tenant Support Network
- Retirement Villages Association Vic and Tas
- Retirement Villages Residents Association NSW and WA
- Shelter NSW.

A number of providers and residents were recruited via short articles included in the publications of these organisations, which explained the research aims of the project and linked to the online surveys.

## **Further details**

A key barrier to the original methodology for this project was the absence of any national database or list of age-specific housing in Australia. It was also discovered that in addition to no national list, there was also no state or territory based lists or databases that cross a range of different age-specific housing models. The exception to this was SA, where the Seniors Information Service<sup>3</sup> has compiled a directory of affordable retirement housing options. Instead, the project team compiled a national list of age-specific housing providers, which was collated through directories of state/territory retirement village, government directories of community-housing providers, membership lists of peak organisations and associations, lists of care service providers, and phone directories. Online listings were the primary resource utilised for this list, and a systematic review was undertaken of community, government and private sector websites, which generally contained contact details on

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<sup>3</sup> See <http://www.seniors.asn.au/>

a particular housing type within a particular state or region. Some of the key web-based directories were the 'It's Your Life' Retirement Information directory <[www.itsyourlife.com.au](http://www.itsyourlife.com.au)>, Seniors Housing Online <[www.seniorshousingonline.com.au](http://www.seniorshousingonline.com.au)> and the DPS guide to aged care <[www.agedcareguide.com.au](http://www.agedcareguide.com.au)>. Regional affordable housing directories, the SA guide to affordable community-housing for older people issued by the SA Seniors Information service, and various industry-specific guides such as Caravan Park directories, the Manufactured Housing Industry Association web-based village locator and the NSW Directory of Housing Associations were also consulted.

As prior to this research no national database of age-specific accommodation in Australia existed, the addresses of all relevant age-specific housing providers, were manually entered into an Excel spreadsheet by state/territory and housing type. This additionally provided a broad overview of the major providers and models of age-specific housing in Australia and the pattern of age-specific housing provision in each of the states and territories.

### *2.3.2 Stage 4: Interviews with age-specific housing providers, residents and policy stakeholders*

In-depth semi-structured interviewing techniques are a well-established method to gain knowledge and understanding of various stakeholders' perceptions and views of older persons' housing (Judd et al. 2004; Morris et al. 2005; Quinn et al. 2009). Interviews were conducted with six age-specific housing providers, 10 policy representatives, and 60 age-specific housing residents. Full interview schedules including introductory remarks and prompts for interviewees are attached in Appendix 4.

#### **Provider interviews**

For each of the three key states (NSW, WA and Vic) that focused on in this project, , two key providers of age-specific housing were interviewed. Providers were chosen on the basis of either being a major source of housing for low-income older people in the sector, or for representing a particularly unique or effective model of age-specific housing provision. Two of the interviewees were not-for-profit providers of large networks of age-specific housing, which crossed over a number of states/territories, two were not-for-profit provider with housing in one or two states only, and two were small, community-based not-for-profit providers. Individual providers were approached by the project team in each state and were chosen to ensure an adequate mix of perspectives on the age-specific housing sector. The face to face interviews were undertaken by different interviewers in each state. Five out of six interviews were recorded and a transcript was generated from the audiotape (in the remaining case, detailed notes were taken). The length of interviews was about an hour.

The interviewers questioned participants on what drives providers to operate in the sector? What facilitates and constrains their participation in the sector? And what their future plans are for their housing. The questions were designed to ascertain details of the accommodation they provide, both dwelling types and financial models, as well as their views of the sector as a whole. The interview schedule was also designed to mirror those developments for using in the resident and policy interviews. The questions were as follows:

1. How do older people usually come to use your accommodation service?
2. What kind of housing do you provide?
3. What care services do you provide?

4. What are the financial goals of your housing organisation?
5. What impact does government policy and regulation have on the operation and management of your housing?
6. What are your plans for your housing in the future?

### **Resident interviews**

Older residents who live in each of the age-specific housing options that examined in this study were recruited via the national mail-out survey. The project team contacted participants who checked a box indicating they were willing to be interviewed and arranged a face-to-face or phone interview. Due to the recruitment methodology employed during the planning stages of this project, the project team could only contact those residents who had elected to be interviewed in the space provided on the online or paper survey. This resulted in the original number of interviews envisioned, 90, being reduced, however theoretical saturation was achieved due to targeting these interviews to low to moderate income residents in a variety of housing, care, and financial situations, and from a variety of backgrounds. Residents of for profit and not for profit retirement villages, independent living units, residential parks and manufactured home villages, congregate housing arrangements, community rental units, housing cooperatives, housing associations, were all sourced. Residents received differing degrees of care from these housing types, detailed in Chapter 3. Most residents received the Age Pension or a Department of Veteran's Affairs Pension. The majority of these were recipients of a full pension, and some received a part pension supplemented by superannuation and/or savings. A minority of residents received no pension and relied wholly on their superannuation and/or savings. Sixty residents were interviewed in total, and a further breakdown of their demographic characteristics is available in Chapter 3.

It was an objective of the resident interviews in Western Australia to capture Indigenous perspectives. Enquiries were made to providers of age-specific housing in an effort to find Indigenous residents who may wish to be interviewed revealed that there were very few Aboriginal residents in these homes. Calls to numerous Indigenous organisations, including an Indigenous housing organisation, confirmed previous advice that there was no age-care facility or age-specific housing for Indigenous people in the Perth metropolitan area or in a great distance beyond. As a result, interviews with Indigenous residents could not be obtained.

Resident interviewees were asked of their ages, what housing types they live in, and their main source of incomes. The remaining questions were asked in a semi-structured interview format and are as follows:

1. Can you tell me how you came to be living here?
2. Please tell me about your current accommodation.
3. Could you tell me about the care provided in this accommodation?
4. How much does it cost to live in your housing?
5. After paying for the costs of your accommodation, do you have enough left over to live adequately?
6. What are your plans for housing in the future?

Due to the volume of resident interviews conducted, the transcripts were analysed by using a qualitative data analysis package, NVivo<sup>4</sup> (v8). The research questions and

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<sup>4</sup> NVivo is the proprietary name for qualitative analysis software designed to store, organize and analyze unstructured qualitative information.

interview schedule were used to categorise the data into a set of thematic nodes for more effective comparison and analysis. These themes were used to respond to the research questions posed for this chapter:

- B1: What makes age-specific housing options attractive/unattractive to older persons/providers?
- B2: How do the financial models associated with the various options facilitate or constrain choice among low to moderate income older people?

The thematic nodes used to frame this data can be seen in Table 2 below.

**Table 2: Coding structure for NVIVO analysis of resident interviews**

<b>Tree nodes</b>	<b>Sub nodes</b>
Care	Formal services: <ul style="list-style-type: none"> <li>→ building maintenance</li> <li>→ domestic care</li> <li>→ emergency care</li> <li>→ everyday living</li> <li>→ health care</li> <li>→ personal care</li> <li>→ recreational services.</li> </ul> Informal care Care-giving Self-care Lack of care Independence
Health	Need for age-specific housing Deteriorating health Loss of roles
Financial models	Ownership <ul style="list-style-type: none"> <li>→ depreciation</li> <li>→ entry fee</li> <li>→ exit fee</li> <li>→ levy</li> <li>→ purchase price.</li> </ul> Rental <ul style="list-style-type: none"> <li>→ bond</li> <li>→ weekly or monthly charge.</li> </ul> Contractual arrangements Health care Maintenance charge Affordability
Housing—availability	Ageing in place Security of tenure Transition to age-specific housing Transition from age-specific housing Difficulties in finding appropriate housing

	Choice → residents expectations and preferences → priority/eligibility listing
Housing—governance	Provider management → positive resident perceptions → negative resident perceptions Government funding/subsidisation or input Other funding or input Residents' committees and bodies
Housing—physical environment	Dwelling → quality → design → modifications → space Location → facilities → location
Policy	Arbitration and residents' protections Legislation
Social participation	Sense of community Barriers to participation Facilitators/opportunities for participation Rights and responsibilities

### Policy interviews

The policy interviews revolved around a set of semi-structured interview questions. These questions were sent to interviewees before the interview was took place, and consent forms were signed. A total of 11 policy people in 10 separate interviews were conducted with at least one interview from every state/territory in Australia. Interviewees were approached individually based on prior knowledge of their involvement and engagement with the age-specific housing sector, and relevant state/territory housing, health and ageing were contacted and asked to nominate participants.

#### 2.3.3 Stage 5: Policy forums with stakeholders in age-specific housing sector

The final stage of the project involved public engagement via three research and policy forums held in WA, NSW and Vic.

Key policy, provider and consumer stakeholders from the age-specific housing sector in each state were invited to a presentation of the preliminary findings from the fieldwork components of the research, and to participate in discussion around a number of key policy questions about the future of age-specific housing, in line with the project's research questions and in particular questions B3: To what extent do the current legislative and policy frameworks hinder or support the range of age-specific housing options currently available?; and C1: Should policies and regulations be modified to create more suitable age-specific housing options and, if so, what changes should be made?

The project team sought to include representatives from a range of different relevant government departments, organisations and individuals in these forums, attendance and composition in each one was mixed. Each of the policy forums, however, comprised a number of government, provider, consumer, and non-government representatives, and were able to provide a valuable snapshot of the key issues for age-specific housing in each state, both barriers and opportunities for age-specific housing provision, and suggestions for policy improvement in the sector.

Each policy forum ran for approximately four hours. In the first hour and a half, the project team members presented preliminary findings from the project. Key findings from the literature and policy review were presented so as to frame the issues, followed by data from the national surveys of providers and residents of age-specific housing, and an overview of the interviews conducted with providers, policy-makers and residents. The second part of the policy forum involved active participation from invitees in a World Café focus group discussion.

The World Cafe discussion methodology is designed to mobilise 'dynamic networks of conversation and their systemic importance for large-scale collaboration, learning and change' (Brown & Isaacs 2001, p1). Participants divided themselves into three or four smaller groups and asked to sit in these groups at separate tables, each table to focus on a different discussion question. A note taker stationed permanently at the table-recorded discussion as it occurred for each group. Participants then rotated between tables after 20-minute intervals, the composition of the groups changing organically during each rotation. Linking small group and large group conversations to foster collective insight is an objective of the World Cafe method, and after each question had been considered by each group, the note takers reported key aspects of discussion back to the group as a whole (Brown & Isaacs 2001, p.1). Questions were left open-ended so as to encourage creativity in responses, and 'generate energy, focus inquiry, and bring assumptions to the surface' (Schieffer, Isaacs & Gyllenpalm 2004, p.1).

#### 2.3.4 Methodology and research questions

The relationships between research questions, how the project team sought to address these questions, and which components of the project were drawn from to answer these questions, are illustrated in Table 3 below.

**Table 3: Research questions, data sources and associated methodology**

<b>Research question</b>	<b>Data sources</b>	<b>Methodology (including data sources)</b>
A. What is the nature of the age-specific housing market in Australia at present?	A1. Literature review; questionnaire survey of providers.	Analysis of questionnaire data.
A1. What is the range of age-specific housing and care options currently available within the housing market in Australia?	A2. Literature review; questionnaire survey of providers.	Analysis of questionnaire data.
A2. What are the financial models associated with the various age-specific housing and care options?	A3 and A4. Questionnaire survey of providers; 2003 ABS Survey of Disability, Ageing and Carers; the 2006 census; the Housing Expenditure Survey 2005–06.	Analysis of questionnaire data. Analysis of data relating to finance, care and housing type of population aged 65 and over.
A3. What is the likely size of the market at present and in future decades?		



<p>A4. What are the demographic characteristics of older consumers and to what extent are these variations significant in terms of housing, location, income and care types?</p>	<p>B1 and B2. Interviews with residents of age-specific housing; questionnaire survey of providers; interviews with providers.</p> <p>B3. Interviews with policy-makers and key providers. Questionnaire survey of providers.</p>	<p>Interviews of residents and providers will be analysed. Analysis of relevant questionnaire data.</p> <p>Interviews of policy-makers and providers will be analysed. Analysis of relevant questionnaire data.</p>
<p>B. What factors have influenced the provision of particular types of age-specific housing products?</p> <p>B1. What makes age-specific housing options attractive or unattractive to older persons/providers?</p> <p>B2. How do the financial models associated with the various options facilitate or constrain choice among low to moderate income older people?</p> <p>B3. To what extent do the current legislative and policy frameworks hinder or support the range of age-specific housing options currently available?</p>	<p>C1. Questionnaire survey of providers. Interviews with key policy stakeholders and providers.</p>	<p>Analysis of relevant questionnaire data. Structured in-depth interviews will be coded and analysed.</p>
<p>C. What factors are shaping the market growth of particular types of age-specific housing?</p> <p>C1. Should policies and regulations be modified to create more suitable age-specific housing options and, if so, what changes should be made?</p> <p>C2. What impact would these changes have over time?</p>		

## 2.4 Future trends analysis

Among the aims for this project was to estimate the size of the low to moderate income age-specific housing market at present and in future decades (Question A3), and to understand the demographic characteristics, variations and trends in terms of housing location, income and care types (Question A4). The intention was to use ABS 2006 and earlier Census data and the 2003 and 2008 DACS as a basis for estimates of the future demand. However this proved impossible for a number of reasons:

- Census and DACS data being out of phase (2006 and 2003–09 respectively).
- Changes in key survey questions asked between successive Census and DACS.
- The inability to identify accurately age-specific as distinct from other dwelling types from the 2006 and earlier Censuses.
- The unavailability of data from the 2008 DACS which had not been released within the research time frame.

- Difficulties in interpreting data from the 2003 DACS because of oversampling and large numbers of 'not applicable' in the data sets.

Discrepancies between Census and DACS data were outlined in some detail in the earlier Positioning Paper (Davy et al. 2010). What was reported there, based on published ABS data and projections, was that:

- At the 2006 Census 3.5 per cent of the population were aged 65 and over (Australian Government 2010).
- In the first half of the 21st century, the percentage of those who aged 65 years and over will have doubled.
- The percentage of those who aged 85 years and over will have quadrupled by mid century.
- Seventy-seven per cent of those who aged 65 years and over owned their own home.
- Only 8.0 per cent per cent of reference people aged 65 years and over were in the private rental market.
- Only 5.5 per cent per cent of reference people aged 65 years and over were in public rental accommodation.
- Only 5.0 per cent of reference people aged 65 years and over lived in 'retirement villages', which were classified in Census data.
- Around two thirds of those who aged 65 years and over had a weekly income of less than \$400 per week—approximating the definition for 'low to moderate income' used for this research project.

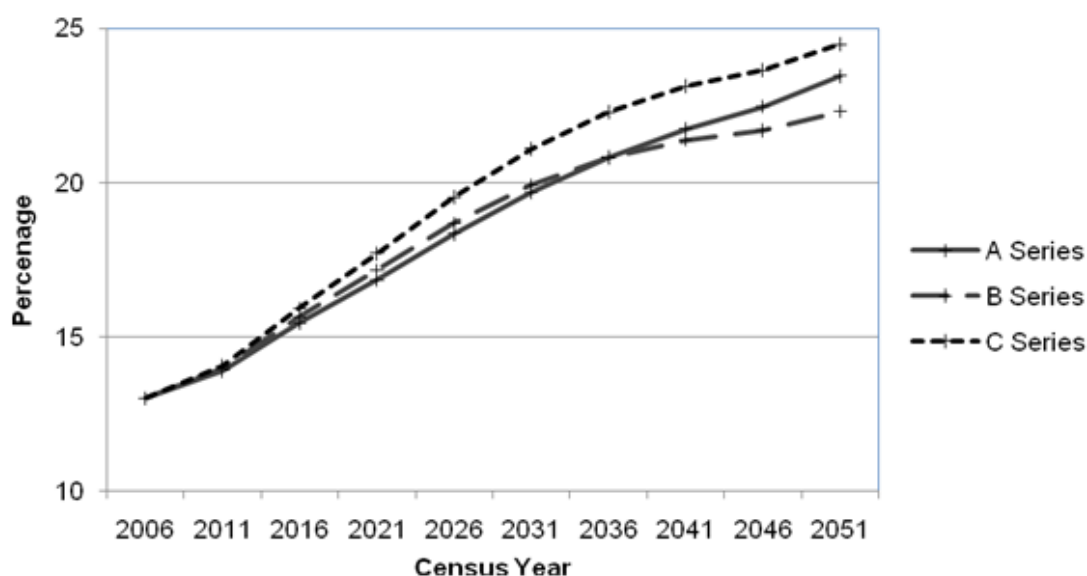
This section therefore presents trends on the ageing, tenure and income of the older population between 2006 and mid century (2051) based on ABS Census data and projections (ABS 2008).

#### *2.4.1 Older population growth trends*

In the first half of the 21st century, Australia's population is expected to continue to age rapidly due to a combination of the ageing of the baby boom generation, continuing low fertility rates, improved health outcomes and fluctuating immigration. Figure 1 indicates the ABS projections for population growth from 2006 to 2051. Because of uncertainties around future fertility and immigration rates, ABS publishes three of 72 possible projections, based on different assumptions—referred to as Series A, B and C. According to the ABS explanations, the medium growth series (B) 'largely reflects current trends in fertility, life expectancy at birth, net overseas migration and net interstate migration, whereas Series A and Series C are based on high and low assumptions for each of these variables respectively.' (ABS 2008, p.3)

With a starting percentage of 13.0 per cent at the 2006 Census, the highest of these projections (C) would see a 77.7 per cent increase in Australians aged 65 years and over by 2051 to 23.1 per cent, and the lowest a 64.6 increase to 21.4 per cent of the total population. The steepest growth can be seen between 2011 and 2031, representing the baby boomer cohort of the ageing population.

Figure 1: Projected population growth, aged 65 years and over, 2006–51, Australia



Source: ABS 2008

#### 2.4.2 Older population tenure trends

Figure 2 shows tenure trends from 1996 till 2051 for those aged 65 and over. The trends are based on three matched data points (1996; 2001 and 2006 Censuses), with future data points projected using the technique of exponential smoothing (Brown & Goodell 1963). It assumes however that the underlying patterns in housing tenure will continue and we know that this is not always the case for housing projections. In practice, changes in tenure are more nuanced than forecasting can reflect with precision, and there are a number of factors that are particularly important to bear in mind when interpreting the results below. For instance, the estimates depend upon a number of assumptions in relation to a range of factors including; the supply of affordable housing; the growth of the population in terms of international immigration; and the relative income of the population. Another factor is the extent of remortgaging activity amongst older persons. For instance, remains unclear at this point whether older Australians will continue to use refinancing as a means to adapt existing properties and/or draw a smaller mortgage for purposes of downsizing<sup>5</sup>.

The trend projections clearly reflect a continuation of two key trends of the decade 1996 to 2006; namely both a retracting social housing sector and less outright home ownership by retirement age. Both these trends are consistent with estimates in other AHURI studies but differ in the degree of magnitude. For instance, the published results of the Yates, Kendig, Phillip, Milligan and Tanton (2008) also show a projected decline in home ownership rates to 2045 for those aged 65 and above to around 70 per cent.<sup>6</sup> The change between the 2001 and 2006 censuses regarding home

<sup>5</sup> On the last point, as data on the size of the mortgages being arranged was purchased we believe that an interesting piece of future work might include comparison of older persons' housing needs against mortgage size.

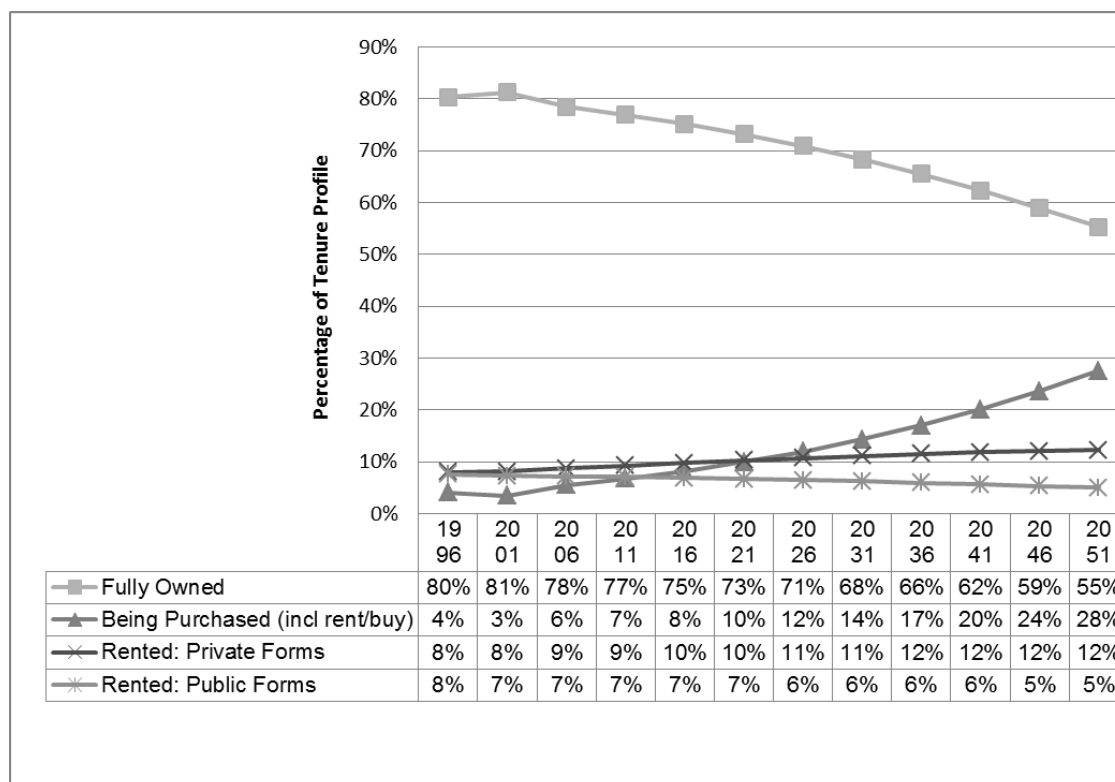
<sup>6</sup> The degree of magnitudinal difference can be explained by the fact that the trend imputations used a different methodology and they used a different data source apart from the Census—the data points were 'benchmarked on the ABS Survey of Income and Housing Costs in 2000/01 and 2002/3 with the 2006 data being up-rated using a standard set of inflators' Yates, J., Kendig, H., Phillips, B. & Tanton, R. (2008) Sustaining fair shares: The Australian housing

ownership were greater than in all previous censuses and influences the result shown. The National Housing Supply reports also cite a population cohort change that is directly related to the elevated level of older people within 2006 census results<sup>7</sup>.

One caveat concerning the significant trend shift discernable between the 2001 and 2006 censuses is that some of the change may also reflect a change in the way the Australian Bureau of Statistics (ABS) defined and collected data on Tenure Type. For instance, the response 'Owned outright' replaces 'Fully owned' and 'Owned with a mortgage' replaces 'Being purchased'. This change may have produced a change in distributions for the 'Fully Owned' and 'Being Purchased' categories. However all data reported was realigned for us by the ABS to ensure that we controlled for as much potential bias in our results as possible.

Based on the tenure trend projections illustrated in our Figure 2, there will be a steady decrease of older outright home owners from 81 per cent<sup>8</sup> in 2001 to 55 per cent by the mid-21st century, and a corresponding increase in purchasers from 3 per cent in 2001 to 28 per cent by 2051. Given the desire of many older home owners to be free of housing debt post-retirement, this could have significant implications for the low-income age-specific housing market with older home owners trading down into retirement villages, manufactured home villages and other forms of affordable accommodation to reduce or retire their housing debt.

**Figure 2: Projected tenure for population aged 65 years and over, 2001–51, Australia**



Source: ABS 2003; 2007 and 2011 customised table.

system and intergenerational sustainability. AHURI Report No. 11. Melbourne: Australian Housing and Urban Research Institute. (p.1)

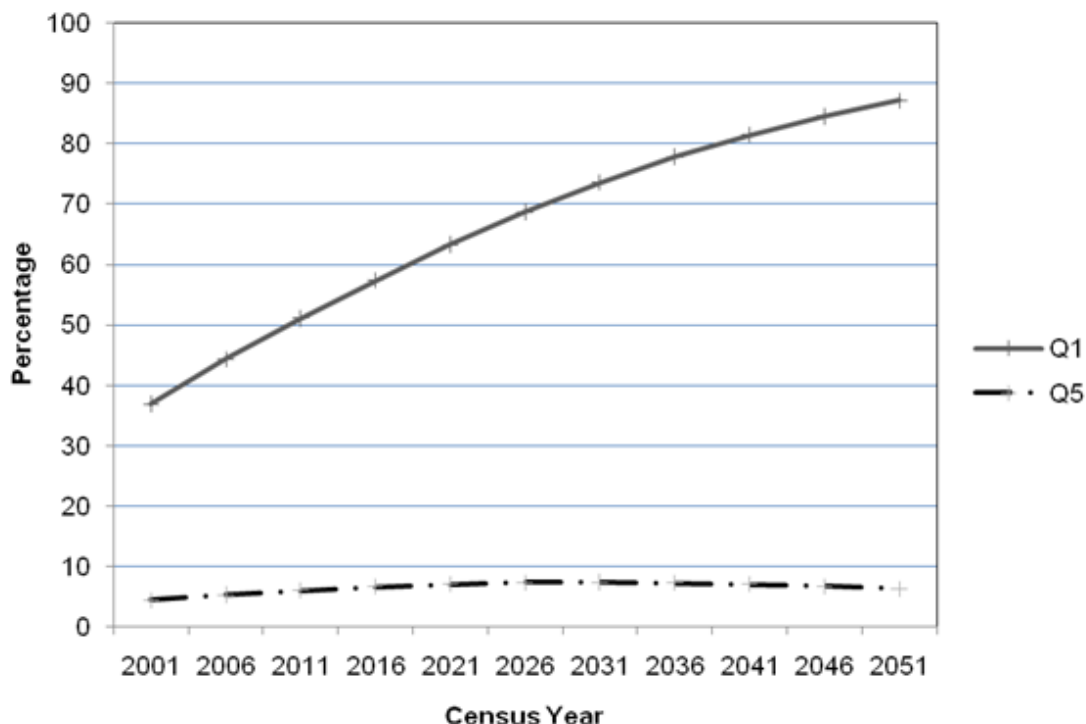
<sup>7</sup> [http://www.nhsc.org.au/housing\\_demand/sec6.html](http://www.nhsc.org.au/housing_demand/sec6.html)

<sup>8</sup> This percentage is based on age of reference person and includes non-private dwellings and is thus marginally less than for private dwellings.

### 2.4.3 Older population income trends

Figure 3 shows income trends projected over the period 2006–51. Several data sources were investigated. This study has accepted a definition of ‘low to moderate income’ as up to 120 per cent of median household income—i.e. up to \$1232.40 per week. The projections presented in this section are based on specialised data on the income quintiles of people aged 65 years and over purchased from the ABS. Income changes to this age group were volatile between 2001 and 2006, with significant increases in the lowest (Q1) and highest (Q5) quintiles, while significant decrease was observed for the second highest (Q4) quintile. As such, the people in the lowest income quintile (Q1) come to represent the majority of aged 65 years and over in 2051 (87.2%), while people in the second highest quintile (Q4) virtually disappear (0.001%). While this may look less than realistic, it nonetheless presents the increasing polarity of income for people aged 65 and over. This trend is also reflective of complementary data extracted from standard packages of the 2001 and 2006 Censuses, where the number of people aged 65 and over earning less than \$400 per week decreased by 0.4 per cent between 2001 and 2006 (compared to 9.0% decrease for all persons) (ABS 2003, 2007).

**Figure 3: Projected income for population aged 65 years and over, 2006–51, Australia**



Source: ABS custom data, 2010

## 2.5 Summary

This chapter has presented the background to the research, the rationale and strategy for research method and trend analysis. The key point in the background being that the need for some form of care and assistance increases markedly as people move into older age cohorts, particularly for those aged 85 years and over and this has necessitated the development of housing models targeted specifically towards older people and their particular housing and care requirements. Provision of age-specific housing is often coupled with the notion that personal care and home support services are more freely available there. However, access to better care services is not a given

as it often involves external providers, governance arrangements and funding instruments, across a variety of accommodation types and previous work is insufficient to grasp the full range of stakeholder perspectives. Thus the research methodology employed to better understand the current situation has to encompass, perspectives of tenants, providers and policy-makers.

The trend analysis has clearly shown that the dramatic ageing of the Australian population over the next 20 years (2011–31) is likely to be accompanied by a steady decline in outright home ownership with far greater numbers of older people entering retirement with debt, which will most likely dramatically increase the polarity between higher and lower-income older Australians. This will potentially impact on the demand for more affordable housing options, including the kind of low to moderate income age-specific developments addressed in this report, as older Australians seek to down-price to discharge mortgages and thereby reduce housing costs.

### 3 PROVIDER PERSPECTIVES

This chapter examines the perspectives of providers of age-specific housing based on the findings of an Australia-wide online survey and in-depth interviews with selected providers of key housing types. Discussion in this section relates to a variety of different age-specific housing types including not-for-profit and for-profit retirement villages, mobile home parks and residential villages, independent living units, and low-cost community rental housing.

The research questions that this chapter seeks to address from this provider perspective are:

- A. What is the nature of the age-specific housing market in Australia at present?
  - A1. What is the range of age-specific housing and care options currently available within the housing market in Australia?
  - A2. What are the financial models associated with the various age-specific housing and care options?
- B. What factors have influenced the provision of particular types of age-specific housing products?
  - B3. To what extent do the current legislative and policy frameworks hinder or support the range of age-specific housing options currently available?
- C. What factors are shaping the market growth of particular types of age-specific housing?
  - C1. Should policies and regulations be modified to create more suitable age-specific housing options and, if so, what changes should be made?

The provider survey and interviews, particularly combined with the other perspectives garnered in this project from residents and policy stakeholders, provide an interesting snapshot of the nature of most of the providers surveyed were independent accommodation providers, however many were part of larger housing provision networks or chains.

Financial models and care services varied considerably among age-specific housing types, however there were also some commonalities across the sector. Financial models, varied from the relatively simple arrangements of the community-housing sector involving a bond plus a percentage of resident's income, to the more complex models of loan licenses and leasing governing the operation of for-profit and not-for-profit retirement villages.

Care provision was also hugely variable within the age-specific housing market. The incorporation of various age-appropriate design features in existing stock, for example, ranged from 15 per cent to 83 per cent. The majority of housing providers indicated that they provided no bundled care services. Those that did generally provided just maintenance services (particularly in retirement village settings). A much smaller proportion of providers offered home/domestic care and personal care or health services.

In the interviews, providers expressed frustration with some aspects of the policy and regulatory environment in the age-specific housing sector such as over-regulation, particularly within the urban planning system. Because the regulatory environment varies to a great extent depending on housing types (and even within housing types, as is the case for example with retirement villages) the focus of these questions impacted each housing provider differently.

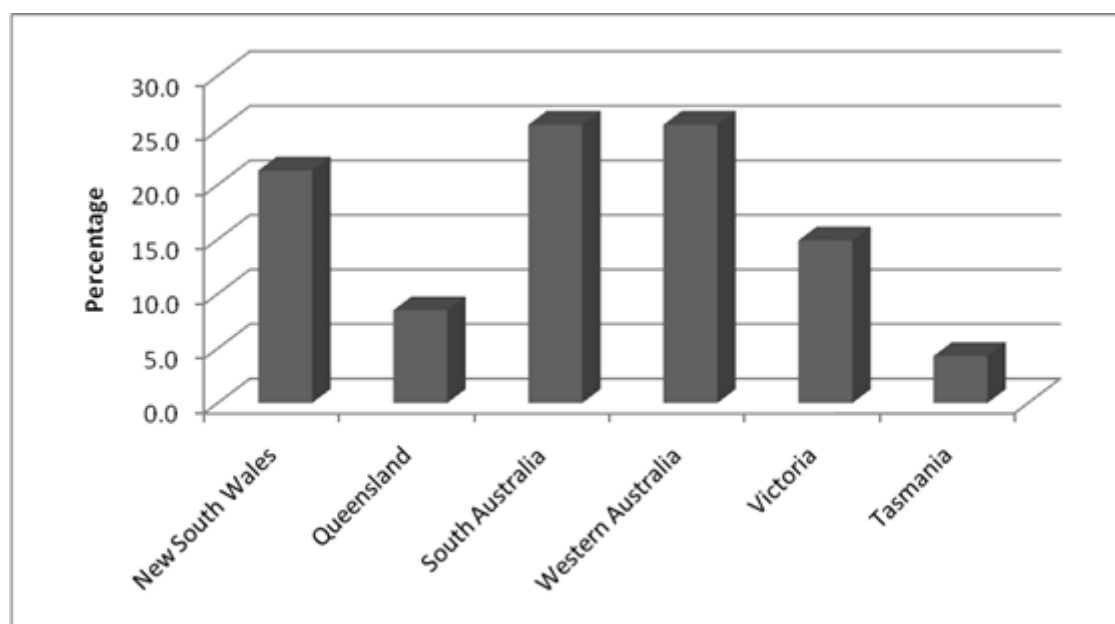
### 3.1 The provider mail surveys

#### 3.1.1 The respondents

As explained in the methods section of this report, responses were received from 48 accommodation providers. About 57 per cent of providers described themselves as independent accommodation providers, 28 per cent described themselves as part of a network or chain, and about 15 per cent described themselves in other ways. The accommodation provided ranged from: retirement villages; mobile home parks; and independent living units to community rental. Figure 4 shows the location of the provider respondents by state. With six states being represented in the responses, the majority of responses were received from SA, WA and NSW.

The variation in the providers sector is well described by the issue of scale. Respondents were asked to describe the total number of dwellings they provided. The average was 197 dwellings but the numbers ranged from eight to 1660 dwellings.

**Figure 4: Location by state of accommodation providers**



#### 3.1.2 The nature of the accommodation they supply

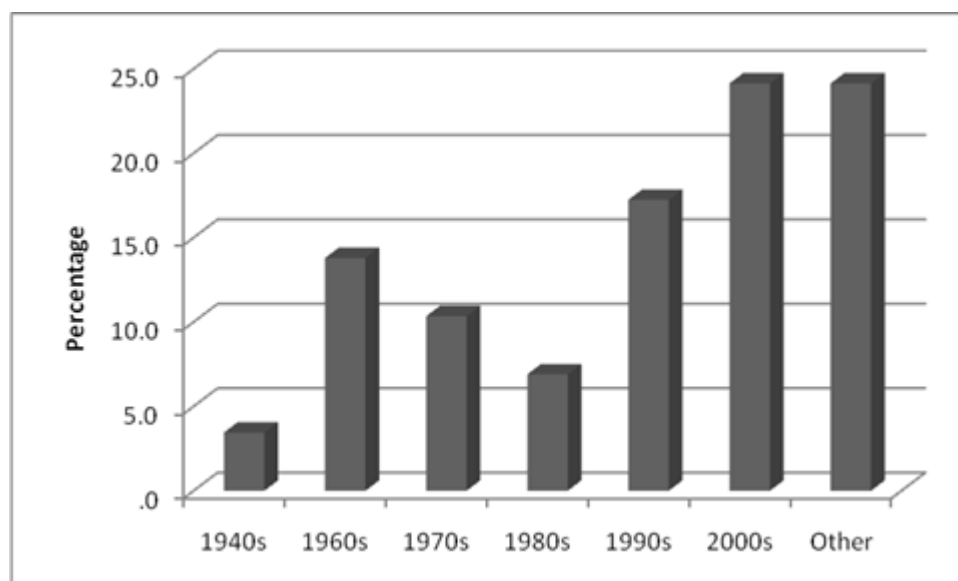
About a third of the providers were retirement village operators, of whom about 30 per cent were in community rental, about 21 per cent were providing independent living units, and 10 per cent were in mobile homes with the remainder in other accommodation forms. A feature of the accommodation is the variation in its age, which is captured in Figure 5. The history of the stock extends back to the 1940s with a considerable proportion of the stock built before 1980.

About a third of the dwellings are available on a rental basis and about two thirds of the respondents indicate that they provide some rental accommodation to lower-income households.

The problems with older dwellings are reflected in the design of the housing stock. The providers were asked to nominate whether a number of design features applied to most dwellings in their development, such as handrails. The results are summarised in Table 4. It is of some concern that in a large proportion of the stock some fairly basic design considerations such as hobless showers are not available. This is most likely to be an issue for older stock.



**Figure 5: Age of dwelling stock**



**Table 4: Age-appropriate design features**

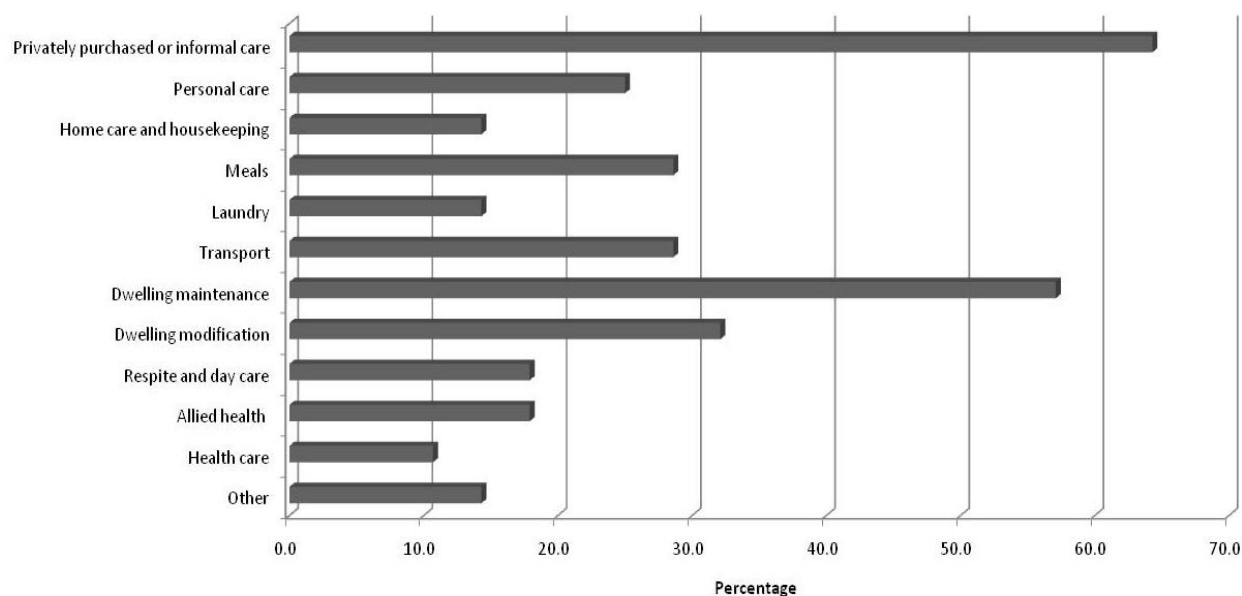
<b>Design feature</b>	<b>Applies to most dwellings</b>
Ramped or level entry	62%
Wider doors	33%
Level throughout	83%
Hobless shower	66%
Emergency call	15%
Handrails/grabrails	46%

Source: Provider survey 2010

### 3.1.3 *The provision of care*

The majority of respondents (about 64%) indicated that they provided no care—instead the family or private providers provided it all. The most popular form of assistance provided was help with home maintenance. A small proportion of providers (11%) organised health care. Details are provided in Figure 6.

**Figure 6: The provision of care services**



### 3.1.4 Financial models

The financial models used to house residents were extremely varied and are described below:

- The simplest was probably the community rental, where residents paid a fixed percentage of their income in rent (between 25–30%) and a bond as directed by their local Residential Tenancies Act (which are state based). The residents usually paid for their own utilities.
- Residents of Independent Living Units (not in retirement villages) often paid an up-front non-refundable donation and then paid a proportion of their income in rent (again usually between 25–30%). They also usually paid for their own utilities.
- In the mobile home sector, some residents paid a weekly rental, whilst other owned their own mobile home and paid an administration fee to the managers of their establishment.
- The most complex arrangement probably related to retirement villages. The arrangements can involve an up-front non-refundable capital charge as well as an ongoing administration fee. Other operators describe an up-front donation. In other cases an exit fee is charged that is based on an amount per year and a share of any capital gains. The nature of the tenure agreement seems to change with different retirement village operators—the arrangement can be based on the following possibilities:
  1. Leases: the resident is given a long-term lease for a fixed term in return for payment of an upfront lump sum, often referred to as an in-going contribution.
  2. Licenses: the resident is given the right to occupy the unit for a fixed-term in return for payment of a lump sum, or in-going contribution. The in-going contribution is repayable, subject to deductions, when the resident leaves the village or dies.
  3. Body corporate units and strata titles: the resident purchases the unit/property and contributes to the maintenance of the common areas.

4. Company titles: the resident buys shares in a company whose articles of association permit them to live in the unit.
5. Unit trusts: the trustee is the legal owner of the property and the resident buys a unit trust in return for being allowed to occupy the property.

## 3.2 Provider interviews

Interviews were conducted with providers of age-specific housing. Two of the interviewees were not-for-profit providers of large networks of age-specific housing that crossed over a number of states/territories. Two interviewees were not-for-profit providers with housing in one or two states only. Two were small, community-based not-for-profit providers. Findings from these interviews are examined thematically below.

### 3.2.1 *The context*

Although this report does not explicitly cover residential care, it is important to record some comments about residential care, because issues about residential care have impacted greatly on the supply of age-specific accommodation available in the current market.

- The general view is that it is not possible to make residential care generate any returns under the current policy settings. As a result, providers were using their returns from age-specific market housing to subsidise residential care.
- The current regulatory regime in residential care makes it very difficult to innovate. As a result, organisations with a desire to innovate have tended to move from residential care into some age-specific housing options.
- Scale is required to run residential care facilities efficiently. As a result, some residential care facilities, which lack scale, are being converted to age-specific housing.

### 3.2.2 *The urban planning system*

Providers are being frustrated by the urban planning system. A provider who is trying to expand their operations details a clear perspective on this sense of frustration:

I mean planning—well I think planning drives everyone demented. Yes if you ask me I'd scrap 80 per cent of the local authorities in the metro area and make them all bigger, more sensible. Make them properly accountable for their decisions—I know they're supposed to be but you get planning committees that come out with complete nonsense. (interviewee 61)

Many providers own their own land and when they redevelop their estates, they look to increase the density in order to help offset the development costs. This often proves impossible for them. This has meant that opportunities to increase the supply of stock have been thwarted by the planning system.

I would say we've definitely got sites where we got quite good density 40 years ago and can't afford to rebuild. Because we won't get the same density so we wouldn't get the same height, so we'd actually get less on the site than we have now. That's seems crazy when people have lived next to a building of its shape and size for the past 40 years but we wouldn't get it through now.

What that means is that there are instances where we are refurbishing old stock that isn't really that suitable, but at least we are that way able to provide houses for more people. Or in some cases where we're thinking, well the only thing to do here to make this workable is to actually knock what we've got

down and just sell the site for private development. Because we need the density to make it work for a mission village but we're not going to get the density, therefore we're just going to have to take the funds from this one and put them in somewhere else. So in planning terms I think those are the issues. (interviewee 61)

A provider in NSW has particular difficulty converting an existing residential care facility into an innovative model for age-specific housing and ended up taking the matter to the NSW Land and Environment Court.

Where we've had difficulty is around the planning regulations. The problem that is—certainly not ours—but anyone who tries to do a medium density project or a higher density project. We've had a huge opposition from the—mainly the neighbours to the site. Certainly not the whole area by any means. But very vocal neighbours and this has meant that the council has then been very, very timid and has opposed us ... So we're not surprised. Part of the reason we ended up going to the court was to get an independent adjudication as it were. But yes, planning for us is the biggy rather than—other government regulations are not such an issue (interviewee 62).

### 3.2.3 Regulation

A key issue for providers is regulation. There is concern that regulation in the age-specific sector might go the way of regulation in the residential care sector and become so prescriptive that it will stifle innovation. Regulation takes a number of forms including:

- Community rental is usually covered by state based residential tenancies regulation.
- In addition, most states have separate acts, which cover retirement villages and mobile home parks (usually through the Department of Fair Trading or Consumer Affairs).
- Community-housing providers usually have to be registered in their state of operation.
- Some industry organisations offer accreditation schemes (such as the Retirement Villages Association).

The requirements of the regulation are primarily to protect residents. This issue has become more important as the sector has switched from predominantly not-for-profit providers to a for-profit sector. In the retirement village sector, for example, there have been a small number of unscrupulous for-profit operators who have generated a lot of work for the regulators (and lawyers). Whilst providers can see the need for regulation they are concerned that regulation is not too heavy handed.

It's not saying that we shouldn't be performing, we shouldn't be regulated etcetera. It's just about proportionate regulation and regulation that doesn't put all operators into such a strait jacket that residents just live the same kind of life wherever, whichever home they're in. That's really not what you'd want for your last two or three years of life, I think. (interviewee 61)

A concern of some providers is the regulatory burden imposed by the Federal system. For example one national provider was concerned with the costs of registering to become a community-housing provider in a number of Australian states:

... is a very small organisation, but it happens to be a national organisation. So we fall into the housing regime of each of the state-based offices of housing. At the moment each of the states has a different housing regime. So we

became a registered housing provider in New South Wales and that showed us that it was a good process to go through but it challenged us. Then we're looking at potentially through the Victorian regulation process with is three times again as intense as the New South Wales one. For a small organisation that just takes up so much effort. (interviewee 63)

An issue that came up for one provider operating in the homelessness sector was the issue of certainty. Given the time taken to develop housing schemes, it was very difficult for providers if the rules and subsidy amounts kept changing.

#### *3.2.4 Tax issues*

A key concern of the for-profit retirement villages sector is the issue of tax, specifically in relation to Goods and Services Tax (GST). The Retirement Village Association has been in constant discussions with the Australian Taxation Office (ATO) about GST issues. For example, the ATO issued draft ruling in 2010 that suggested operators would be liable for GST what is known as a loan licence—the contribution or purchase price paid by residents for their retirement unit.

The purchase price is held by the operator as a loan licence or loan lease, allowing residents to live in the village until they leave or die. The operator deducts charges such as management fees from the original purchase price before paying the balance with capital gains to the resident or the estate.

#### *3.2.5 Care issues*

One provider commented on the difficulty of being able to guarantee to an easy transition for residents of their retirement village to residential care.

Nobody can do that. It's not legal. Residential aged care places are allocated on a needs basis. There's nothing to do with where you come from. The government assesses those needs and approves applicants, so you can't make that guarantee. That said, people feel like because the village that you're in has got the residential aged care facility then that's a good security thing. The likelihood is that when you need it you probably will be able to move into there but you can't guarantee it. (interviewee 64)

He thought that this situation made it confusing for the consumer, since they did not understand the realities of the situation.

Another provider compared the situation to that in New Zealand:

We're not quite to where New Zealand is. New Zealand provides what they call a continuum of care. We still ... sort of operate in silos. So we have our community care, our day care, our hostels, and our nursing homes. Now in New Zealand they're a bit further along than we are and once you make a contact with an organisation—whether it's just for home care services or for day care services—then you're in the system. And then you can move in and out of a continuum with only the one contact. Whereas we if, you know, our information from community doesn't transfer to residential services. So we're still operating in silos .... (interviewee 65)

Lastly, one provider described a new project, where the emphasis was on delivering more seamless care for residents using a care coordinator:

We're providing a service coordinator—or a care coordinator I should call the person—who will work with residents and their families to help them navigate the community-care system; because we're not providing our own care staff on the site.

Care staff, support staff—when I say support—things like Meals on Wheels, or cleaning rather than dressing, showering which is moving to the care side of it—will come from whatever community services the resident chooses to access. That's very bewildering for people.

So the care coordinator will be able to help them navigate, make referrals, be absolutely up to date with everything that's available, so if people can afford fee for service and that's their choice—absolutely fine. (interviewee 66)

### **3.3 Summary**

This chapter highlights a number of important characteristics within the supply side of the industry:

- A great range exists in the nature of providers in terms of scale, motivation (for-profit and not-for-profit) and focus (niche versus broad scale).
- Much of the current supply is quite old and not especially suitable for aged clients.
- The sector experiences the normal frustrations of developers who have to navigate the planning system and communities resistant to change.
- The intersection between housing and care is a difficult one, with a range of attitudes and approaches by providers.
- The regulatory system is complex. Whilst regulation is needed to protect consumers, inappropriate regulation may both reduce the ability of the sector to innovate and discourage potential providers.
- Not-for-profit providers are pursuing a strategy of letting their market initiatives subsidise their initiatives for lower-income households.
- There is considerable activity in the rental market with some targeting of lower-income households, but demand in this area is also considerable and providers are struggling to keep up.

Some of these issues will be re-examined in Chapter 5, which examines policy perspectives. The task of the next chapter is to focus on the perspectives of residents.

## 4 RESIDENTS PERSPECTIVES

### 4.1 Introduction

This chapter provides detailed findings on the perspectives of residents generated from surveying and interviewing residents of age-specific housing. Both quantitative and qualitative information was collected from residents via these research tools in order to answer the following research questions:

A4: What are the demographic characteristics of older consumers and to what extent are these variations significant in terms of housing, location, income and care types?

B1: What makes age-specific housing options attractive or unattractive to older persons/providers?

B2: How do the financial models associated with the various options facilitate or constrain choice among low to moderate income older people?

In terms of general demographic characteristics (a more specific breakdown is provided in the two substantive sections of this chapter), the majority of residents who participated in both the survey and the interviews were living in retirement villages, mainly not-for-profit retirement villages. Residents of mobile and manufactured home parks, independent living units, and community rental housing were also captured. Both the survey and interviews clarified the differences that exist in quality of the dwellings and care services within the age-specific housing sector, differences that generally came down to either the income/asset levels of the individual resident, and residents' access to housing that is subsidised by government and/or charitable sources. In line with these findings, residents who were more well off financially and had purchased a unit or home in upmarket for-profit or not-for-profit retirement villages, as well as older people who had been successful on community or social housing eligibility lists and gained subsidised housing space, were generally satisfied with their accommodation and care. Another side of the story is represented by the significantly smaller but more vulnerable proportion of older people who lived in regional or remote areas; had very low income and asset levels and relied solely on the age pension; were unable to progress on subsidised housing waiting lists; or found themselves in inappropriate housing situations without many options to move home or increase their service levels.

There were a number of questions within both the survey and the resident interviews that dealt with what older people find attractive and unattractive in age-specific housing. Declining health in later life motivated many of the older people surveyed and interviewed to seek out housing that included associated care services (particularly home maintenance services, followed by home care, transport, and health services). Other key features of age-specific housing that were raised by residents as desirable were: a sense of community, provided by living among neighbours of the same age and life stage; security, especially for those in for-profit and not-for-profit retirement villages; location and proximity to services; and particularly for those who had moved into mobile or manufactured home parks, community-housing, or public housing, cost. Common unattractive or unsatisfactory aspects of age-specific housing that residents raised included lack of access due to lack of availability, long waiting lists, and lack of adequate information provision about age-specific housing options. Some residents had experienced considerable affordability concerns with desired age-specific housing options being too expensive for their financial situation, particularly non-homeowners. In terms of specific housing sites, unattractive qualities raised by survey and interview participants included: lack

of care services and associated unmet care need; lack of dwelling space; inconvenient or undesirable location, particularly for residents who did not have access to or were unable to use private transport; and lack of quality amenities and home modifications or other defects.

The degree of variation in financial models between and within age-specific housing types precludes a general answer to the question of whether these facilitate or constrain choice among low to moderate income older people. As discussed in the previous chapter, there are a number of different financial models utilised within just the retirement village industry. For residents with a higher income and asset level, these financial models can allow them to leverage the capital of the selling of their home and thus facilitate choice when moving to age-specific housing. At the same time, many residents reported confusion as a result of the complexity of these financial arrangements and a lack of clear information provision about the processes involved, as well as complaints of rising maintenance levies and inflation of housing-related costs. Residents of mobile and manufactured home parks had often chosen this accommodation type because of its relative affordability in the market. However, issues with this accommodation type included rising site rental costs, which residents often had control over. The financial models associated with the community-housing sector were often reported as the easiest to negotiate and the most affordable option by survey and interview participants, but this was predicated on access to the system in the first place, which had involved lengthy waiting periods for some residents. More detailed discussion of the financial models associated with each housing option from the perspectives of age-specific housing residents is undertaken in Section 4.3 of this chapter.

## **4.2 National survey of age-specific housing residents**

This section reports the results of a mail survey of age-specific survey residents. The surveys were distributed through housing providers, 4800 surveys mailed out in total, and 831 respondents were received. Further information on the methodologies employed for this survey is detailed in Chapter 1.

### *4.2.1 The respondents*

The respondents are spread across Australia, and they are mainly from NSW (24%), South Australia (26%) and Western Australia (24%) (see Figure 7).

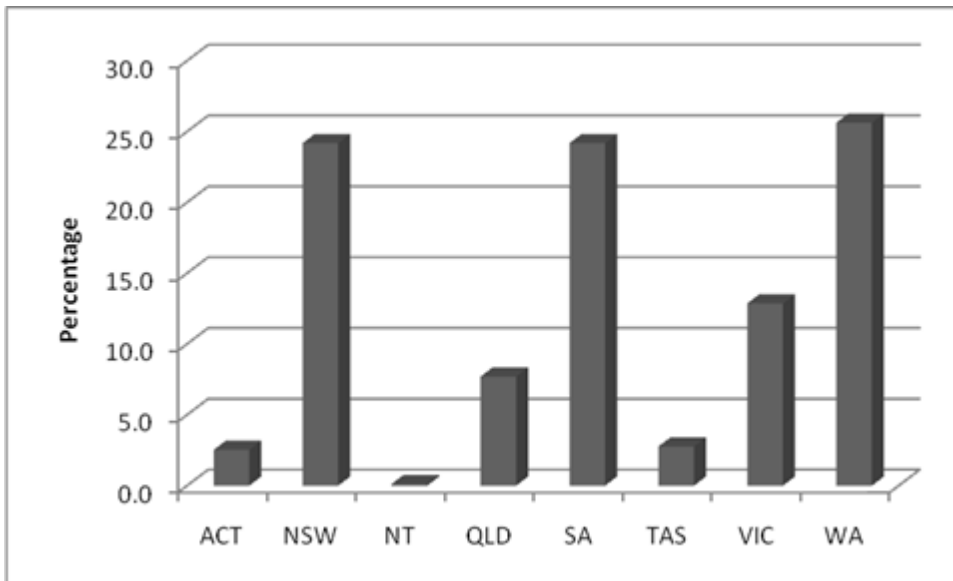
The majority of the respondents did not live in a capital city (57%), with 58 per cent living alone and 32 per cent with a partner. About 64 per cent of respondents were women.

The source of income reflected the variation in the population (see Figure 8). Whilst the largest category was households who only received Centrelink payments (41%), there was a range of other income sources including a cohort that still did some part-time work. About 80 per cent of households received some Centrelink payments.

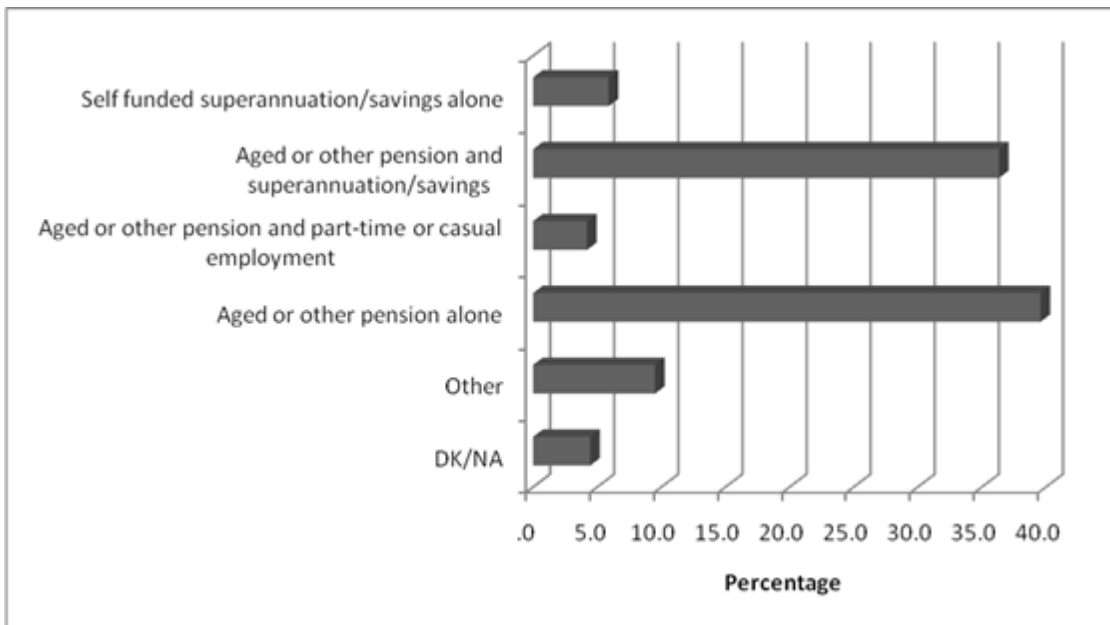
The most common age range of the respondents to the survey was 75–84 years old (see Figure 9).



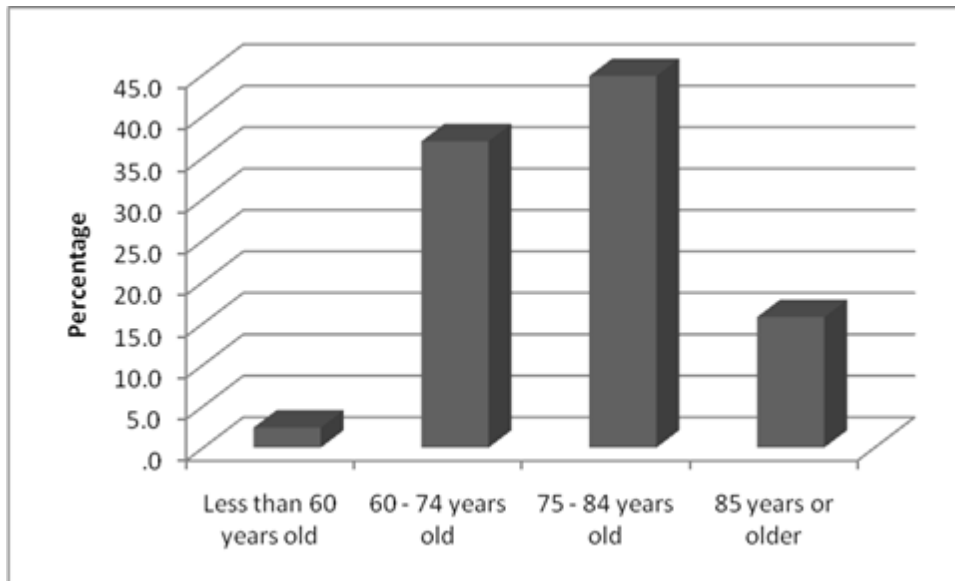
**Figure 7: State of residence of the respondent**



**Figure 8: Household income source**



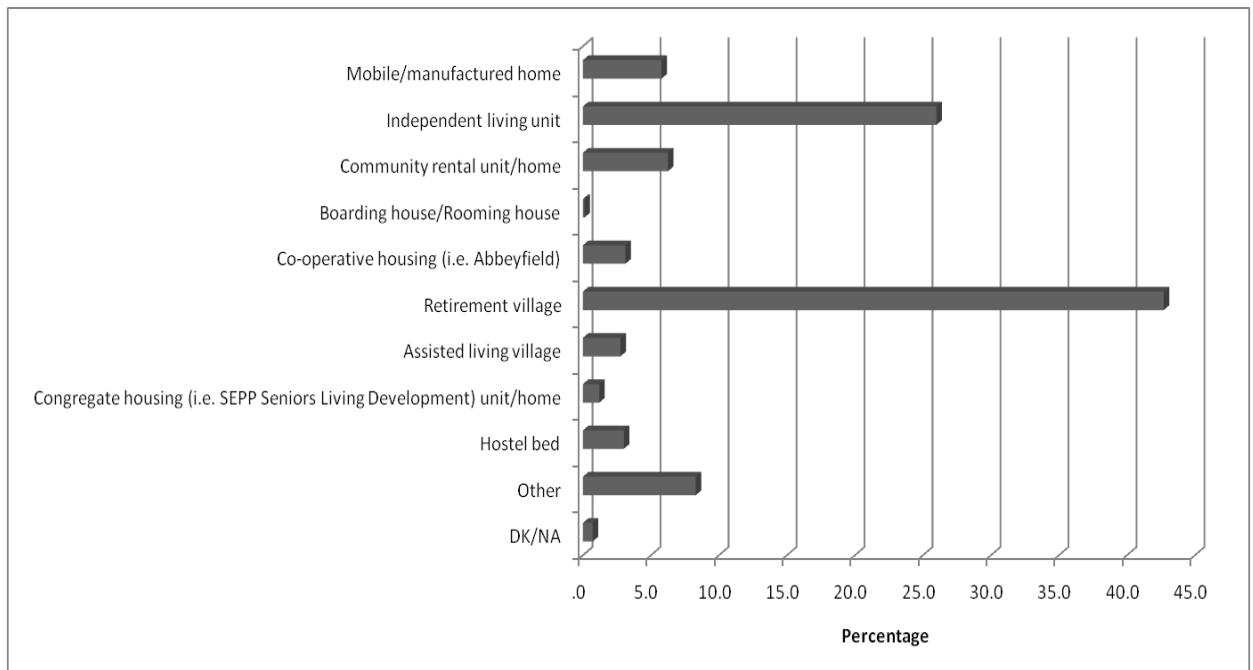
**Figure 9: Age of the respondent**



#### 4.2.2 What sort of housing do they live in?

The respondents live in a variety of housing types, which is shown in Figure 10, and the dominant form is the retirement village (43%). The other housing types that over 5 per cent respondents live in are: Independent Living Unit (26%); Community Rental (6%); and Mobile/Manufactured Home (6%).

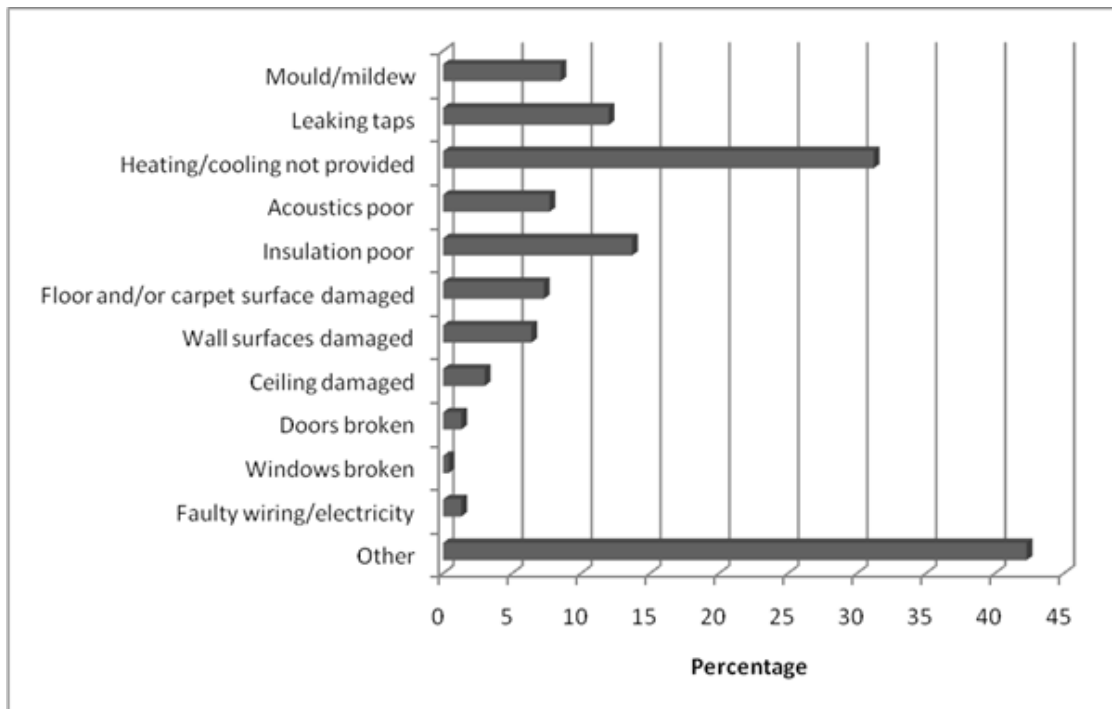
**Figure 10: Accommodation type**



Not surprisingly, given the accommodation types, over 85 per cent of the accommodation were one, two or three-bedroom units.

When asked to nominate defects associated with their housing, 28 per cent of respondents nominated defects. They are listed in Figure 11.

**Figure 11: Nominated defects**

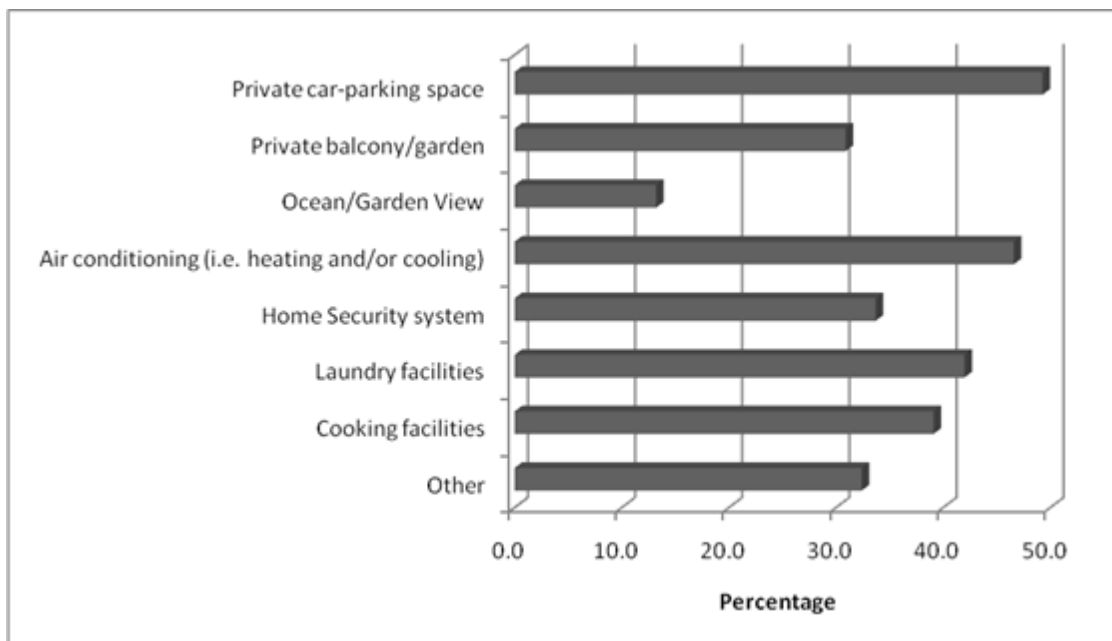


The most common defect was 'other', quickly followed by the lack of heating/cooling and poor quality insulation.

#### 4.2.3 Selected housing

Respondents were asked what design features impacted on their selection of a dwelling. The most common answer related to the availability of parking followed by the availability of heating facilities, the next is the availability of laundry and then cooking facilities.

**Figure 12: Design features and housing choice**



When more housing subtle design features were considered, the respondents identified that these features had a considerable bearing on their decisions. The top four features were rated as either important or very important by more than 25 per cent of respondents, with handrails/grabrails leading the field at 54 per cent, followed by hob-less shower (48%), ramped or flat entry (44%), the presence of emergency call facilities (48%) and wider doors (25%).

#### 4.2.4 Availability of housing

Respondents were asked how difficult it was to find their current housing. About one fifth said it was difficult or very difficult, one fifth said it was neither difficult nor easy, and three fifths said it was easy or very easy.

Two issues however must temper these responses—firstly, it does not poll those who have not managed to access age-specific housing—the experiences of these older people may be very different. Secondly, there was a different result for those who entered market versus subsidised housing, although even those entering market houses reported delays because of lack of stock in some areas.

For example, excluding retirement village accommodation, these figures changed to 25 per cent of respondents who suggested housing was difficult or very difficult to find. The sorts of issues that came up in the survey about the nature of the particular difficulty was mirrored the findings of the interviews, which are described later in the chapter. For some people, there was a lack of information about what was available. For others, especially those living in regional areas, there was simply a lack of choice and people reported having to wait until some additional stock was built or it became available. In subsidised accommodation, there was simply an issue of waiting until they came to the top of a waiting list. The comments included:

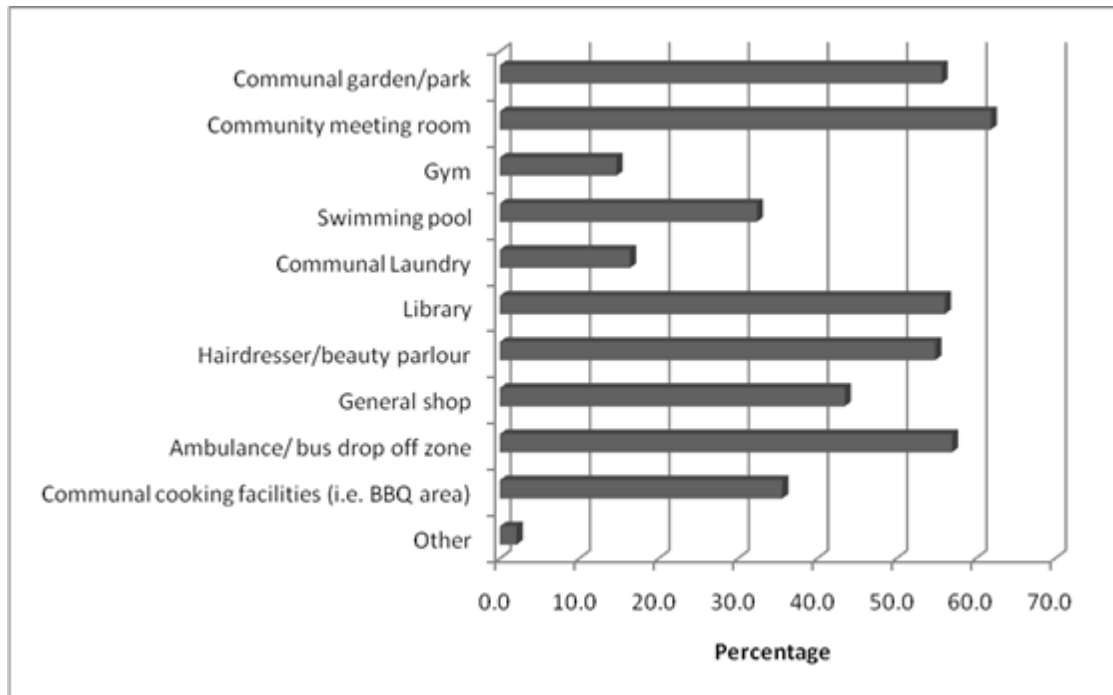
- We lost our freehold home and moved five times in five years and finding safe, long-term, affordable accommodation is not easy. Thank goodness for community-housing.
- I was listed on waiting lists of several villages for up to two years. Probably because of [my] location preference.
- Retirement villages with low and high care are not easy to come by.
- Mobility problems require specific needs [Retirement village resident].
- Five years wait for available housing [Community-housing resident].
- [There is] not much low rental accommodation. Also needed somewhere with no stairs. Difficult to find accommodation on one level.
- My special requirement i.e. two-bedroom—low access—lock up garages.
- Wanted to find a leisure village with a lease and at a price my wife and I could afford.
- Because I'd just lost my husband I wasn't sure what would be best for me.
- Because of complex contracts plus availability [Retirement village resident].
- [It] took [a] casual search of over five years [Mobile/manufactured home resident].
- Easy to find but waited two years for vacancy [Retirement village resident].
- I 'sat' on the housing department wait list for a decade until I was 'rescued' by community-housing.

- Because of the cost of housing, also having to move so many times—10 moves [Community rental unit resident].

#### 4.2.5 Housing attributes

In general, the respondents reported that their housing was well located. Figure 13 reports the proportion of respondents who lived within 500 metres of a variety of services. The better located services were the more traditional ones, such as community meeting rooms and libraries, whilst the services with poorer access included the general store and the gym. The survey also indicated that about 55 per cent of respondents were living in modified homes.

**Figure 13: Proportion of services within 500 metres of the home**



#### 4.2.6 Attitudes towards sharing

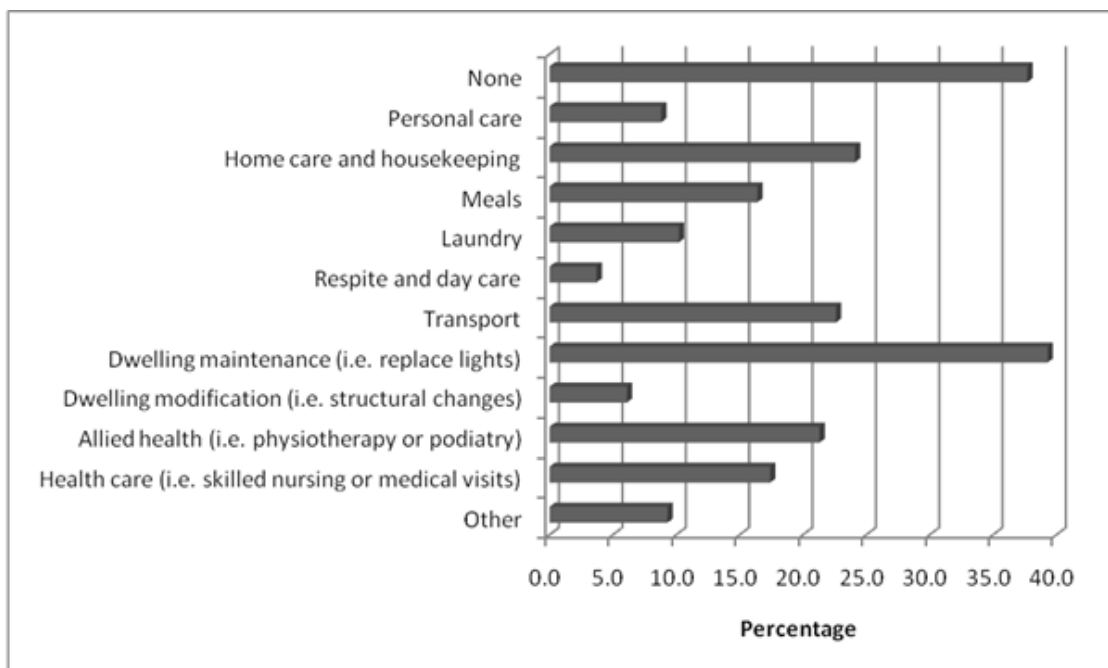
An interesting variable, which was reported in the survey, was related to the attitudes of respondents to sharing. Firstly, respondents were asked if it was important if they lived with people of similar religion, gender or other characteristics. About 27 per cent of respondents reported that it was important. Secondly, respondents were asked how they felt or would feel about sharing either a room or communal facilities with other residents who were not partners or family members. In the small number of (76 people or 9% of respondents) who did share a room (not with their partner), about two thirds were unhappy with this arrangement and less than 10 per cent indicated that they were happy with it. On the other hand, in cases where people had to share living facilities (i.e. dining room, kitchen, laundry etc.), only 15 per cent were unhappy with the situation.

#### 4.2.7 Need for services

Respondents were asked to identify their needs for services. Almost 40 per cent of respondents identified that they needed no services; whilst about the same percentage identified a need for home maintenance services as well as home care/meals, followed by transport (23%). Medical services were the next on the list

with allied health (21%) and health care (17%). The full breakdown of responses for this question is detailed in Figure 14.

**Figure 14: Care services needed or wanted**



#### 4.2.8 Summary

This national survey of people living in age-specific accommodation helped identify the range of housing and dwelling types, which were available in the sector and the vast differences that exist between them, particularly the differences between the market and subsidised accommodation. Respondents have indicated some considerable difficulties in finding appropriate housing, particularly when they are required subsidised housing or when they were looking for housing in a regional location.

Respondents reported some concerns with maintenance levels in some stock, probably highlighting the large variation in the quality of age-specific housing and the varying age of the stock. In general, the housing was well-located in relation to the main services. A notable feature of the survey was the degree, to which respondents sought out age-friendly design features such as hob free showers, indicating that consumers are becoming more discerning, meaning that some of the older market stock may prove to be difficult to re-sell.

Another significant feature of the survey was the large number of households who entered market housing, presumably using the sale of the family home, and now were living on the full and part pension. That is low- and middle-income Australians are accessing market housing, removing the need for a public housing subsidy. Given what we know about the significant decline in home ownership rates among lower and middle income Australians (Flood & Baker 2010), this situation is likely to change significantly in the future.

The next section reports on a series of in-depth interviews with a sub sample of respondents to this mail survey.

### 4.3 Interviews with age-specific housing residents

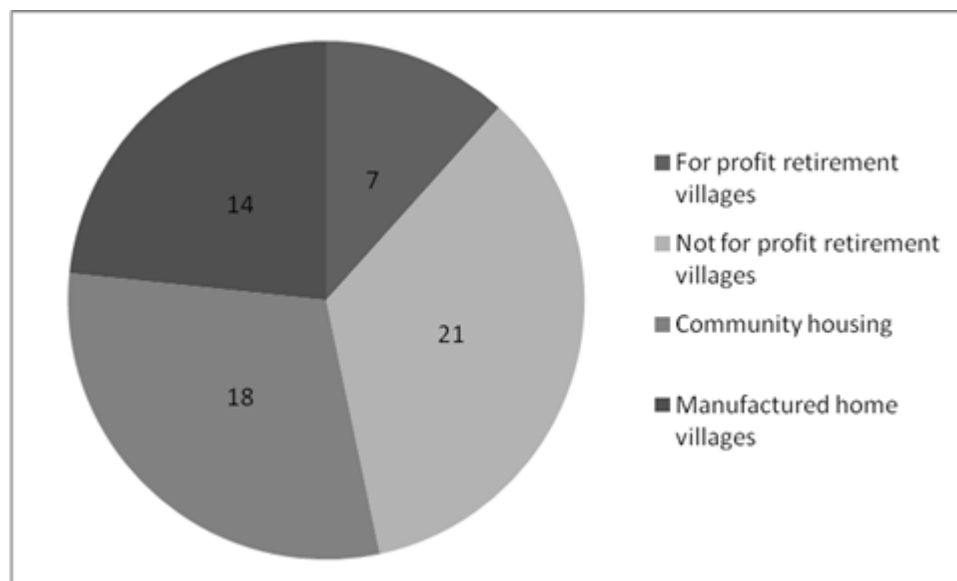
This section reports on the findings of 60 interviews with residents of age-specific housing across New South Wales, Western Australia, and Victoria. Within the parameters of research questions B1 (What makes age-specific housing options attractive/unattractive to older persons/providers?) and B2 (How do the financial models associated with the various options facilitate or constrain choice among low to moderate income older people?), this section discusses the experiences of residents of each housing type in terms of the following themes:

- Housing availability and housing choice
- Accommodation, neighbourhood and facilities quality
- Care provision
- Community and social participation
- Financial models (initial, recurrent and exit costs of housing)
- Governance.

#### 4.3.1 Demographic composition of interviewees

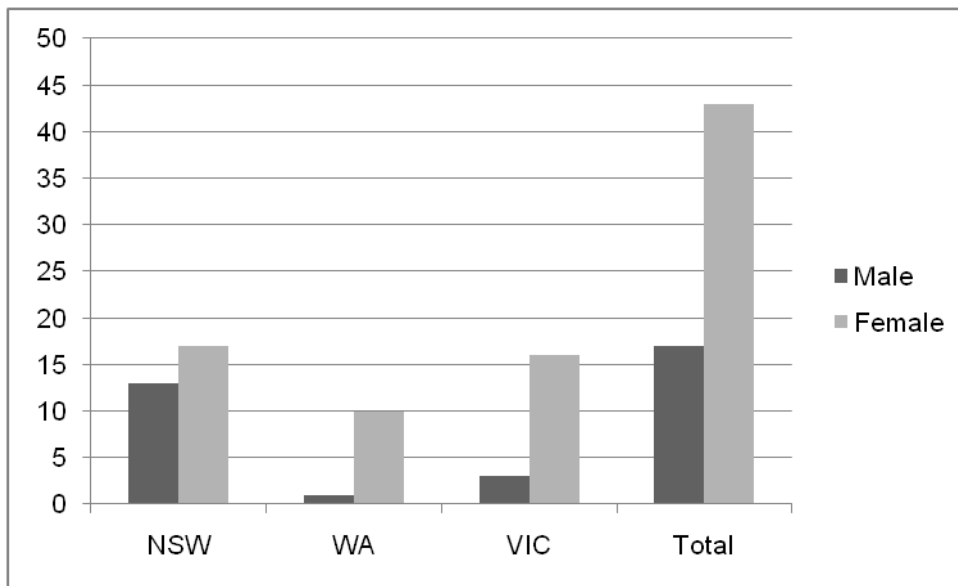
A total of 60 residents of age-specific housing were interviewed—30 from NSW, 19 from Vic, and 11 from WA. More females (N=43) than males (N=17) were interviewed. Eighteen residents of various community-housing types were interviewed, 14 residents of mobile or manufactured home villages, and seven residents of for-profit retirement villages.

**Figure 15: Number of interviewees by housing type**



Thirty residents were interviewed in NSW: 13 males and 17 females. The project team interviewed 19 Victorian residents and these were mostly women—16 women as opposed to three men. Eleven age-specific housing residents from WA were interviewed: 10 women and one man.

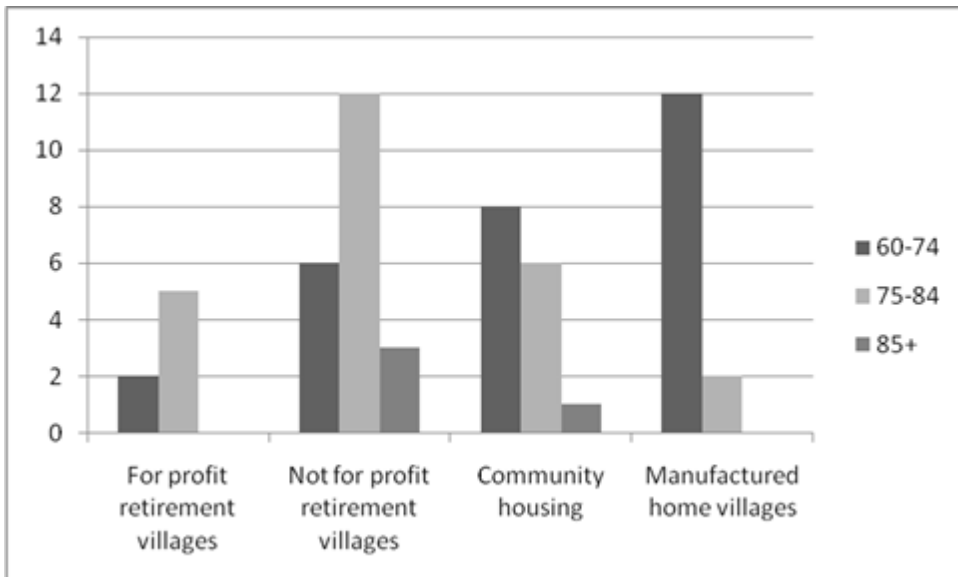
**Figure 16: Number of interviewees by state and gender**



### For-profit retirement villages

Four out of five residents of for-profit retirement village residents that interviewed received the age pension plus draw on personal superannuation or savings to supplement this income. One NSW resident stated that he received only the age pension. However, all for-profit retirement residents that interviewed had been homeowners, and able to move into age-specific housing after selling their home. Four out of 5 of the for-profit retirement village residents were drawn from the 75–84 years age cohort, and one from the 60–74 years age bracket.

**Figure 17: Resident ages by housing type**



None of the residents interviewed identified their housing as an assisted living village. However, one of the NSW for-profit retirement village residents, an 82-year-old male, whose source of income is the age pension, described an assisted living village managed by the same providers on the same site as the independent living village.



### 4.3.2 *Housing availability and choice*

One NSW resident of a not-for-profit retirement village sums up a common sentiment among older people who have transitioned to age-specific housing:

We lost a few things: we lost our location, we lost our view; but we gained in security and [a situation] where people were mainly of the same interests and age. (interviewee 18)

Housing availability and choice for residents of age-specific housing was largely dependent on the individual situation of interviewees. Those interviewees who had owned their own home were able to use the capital from the sale of their home to access an age-specific housing arrangement, which suited them. For interviewees who had not been homeowners, accessing age-specific housing was considerably more difficult.

There were instances in which the reputation of the housing complex meant that there was a high level of demand for the housing in question, resulting in lengthy waiting periods. For example, a Victorian interviewee from a not-for-profit retirement village with a good range of care options stated that the waiting period for securing a place in this village was 10 years.

Many of the residents that interviewed made the decision to move to age-specific housing, because their health was declining and they sought a more supportive environment. Many interviewees had found that it was becoming increasingly difficult to maintain their home and garden, and sought an environment that would pose less physical demands. These motivations for entering age-specific housing were common to residents regardless of location, across Western Australian, New South Wales and Victoria.

#### **For-profit retirement villages**

All residents of for-profit retirement villages that interviewed had purchased their current age-specific units or homes after selling their family home. The capital acquired through this had allowed a significant degree of choice as to location and what type of dwelling they could purchase in the transition to age-specific housing.

Some interviewees like this NSW tenant told of how they spent a considerable amount of time exploring options:

We'd investigated the south coast, the north coast, the city and where our kids lived of course. This one bobbed up and it was ideal so we put our name down. (interviewee 07)

The reasons for moving varied. Some residents made their decision based on what they had experienced with their parents, as the same tenant said:

My parents and my wife's mother both went into care and we saw it working. We decided that when I turned 80 we'd put our name on a waiting list. (interviewee 07)

Others moved because their health was declining and they were finding it difficult to live totally independently, as these NSW tenants said '... when you are unable to physically do what you need to do to maintain the property. That was the trigger point' (interviewee 11). The same interviewee (interviewee 10) noted that because of their declining physical ability, they had chosen to purchase an apartment rather than a house with a garden.

Where residents of for-profit retirement homes decided to live was often dependent on proximity to their family and friend networks. A desire to be located near to their

children was a common sentiment: 'We chose Sydney. I lived at Tweed Heads but we chose Sydney because one of our two daughters lives here' (interviewee 10). Similarly, one interviewee also from NSW bought a house in the same complex as her sister-in-law:

His sister was in this complex and she's his only sister, and on her own. So we were always coming over here and that sort of thing. So we decided that we would put our name down. It was a long waiting list for people. We put our name down and it came up a lot quicker than we thought it was going to. (interviewee 05)

### **Not-for-profit retirement villages**

The residents of not-for-profit retirement villages that were interviewed had similar reasons for moving to age-specific housing as their counterparts in the for-profit sector. Almost all of the residents interviewed in this housing category had been living in their own homes prior to moving to a retirement village.

The motivations behind the age-specific housing transition varied. Most residents perceived their move to a retirement village as a final move and an endeavour to be in an environment, which would cater for their specific needs. One resident, from NSW for example, had health problems and decided that the hospital system in the regional area he was living in was not adequate, and the climate was not good for his health. He moved to the retirement village he lives in now, because he viewed the health facilities in the area as more acceptable and the climate less extreme:

I knew what the health system ... was like and how it was deteriorating, ... The services weren't there to handle my medical condition ... I found that like it was worse in the dead of winter or the middle of summer when it was real hot or real cold. I found that ... where I [now] live has the most even temperature in Australia ... I did the research and it was the best move I've made health-wise because there's good health facilities in [the area] ... My health's definitely improved since I got here ... the quality of the specialists and local GP's, etc. They're able to manage my problem better. The climate ... and I don't have to worry about mowing lawns or cleaning leaves out of gutters or anything like that. Even if I want a light globe changed I just ring the office and say, you know, the light globe's blown in the lounge room. Because they would rather send the gardener down to fix it than me climb on a chair and fall over. (interviewee 02)

Health and ageing concerns appeared to be the major influences upon the decisions of both couples and individuals to move to a retirement village. As two residents from NSW explained:

Well many years ago I put my name down because I thought, well that's the way life is going. Then I had a number of operations and had to live with my children. I talked to my sister and she said, 'Why don't you ring Uniting Care?' So I rang them and the lady who was before me had just shifted out. I just waited for this to be repainted and carpeted and in I came. (interviewee 06)

I came here about seven years ago. Before that I was living in a unit ... I decided that it was getting close to a time where I'd need care because I was walking [with difficulty] ... I drove a car but that was a problem because I had trouble with this leg as well. When it started to go a bit off and I was getting a bit older I didn't want to drive anymore. One slip and you're gone, you know. You either cause yourself trouble or somebody else, to go back into a car, I

think. So that's why I decided the time had come for me to come up here. (interviewee 16).

This resident also had concerns that her disability would lead to her being isolated:

I was on the second floor in my unit, and I'd get isolated a bit. I really would have people that would come, and friends, but you're just depending on that all the time. Like to try and get out is very difficult. So I came up here. (interviewee 16)

Some of the residents interviewed were also drawn to a retirement village because of the village's proximity to higher care facilities such as nursing homes, as this NSW tenant stated:

There is a nursing home alongside this village, no connection ... A number of residents from this village have gone there and their partners are able to walk down each day and visit them and it's very convenient. That was another reason I came, you know. (interviewee 07)

There was a common perception among these interviewees that they would be given priority on waiting lists for residential aged care facilities, if they were located on the same site as the independent living units they currently resided in, even though this is not the case.

Long-term security was a key factor in choosing to move to a retirement village for some residents:

Well my wife and I decided that at this time in our life we needed to get into something that would give us security, less work than a normal house and somewhere where we could spend the rest of our lives. (interviewee 18)

Some residents chose their retirement village based on the fact that the facility offered a range of care options, some that they may have required at the time of entry, and some that residents felt they may need at a later stage:

The big advantage with this place is you can transfer up the line if you need to go to care or a nursing home. Also the big advantage is they try to keep couples together as long as they can. We haven't got many couples left. (interviewee 18)

Some residents like this Western Australian tenant had been in a critical housing situation prior to finding accommodation in a not-for-profit retirement village:

I was needing accommodation desperately, I went down to [name of organisation] where I had my name down for many years, six years in fact, and I said, 'Look I'm desperate. I haven't got anywhere to live.' So they suggested this bedsit here to come and have a look. So that's how I came about getting it. I was living in a caravan with my husband, we were going to travel around Australia. We split up. (interviewee 59)

### **Manufactured/Mobile home villages**

Interviewees were attracted to manufactured housing villages for a range of reasons. For many it represented a cheap but comfortable housing option. The development of mobile homes as a housing choice for older people has shown significant growth in Australia over the past 10 years (Woodbridge 2003; Consumer Affairs Vic 2003). For some residents, life changes such as divorce meant that they had lost access to the family home and did not have the requisite capital to buy a conventional home. This supports previous research indicating that mobile homes can represent an affordable

housing option to many lower-income older people (Guntermann 2002) due to the initial low cost of the home.

Some NSW interviewees had moved to a manufactured home village (MHV) so as to eliminate their mortgage. An interviewee, whose husband had been retrenched three times in the 18 months preceding the interview, explained:

We still had a mortgage and we had to make a decision as to what we were going to do. The only way we could see clear for ourselves, for our stress levels, ... So that we were mortgage free ... we made the decision to make this move. We were lucky. We put our house on the market, it sold within 12 days and we were able to purchase this. We in fact own this and we have no debt. (interviewee 26)

Another attraction of the MHV was the security and convenience that it offered for people who enjoyed travelling:

You've got your security. We let the office know when we're going away and let them know when we come back, which means they know and they will collect our mail if we want it and we just leave them with those envelopes which are pre-paid. (interviewee 29)

Safety was another major draw-card as this Victorian tenant related:

For me, being a single woman, it's a safe environment with a boom gate access. You can't rent the properties so you know your neighbours are owners and so you know who your neighbours are .... (interviewee 34)

For this interviewee, another motivation was the perception that in an MHV she would not be lonely:

You can mix with people in the community if you wish to, but if you wish to have your privacy, you can have that as well. So it's your choice, whatever you want, and that was one of the things that drew me to this place. (interviewee 34)

Residents of manufactured or mobile home villages generally found their housing by chance or through a friend. One resident described driving down the coast from Batemans Bay and stumbling upon the village he is now living in. Others had found the village during their earlier travels and had decided that it was a beautiful spot and that they would move to the area when they retired.

### **Community-housing**

The age-specific community-housing residents that interviewed often had a history of vulnerable and marginal housing situations. Choice is sometimes restricted by applicable government eligibility criteria as well as any specific eligibility requirements required by the particular community-housing organisation (Seniors Information Service 2008). A number of interviewed residents spent many years waiting for some form of affordable housing as the comment from this NSW tenant exemplifies:

I was on the ... housing waiting list for almost for 12 years. I think that's right. I'm not sure for how long it was, but it was forever and whenever I inquired they said, 'Oh no, some one's before you'. No one said to me that there is a priority list and I reached a point where it was a priority and I was becoming a little bit desperate. (interviewee 09)

Finding accommodation in this housing type was often due to chance. A Victorian resident told how he found his way into community-housing:

From a bloke at the bowling club ... He has a lady-friend who lives here ... so that's how I found out about it. I had no idea it existed. I had no idea .... (interviewee 38)

One of the NSW Abbeyfield residents happened to drive pass the complex she came to live in:

I was driving up here one day and I saw people ... coming in ... and I thought, 'I wonder what that is?' So I went back to the community centre and I said, 'What's Abbeyfield House?', and they told me and I'm sure I broke the speed limit getting back up here and putting my name down. (interviewee 23)

Within a week she was invited to stay in the guest room where she stayed for a few days in order to test her suitability.

A couple of the interviewees felt that they had only managed to access community-housing because of their persistence. This sentiment is exemplified by this Victorian tenant, who said:

You've got to be in people's face, nicely, for them to keep I think thinking that you're still around. You know what I mean? Some people put their name down for things and they never hear from them again. (interviewee 45)

#### *4.3.3 Accommodation, facilities and neighbourhood quality*

Age-specific housing varied significantly in terms of the quality of accommodation and facilities provided. Not surprisingly, residents of for-profit retirement homes usually had more space, more facilities and higher quality facilities than residents of other housing types did, whereas community-housing residents rarely had more facilities available to them than one single bedroom.

Most interviewees said that they were pleased with their accommodation, although there were a number of interviewees who stated that they would have liked more space. The number of bedrooms provided is important as not only does it allow an individual or couple more space for their furniture and themselves, but also it allows residents the capacity to entertain and have family and friends stay.

Home modifications to make the dwelling environment more accessible and assist residents to age-in place were reported by some residents of for-profit and not-for-profit retirement villages. The most common modification was the installation of handrails. In the one case where home modifications had been made to mobile or manufactured homes, this was organised by the owners themselves and paid for by them. Whilst the majority of interviewees were happy with the location of their housing and their general neighbourhoods, in some cases neighbourhoods were viewed as not well located in regards to access to services. This was particularly the case for residents who did not have private transport.

#### **For-profit retirement villages**

The residents of for-profit retirement villages interviewed expressed high levels of satisfaction with their accommodation. Because they had bought their dwelling, they had already had the opportunity to investigate various retirement village options and choose what they perceived as the most appropriate for their needs.

Adequate space was a key reason for the satisfaction of for-profit retirement village residents. Some residents were very enthusiastic when asked if they were satisfied with their accommodation and had sufficient space, as these tenants in NSW and Vic exemplify when they say:

Oh yes, yes ... It's basically a two-bedroom unit, lounge room, dining area, fairly good kitchen. It has a large bathroom. It has a very large en-suite. Built-in-wardrobe. We use the second bedroom, or I use it as an office. (interviewee 01)

I'm in a unit with two bedrooms, lounge, dining room, kitchen, bathroom, toilet and laundry and I have a garage ... It's comfortable and so I really don't have a grumble about anything [laughs]. I shouldn't be grumbling about anything. (interviewee 35)

For-profit retirement villages generally had a wide range of facilities compared to other age-specific housing types. One resident lived in a village with a meeting room, clubroom, billiard room, library, indoor heated swimming pool, and outdoor bowling green. It is situated on a lake and has a jetty and a boat ramp.

In some for-profit villages substantial freestanding homes were available. This was viewed as an attractive option by some interviewees:

A freestanding villa is important to us because we can a drive into the driveway pressing a button for the door to go up and park ... carrying your shopping through ... Having sufficient space to fit our furniture that we have accumulated as we do over years in the past and being able to move into here without generally having to get rid of it was another factor. (interviewee 10)

The for-profit retirement villages are usually in convenient locations (close to shops and services) and public and community transport is provided in some villages for residents who do not drive as this NSW tenant explains:

There's a public bus outside the village, or entrance to the village—which I suppose from my unit would be a walk of half a kilometre. The village does have a bus and it takes residents shopping twice a week to the local shopping areas [and] once a month to the larger centre at Port Macquarie. (interviewee 01)

Although most of the for-profit retirement villages were in convenient locations, there were villages, where residents without a vehicle had difficulty accessing facilities. This NSW tenants comments exemplify concern about lack of transport in their village:

The lack of proximity to transport [is a negative] because we are isolated here. This gets back to misrepresentation if you like in the early stages when we were given to believe that the local bus would in fact route through the village. That has never happened ... Now that leaves a lot of old people then with a problem of going up the hill and up to the school there to catch transport. (interviewee 11)

### **Not-for-profit retirement villages**

In most cases interviewees in not-for-profit retirement villages, like their for-profit village counterparts, had sold their family home in order to transition to their current accommodation. The move invariably meant moving to smaller accommodation. Although they missed their homes they were able to adjust:

It's working quite well. We've missed our home ... we have one bedroom, lounge room and facilities. You'd like to have another room but you haven't got it so you have to be content. (interviewee 05)

Many dwellings had been designed to minimise risk of falls and facilitate mobility. In some cases dwellings were modified to accommodate the needs of residents:

[There are] ... no steps. Because it's retirement village they periodically check you through and see what else needs doing for you ... I have rails in the shower and near the toilet. I don't need to come through the foyer. They put a lock in the big glass door and I can just walk off the footpath into my little area and through the glass doors. (interviewee 06)

Many interviewees in this housing model were very satisfied with their accommodation and the space available. An 88-year-old widow in a not-for-profit retirement village in Victoria commented, 'I like most of the aspects of living here. There is not anything that I could say I dislike' (interviewee 36). An 86-year-old widow in Sydney had a similar sentiment: '[I'm] Absolutely content, and when I get into bed at night I think isn't this lovely; my little bed in which I hope to die' (interviewee 17). She was content with her accommodation despite it being a bedsit:

My accommodation; ... It's a bedsit. You come into a small lounge room; one wall is a glass wall with the glass sliding doors onto a balcony. We have a little kitchenette and then we have a divider between the lounge room and the bedroom. There's room for the bed and a chest of drawers, in fact I've got two, and then we have the bathroom with the toilet and shower and, as far as I'm concerned, I'm 86 and it's fine. I wouldn't want anymore ....

Another interviewee had a similar perspective:

I have a bedroom, a bathroom, laundry, a full dining room, kitchen and a lounge room and a patio ... there's not enough cupboard space—but that's the woman, isn't it? ... It's very comfortable .... (interviewee 06)

The facilities provided at not-for-profit retirement homes varied considerably. This variation can be associated with the cost of obtaining a unit, particularly in cases where the unit is purchased rather than rented. The interviews suggested that where the cost of entry was more than \$200 000 facilities were of a high quality. One resident of a higher end not-for-profit retirement village stated:

The place we're in now we have all sorts of facilities available if we need them. There's indoor bowls ... croquet, craft [and we] have outings once a week. There's almost everything you'd like to do - to be able to do if you want to. (interviewee 07)

One interviewee paid \$250 000 for her room and described the facilities provided by the village as excellent:

There's a recreation room. There's a heated pool. The recreation area has a large TV. It's got a library. The library has been sourced by mainly residents coming in here ... from bigger houses, having a lot of books and putting them in ... the library. We've got a full sized pool table. We've got an indoor bowls area with a full-sized net. We've got a stage, speakers, a PA system. We've got a fully functional kitchen with stove, microwave and all the things necessary to hold a function. (interviewee 18)

A large village in Victoria also had a wide range of facilities and organised activities:

The social environment—well there isn't a thing here that you can't do. They don't have a swimming pool. It's the only thing they don't have, but you can play old-fashioned games with the 90-year-olds, the games that I've never heard of, and there's croquet, there's bowls, there's a magnificent craft [room], the women do craft. I run a book group. There's a resident's association committee, which I was on last year. There is anything here that you want to do ... there's walking, there's music, there's a church. The village has its own

church. The chaplain is available to everybody and I think that's absolutely fantastic. (interviewee 43)

On the other hand, facilities were basic in some of the smaller villages, where people paid a minimal amount for their unit. For example, in a church run village in Victoria, which had 32 units, there was no meeting room and one usable bench in the garden. There was generally less space provided to the residents of not-for-profit retirement villages than those in for-profit villages.

Most interviewees felt that their village was situated in a convenient location:

Just walk about, oh, 200 yards at the most ... and they've got all you really need there locally. You've got hairdressers and petrol station and got a garage, a supermarket, bank ... Newspaper of course, chemist of course, bread shop, two restaurants—a Thai restaurant and a pizza place, grog shop. (interviewee 01)

However, there were several residents who were very unhappy about their neighbourhood and did not feel safe in the immediate environment of their housing, as the comments from this Western Australian and Victorian tenant respectively exemplify:

We have had terrible times, when they first started building this cheap area at the back here, on the other side of the railway line we had a lot of—and of course the high school is just half a kilometre up here but that's now being changed somehow and there used to be swarms of kids walking past and riding past and yelling and screaming and carrying on and every now and then you'd get a rock on the roof. But that's all quietened down. The real rowdy element that used to be a pain in the neck, I don't know where they've gone but it's all quiet at the moment. (interviewee 51)

I have to be aware. If someone is coming, I have to run ... a couple of people have experience people lurking around their units. (interviewee 41)

What people desire in a village is to an extent determined by their age and level of desired physical and social activity. Residents from the upper age cohort, 85 years and over, appeared to be less inclined to desire a range of facilities: 'We don't want a swimming pool for God's sake. How often would you use a swimming pool at our age?' (interviewee 01)

### **Mobile and manufactured home villages**

Residents of manufactured housing villages (MHVs) were generally satisfied with their accommodation. Positive aspects of the resident experience of manufactured housing villages included having a compact and easy to maintain home and a strong sense of community within the village. The proximity of fellow residents was also often viewed as a positive feature, as interviewees felt it strengthened this sense of community.

Many residents reported that their MHV homes are small but comfortable, and the majority of interviewees' homes have two bedrooms: 'It's a two-bedroom with a small study, a lounge, a bathroom and laundry combined and a kitchen dining room combined' (interviewee13). A small proportion of MHV homes are larger than this, with two main bedrooms plus a study or guest bedroom:

We have two main bedrooms, queen size bedrooms. The office [is] over here, that's off this section. We've got a laundry. We have an ensuite and a walk-in 'robe in the main bedroom and there's a three-way bathroom, toilet, vanity, shower and bath behind that room over there. (interviewee 29)



We have enough personal space. We did clean out a lot of stuff from a four-bedroom house to a two-bedroom house, and I still think I brought too much with me. (interviewee 26)

A number of MHV residents commented on the attractive setting of their village, as this NSW tenant stated:

I come out my front veranda. I look immediately to the right, and I have to put up with a morning and an evening sunrise and sunset on the lake, and black swans and pelicans passing by ... I wouldn't go anywhere else. If I won bloody 10 million dollars in Lotto tomorrow I wouldn't move. I would stay here. It's the peace. It's so quiet. It is so peaceful. (interviewee 08)

However, a problem highlighted by a number of MHV interviewees is that the villages are often situated on the edge of an urban area, and residents who do not have their own transport can find it difficult to access goods and services. For instance the same NSW tenants who valued the peace also stated that:

Public transport is woeful, non-existent. Everyone needs [their] cars. If they don't drive the village has its own bus and most of the villagers do that. A couple of times a week they'll transport the residents to major shopping centres a couple of hours at a time ... If you've got a car it's great, if you don't have a car it's extremely difficult to get around. (interviewee 08)

The facilities and provided activities in some of the age-specific MHVs were impressive, with community hall, swimming pool and/or tennis court. As this Victorian tenant stated:

It's a community hall and we have a library. We have a room where a doctor visits once a week and keeps appointments for people in the village and we also have a masseur coming out once a week. We have a hairdressing salon ... we have a large kitchen facility so when we have functions we can operate from the kitchen ... we have a big room, which we use, as a craft room. The ladies use it for craft or we have our meetings there et cetera and we have a little—attached to the hall area there's a café area where everyone can drop in there in the afternoon for a cup of tea and a chat ... We also have a workshop at the back which the men access to do any woodwork and things because we haven't got the room here. We have vegetable garden plots and you can register if you want to have one. (interviewee 34)

Many on the other hand, particularly mainstream residential parks rather than age-specific communities, just had a community hall. Other concerns raised by tenants include the costs of heating and cooling and the lack of provision of these sorts of facilities. This is exemplified by one Victorian tenant who described the lack of air conditioning in his village and the cost of running a fan constantly during hot weather: 'I can't have the air conditioning, which I really wanted up in the ceiling ... It gets hot and it gets very cold in the winter too. The mornings are very cold' (interviewee 40).

Another NSW tenant commented on the lack of modifications and accessible design features in his MHV:

Little things like the grab rail and the wider bathroom door are things that the manufacturer should be offering to people with the view of thinking, okay, this could happen. (interviewee 26)

### **Community-housing**

Many community-housing tenants reported limited choice in regards to their accommodation. Their limited resources meant that they usually had to take what they

were offered. Perceptions of their accommodation were shaped by the quality and size of their dwelling.

Not surprisingly, those who had been fortunate enough to be allocated a large apartment were pleased:

It's very large as apartments go ... it's very large, very roomy. I have a laundry off the kitchen and there's room for both a washer and dryer if I were to have them ... There's sufficient sound barriers between the flats up and down and sideways that I have no real complaints on that score except for currently a neighbour upstairs who's never been a tenant before [who] doesn't know how to behave. (interviewee 09)

On the other end of the size continuum an interviewee in a bedsit complained about the small size of her community-housing accommodation:

When they probably first built this place they didn't think ... There's nowhere to put your microwave. You can only have a small bar fridge. So it's very limiting if you're younger and you like to cook. There's no cupboard space, really. So those things we do find quite hard. (interviewee 08)

An interviewee in a studio apartment felt that his accommodation was far too small and had his name down for a bigger unit:

The unit I'm in is a single unit. It's a bedsitter with its own bathroom, own kitchen ... I've got my name down for a larger unit with its own bedroom, which is obviously going to be a much better outfit because it's really like a motel-type unit where I'm living. (interviewee 38)

Some interviewees in community-housing were very satisfied with their neighbourhood and location as comments by these Victorian tenants shows:

It's in a lovely position here ... It's very handy to the shopping centre, to the bus 'cause I don't drive. It's a lovely common room and nice, spacious gardens. I think that's the pluses. (interviewee 39)

Another interviewee commented:

You've got everything here. You've got a school next door. It's lovely to see the kids and that lovely backyard and that—come October these Elm trees come—the leafage is just magnificent. (interviewee 45)

In general however, community-housing residents were the least satisfied with their location, with a common problem being the difficulties involved in just 'getting around' safely, as these NSW and Victorian tenants comments indicate:

You have to walk to the main street ... there's no local shops. We've got a very busy road—you would've driven down it—and it's because there's a lot of university traffic that goes up and down it and semi's and all sorts of things and they travel along that. The only way to catch the bus now is to cross that road and there's no pedestrian crossing and no lights. I have filled in some surveys for the council about that. But they are problems of just getting around, for older people. (interviewee 22)

You can't walk out at night now. That's changed. It's too dangerous to walk out at night. (interviewee 46)

A common sentiment reported by the community-housing tenants interviewees was relief that they had been able to access affordable accommodation. Some interviewees had experienced considerable housing stress prior to being allocated

community-housing. Residents who had experienced this level of housing stress were appreciative of their accommodation: 'Well, horses wouldn't drag me out of here. It works perfectly for me. It mightn't for someone else; it entirely suits my needs ... I can't imagine finding anything better' (interviewee 09). Another interviewee had a similar sentiment:

I want to stay here all the time. But if anything happens to me, I want my wife to stay here. Or if anything happens to my wife, I'll stay here too because it's such a wonderful place. Well looked after we are and the rent's very good. (interviewee 19)

In the NSW Abbeyfield villages visited all the units are bedsitters but there is a common kitchen, dining-room and lounge area. There is also a guest room so that residents can have visitors. While meals are provided, all the residents can use the kitchen. Although the accommodation is basic, there is an endeavour to ensure that the area is attractive:

They've just put in a beautiful footpath for us and made a beautiful path out there and a lovely driveway for those who've still got a car. (interviewee 23)

The residents in Abbeyfield villages were pleased with their accommodation despite the small dwelling size.

#### 4.3.4 *Care provision*

There was a good deal of variation in the care services that the age-specific housing residents interviewed required and received. Most residents lived independently with some assistance either in the form of services provided by their housing provider or external providers such as HACC or private companies, or from informal sources such as family, friends or other residents. In some cases, care was provided to residents for a temporary period to assist them in recuperating from an operation or hospital stay.

Some interviewees, especially those with minimal finances and assets, were concerned about what would happen to them in the future with regards to care and accommodation:

Will I be able to afford to go? Will it have to be right outside Newcastle—too far for my son or my family to visit me? Where I am now, I'm not too far from anybody. But it does sneak into my mind, and that's why I don't want to live too long. (interviewee 06)

For many of the interviewees, family support remained important. Children and other family members would take interviewees shopping and to the doctors, and these tenants across all states relied on family support as indicated in the following statements:

My family take me every Saturday to a complex to do whatever I need. (interviewee 06)

My brother and sister-in-law have been down in the last three weeks, four times, taking me to doctors and things to have this operation. (interviewee 12)

I've got grand-daughters anyway that are quite capable of coming in and just getting up on a chair. I mean, it doesn't take long to do it [maintenance], but I just can't get up there. (interviewee 37)

Informal care provided by other residents was an important feature, which highlighted in the interviews of age-specific housing residents across various housing models. Interviewees spoke of how the strong sense of community in some villages leads to residents looking out for each other. Except in some cases where concerns about

privacy were raised, this was generally reported as a comforting factor in living in age-specific housing, particularly for residents in single-person households and who were in poor health. It appeared to go some way towards filling a gap in care provision when regular services were not offered by housing providers. There was also a substantial degree of practical informal assistance offered by residents to other residents in their accommodation. A common example provided by interviewees was residents offering other residents who did not have their own transport a ride to the local shops or to the doctor. When a person was ill and could not look after himself or herself, neighbours and friends would often assist where they could: 'If somebody's crook or something it gets round the village' (interviewee 14).

Many individuals and couples were also assisted by government subsidised formal care services, particularly when their housing provider did not provide care:

There's no formal care here. However, there are carers that come in on various days for various people. Meals on Wheels does ... come here. There are people who stay here that get medical services brought in to them. (interviewee 15)

### **For-profit retirement villages**

Very few for-profit retirement villages had formalised care arrangements. Couples or individuals that require care usually have to rely on care supplied by government: 'A couple get Meals on Wheels and you have people come in—Home Care, etc. Of course that's organised through the ... Commonwealth Assistance etc.' (interviewee 07). If individuals had an emergency, they either have to rely on fellow residents or dial 000. This is despite the fact that in the majority of instances tenants had emergency alarms installed as the following comment from a NSW tenant exemplifies:

[If someone gets] ill in the middle of the night, the advice is ring 000. If you can't get to the phone, each unit has a Vital Call system—normally a pendant hanging on a hook somewhere. So if you're not feeling well ... put it round your neck during the day and put it alongside the bed at night. So yeah, if you press that button the Vital Call company know where it's come from, which unit, your phone number. They'll attempt to ring you to find out if it's a false alarm ... if they don't get an answer they will immediately dispatch an ambulance. (interviewee 01)

Interviewees in these villages appeared satisfied with this arrangement. They had chosen the village because they wanted to live in an environment, where maintenance was not an issue and with like-minded neighbours. Most valued their independence and did not want or require formalised care.

There were some for-profit villages where nursing staff were available and some tenants valued this as the following statement indicates: 'We have nursing staff that will come round if you're not well and you can't look after your medication. They visit ... make sure you get your pills' (interviewee 07). Other for-profit villages had personal care assistants who were on duty after business hours for assistance in the case of emergency but this level of emergency support was not universally available.

### **Not-for-profit retirement villages**

Most of the interviewees in not-for-profit retirement villages were living in independent living units, however in almost all of the villages there was a manager at hand to call on if the need arose. Some of the interviewees lived in low care facilities. In these villages, residents would have access to nursing staff 24 hours a day and eat their meals in a common dining room. Their rooms would be serviced.

In the not-for-profit retirement villages where some formal care was part of the package, residents were generally extremely positive about the care provided.

Well the big advantages are that you don't have to shop for yourself. You may have someone who gets extras for you, but you don't have to do that. So your meals are all good and prepared for you ... the carers are excellent ... they have a really good knowledge of wounds and things like that. (interviewee 16)

Another interviewee had her home care organised by the retirement village management:

I have a package now, which is really wonderful. I have a lady who does my shopping. I have a lady who does my cleaning and because I'm upstairs I also have a lady, the same lady that cleans, does my washing because I can't carry the things down the stairs. (interviewee 17)

In some villages residents lived independently, but there was a nurse or personal care assistant (PCA) on call 24 hours a day. Interviewees viewed this very positively:

We have a 24 hour registered nurse on duty here and she'll do leg ulcer dressings and insulin injections and pulling on stockings and doing up clothing that you can't ... That's all part of the rent that we pay ... I'm in what you'd call an independent living unit; I have the emergency service button. But apart from that, it's just knowing, that there's someone around. You know when you go in to have your cataracts done, you know that the next two days that you're home, someone's going to come in and make sure that you're out of bed and that your dressing on your eye is intact and just pop in and see how you are a couple of times a day. That's the independent living unit part of it: just knowing that that's there all the time. (interviewee 43)

This particular village had different levels of care residents could transition to if their care needs increased:

There's the home care package that comes in here after I'm assessed for my individual needs. Then, the next level of care would be one where I'm dependent and then the apartments provide for that. They're closer to the nursing home so you can go down to the dining room for meals and medication distribution. From the apartment level of care, then to a pre-nursing home level, which is sort of frail aged but not having to meet the assessment points that are necessary for nursing home as such. So there are lots of in between stages. So it's all here. (interviewee 43)

A few of the not-for-profit retirement villages had high care facilities in the same complex.

In some villages residents had access to an emergency call system, however this was often a privately purchased care service such as 'Vital Call' provided through an external company. When residents required a higher level of care for a set period, this was usually provided through the government's home and care services:

Well the last time I had an operation through the hospital—social services—they got me to have someone come out once a fortnight. They do the heavy work. They clean the shower and the bathroom. (interviewee 06)

A resident in Perth told of how non-government organisations dedicated to assisting older people stay in their homes and live independently, and helped more frail residents remain in her retirement village:

Melville Care does a lot. They have a bus that once a week they pick the ladies up and drive them over to the shopping centre and they stay two hours ... Some ladies have a gardener from Melville Care that comes and tidies up their back when they can't garden anymore ... In the morning there will be about six little white cars floating around from different organisations that have come in to shower people or change dressings or whatever they need and then they have a carer and some of them have people that pick up the lady and take her shopping with them sort of for the day. (interviewee 56)

A lack of care services and an associated unmet care need was a major issue in some not-for-profit retirement villages. Some interviewees noted that the village they were resident in had occupants who required more care than the village could provide:

There are many in the village that shouldn't be in a self care village quite honestly without speaking in definite terms. Some come in with obvious dementia. We know that there are various organisations that provide some form of nursing aide of a regular basis. They'll come in of a morning to shower, etcetera. Others come in to do dementia care from a period of time during the day. (interviewee 11)

Many villages provided no bundled care services at all, except for general maintenance of dwellings:

That's the biggest drawback ... the only thing they've got is you can call the nursing home after hours and they will pass on a message to the maintenance guy if you lock yourself out or something. He is the only extra help. He'll come and change the light bulbs or do little fiddly things ... this place is worked on a shoestring budget. (interviewee 51)

They did go right through the cottages when we first moved in and said they're putting call buttons in all the bedrooms. Well that didn't happen and that was 17 years ago. It never has happened. (interviewee 51)

An interviewee in Victoria felt that the care component had been watered down so that she was now living in essentially independent living units:

Well I didn't need much care because I was pretty independent and we weren't supposed to ask for care because it was semi-independent but the semi [meant] that somebody was on duty all the time. Now they are trying to tell us we're [in] independent living units but I have never ever signed a new contract to say I'm [in] independent living. (interviewee 31)

### **Mobile and manufactured home villages**

The interviews revealed that in almost all cases, mobile and manufactured home village providers and management do not provide formal care services to their residents.

Residents experienced a similar sense of community in many manufactured home villages to residents in retirement villages. Many interviewees noted that the proximity of the dwellings in these villages is conducive to residents looking out for each other's wellbeing: 'If somebody's [not about] you would knock on the door to make sure they're alright sort of thing' (interviewee 45).

You're not like on your own because you've got neighbours. If, for instance, if they didn't see my blinds up ... towards the latter part of the day and they're wondering—they know I'm around, well, they'd start to wonder and if they don't come, then they tell the manager about it. (interviewee 34)

The interviews indicated that less able residents were often able to rely on fellow residents for assistance:

There is none [no care] offered by the management in any shape or form at all ... just through friendship. There are a few [residents] ... they ... need a hand and they need assistance with things—on a daily basis [they] couldn't function properly without a little bit of help and support from the other residents. (interviewee 08)

Any formal care that is provided is self-initiated and given by government services:

Well Home Care come out here and look after some, like helps them out, cook them meals and that sort of stuff. Meals on Wheels come through here if you need them. (interviewee 21)

### **Community-housing**

Except for specially targeted housing models such as Abbeyfield, the interviews demonstrated that the care services in community-housing are privately arranged by the resident with external providers and either privately purchased or subsidised through community-care funding.

For many community-housing residents, home and community based care is crucial in facilitating ageing in place. A Victorian interviewee explained:

They need carers to come and shower them and dress them and do their shopping. We have several of those here now because they're not getting any younger. (interviewee 39)

A NSW interviewee told of how she was looked after after coming home from hospital:

When I had my surgery almost two years ago actually, when I came home I ... had an organisation from Bathurst provide me with home help. I was interviewed in the hospital before surgery ... When I was well I was interviewed—it was to be determined how much I would require etcetera. When I came home I had service three days a week and was done for me what I asked to be done: shopping was done, cooking was done over a period of six weeks woman vacuumed and cleaned the bathroom and for all of that I paid \$60. (interviewee 09)

An interviewee in Melbourne told of how pleased she was with her home care, and how while she organised this individually, the provider assisted her in organising an emergency call system:

I've got sisters from Sacred Heart home care and they came twice a week. They take me to all my hospital appointments. They take you to do your shopping if you need. They go over the road and get my tablets. Oh, they're absolutely marvellous. (interviewee 45)

The Abbeyfield model represents an alternative to other community-housing models with a bundled housing and care package provided to residents. Two meals are offered to residents on weekdays and lunch is provided on the weekend, and a housekeeper/caretaker assists residents with cleaning and maintenance during the week.

#### ***4.3.5 Community and social participation***

A key advantage of age-specific housing is that it can facilitate strong social connections between residents. Almost all of the residents interviewed living in designated age-specific villages (retirement villages or manufactured housing villages)

indicated that they have strong relationships with other residents within the village and they are able to rely on these friends for assistance if required.

The facilities and organised activities provided by age-specific housing villages varied greatly. The residents of villages with high quality facilities, communal meeting areas and regular social and community activities reported a stronger sense of community and greater satisfaction with their housing situation than the residents of villages with poorer facilities.

Some interviewees highlighted that the bounded nature of many age-specific housing communities also has negative social impacts. One NSW resident of a manufactured housing village expressed this in the following way:

Actually these communities, these villages, or retirement villages, semi-retirement villages are very good for older people really ... providing the people will join in the community things that go on. Keep in with people, that type of thing. If you become a loner, it becomes very lonely actually. (interviewee 04)

### **For-profit retirement villages**

The for-profit retirement village residents that were interviewed had similar expectations about what they wanted from age-specific housing. Key priorities were to live in a quiet, secure and convenient dwelling in a desirable residential location, within a community of like-minded and considerate neighbours: 'The good things about a retirement village are you know that your neighbour is not going to have a wild party on Saturday night that goes till 2 or 3 o'clock on the morning' (interviewee 02).

Interviewees reported that members of their villages were generally of a similar age, had long-standing residence of the village, and had similar lifestyle expectations, which contributed to a good sense of community. As it was generally the case in not-for-profit retirement villages, residents looked out for each other and monitored members of their village:

You have a sense of community, as much as that everyone seems to look out for everyone else. We're all sticky beaks. If my neighbour's blind doesn't go up by 9 o'clock in the morning I want to know why. (interviewee 02)

For example, if a resident was unable to drive, but required transportation, other residents would often offer assistance.

Less positive aspects of village life were also highlighted. Some interviewees, especially those in smaller villages, noted that the environment could sometimes become too social and that maintaining privacy was sometimes difficult:

Of course living in a community ... there is the other side. We all have different personalities and just like living outside, sometimes you don't get on with your neighbour ... You avoid them. You learn to live with it. (interviewee 02)

When you come to this place ... you have very little privacy. We are like a big family. There is only 60 [villas] here, [these are occupied by] 70 people, 10 [of whom are] couples, all the rest are single that have been married and they just know when you go out or where you were yesterday and they will just sort of knock on the door ... I just feel that I have no privacy. (interviewee 56)

### **Not-for-profit retirement villages**

In a similar fashion to the for-profit villages, the composition and proximity of residents encouraged strong social ties. A long-term resident commented, 'Well, my very best friend here in the village and I say that if we had a million dollars we'd never leave'



(interviewee 17). The age-specific nature of the accommodation often encouraged a strong sense of community in villages.

I think when you come into a place like this you must adjust to some degree. We don't live in each other's pockets, but we're always there for each other and we're always willing to give a hand to anybody else who needs it. (interviewee 05)

It's a wonderful community. You can do as much and as little as you like. (interviewee 07)

This is a very people-friendly village. I came to know about it when I was doing a bit of welfare work and I could see the possibility for myself when my husband passed away. I am a people so I needed to be where I could open my door and people would say, 'Hi, how are you?' (interviewee 36)

Villages that provided good quality communal areas for residents to congregate and organised social activities and outings facilitated social participation:

We have a social club, which we go to and have little things there as well, which is good. We also have a swimming pool here and a gym and a spa. That's over by our clubroom, which is very nice. So we're lucky to have that. (interviewee 58)

Residents commented that the level of organised social activity, which occurs in a village also depends to an extent on the age and composition of residents. One resident, who was 84 at the time of the interview and lived in a retirement village, where most of the residents were over 80 years old, commented:

We're all, we've got to the stage, that we're not going on bus trips or anything anymore. It just doesn't happen. People aren't interested. We do organise a Happy Hour every three months. That's just started again. That's about all we do. (interviewee 02)

As was the case in for-profit retirement villages, a couple of residents found the social aspect of village life was difficult. They commented that in a small village there was the possibility of rumours spreading and people having misconceptions about other fellow residents.

We don't all go to them but we don't because with the village atmosphere I'm afraid with older people you get [laughter]—and some of it comes out very serious so—people have spread rumours about me [laughs] ... So, that's why I don't involve [myself] much....(interviewee 41)

### **Mobile/manufactured housing villages**

Interviewees reported that the compact nature of manufactured and mobile home villages and the close proximity of dwellings encourage a sense of community amongst residents. In a similar fashion to other housing models, interviewees from NSW and Victoria respectively described the way, in which they often offered care and assistance to fellow residents:

I took my neighbour yesterday and took another woman and I went out to the doctor last week. We ended up putting her in hospital and then I had to go back and pick her up later. You know this sort of thing because we had to rely on one another. (interviewee 13)

We've got a very sick lady over the road at the moment, right opposite me and I do her shopping. [Another neighbour] next door does her washing and ironing for her and that sort of thing. (interviewee 40)

The residents of age-specific manufactured housing villages that were interviewed reported a fair amount of social participation and community activity occurring in these villages. Most age-specific manufactured home villages had communal halls, which are used to host weekly events such as bingo, communal meals, etc. The extent to which these halls were utilised with organised activities varied from village to village, but in some were a crucial facilitator of social participation:

I do a lot of work with them. We've got to get tables up and prepare things we put on. They put on bingo, line dancing, which my wife does at 83. Also we have have-a-chats, say a couple of dollars, we have a meal and a chat together for a couple of hours or a morning every couple of weeks. Bingo every week, indoor bowls a bit. (interviewee 04)

### **Community-housing**

In contrast to retirement villages and manufactured home villages, there are no social activities organised by management or residents of community-housing and no communal facilities, such as meeting-rooms or club-houses to facilitate social interaction and participation. Residents reported that they were generally on friendly terms with their neighbours; however, there was not the same degree of looking out for one another that can exist in the other more age-specific housing types that interviewees were sourced from. Interviewees in community-housing appeared to have cordial relations with their fellow residents but rarely friendship:

There is a sense of cooperation ... there are a couple of people who take care of the stuff that needs to be taken care of. We interact well ... No one is at anyone's throat. (interviewee 09)

The interviewee quoted above was very active and went to Sydney two or three times a week to attend the theatre or the opera. Her low rent in a community-housing placement meant that she had the disposable income to engage in these activities.

The situation in Abbeyfield community-housing was very different. The physical layout of Abbeyfield houses, with communal living room, kitchen and garden, and the proximity of bedrooms, encouraged far more interaction and social ties amongst residents than in other community-housing types:

It's run by a committee ... and it's more like a little community and everybody cooperating. Most of us that can, do some job to assist. It's just good. (interviewee 22)

#### *4.3.6 Financial models: initial, recurrent and exit costs of accommodation*

The initial amounts interviewees were required to pay to acquire their accommodation varied substantially across age-specific housing types, as did their recurrent expenses. In almost all cases, those who were resident of for-profit retirement villages sold their family homes in order to afford the transition to a retirement village.

The financial circumstances of residents of not-for-profit villages were much more diverse. Some had been renters in the private rental market prior to moving into a retirement village and had not paid an initial upfront entry fee to acquire their unit. Others had purchased their unit in a retirement village after selling their home. Residents of manufactured housing villages had also usually moved after selling their family home, however none of the residents interviewed who lived in mobile home forms, such as caravans, had moved from a situation of homeownership: these people had generally been living in a mobile home for many years. Almost all of the community-housing residents had been in rental accommodation prior to moving into

their present accommodation. Their rent was capped at 25 per cent of their income and they received CRA in addition to any pension allocation received.

### **For-profit retirement villages**

According to the residents that were interviewed and their explanations of their financial circumstances, there are a wide variety of financial models in place in for-profit retirement villages. In some villages residents purchase their unit in a long-term lease arrangement that continues until the end of their life. In a long-term lease residents pay a maintenance levy in addition to this initial capital for the unit. This is a recurrent monthly fee which 'covers council rates, water, sewerage and insurance on the building ... the public lighting, which is in the streets and roads and in the public buildings' (interviewee 07).

Another common practice is to pay a 'deferred management fee', however the calculation methods are also varied from village to village. The resident quoted above lives in the village, which is an example of this model. He bought his two-bedroom unit in 2000 for \$165 000. At present he pays a recurrent monthly fee of \$303 a month and a deferred management fee of 2.5 per cent per annum for 20 years, equivalent to 50 per cent of the total cost of the purchase price. When the unit is sold, he or his estate is only entitled to 50 per cent of the capital gain.

Another interviewee had a similar arrangement. The amount that management would be entitled to was dependent on how long they had been resident. If they sold after five years, management would be entitled to 25 per cent of what they paid in.

In one for-profit retirement village, residents had to pay back 30 per cent of the selling price if they had been living in the village for less than eight years. There is a residents' committee that helps work out maintenance priorities and costs:

We have our own committee ... we are the committee of management. So we sort of make most of the decisions of the village. We have accountants and auditors and all those sort of people. (interviewee 20)

The committee has to liaise with the owners of the property (a major property developer), as to what the selling price should be.

Some residents felt that their exit fees were excessive. One interviewee described how he had purchased a unit in village in the 1980s for a low amount; however the contract he signed stated that once the apartment is sold, he and his partner/other family members would not receive a percentage of the selling price.

Sometimes our solicitors don't always do a good job for us ... There are quite a few different contracts ... for people to come in, and this is about 20 odd years ago, for people to come in they paid quite a low price. But to do that they had to sign that they would not receive their money when they left the unit. (interviewee 35)

The residents of for-profit retirement villages reported minimal recurrent housing expenses asides from the maintenance levy, which was usually approximately \$75 per week. None of the interviewees in this housing type said that they could not afford a reasonable quality of life. One resident commented:

I would say there would be people here existing on the Single Aged Pension quite comfortably, cause they've spent their money to come in here and ... the recurrent charge is low. (interviewee 07)

## Not-for-profit retirement villages

The price that residents had to pay to enter into not-for-profit retirement villages varied considerably. For instance, some interviewees paid no upfront entry fee, while others paid a small upfront entry fee. In other cases, a bond of four weeks rental was required, while others paid an upfront amount not dissimilar to that paid by residents of for-profit villages to purchase their unit.

Residents paid rental in one not-for-profit retirement village operated by the Victorian Office of Housing, which targets low-income older people. At the time of the interview in September 2010, the rent was \$150 per week and residents were entitled to about \$50 CRA to subsidise this amount.

There was great variation in the initial costs that residents faced when entering a not-for-profit retirement village, as well as in the contractual arrangements associated with these entry fees. A resident of a Sydney village paid an entry fee of about \$4000 (she was not sure of the exact amount) when she moved in:

What happened with me, they means test you and I think by law you had to be left with \$20 000 at the time I came in. So I only had about \$24 000 and so I only had to pay a small amount. It was so small, about \$2000 or \$4000, something like that ... Thereafter I paid what was known as recurrent charges ... I pay the telephone and the electricity but when it came to the laundry with the washing machine and the dryers they are free. (interviewee 17)

The recurrent charge or maintenance levy that this resident paid is \$267.75 a fortnight. She is entitled to CRA, which reduces the amount she must expend fortnightly on her housing substantially.

Another interviewee paid \$45 000 for her one-bedroom unit.

I had \$45 000 to give but—at the same time—when I moved in they were \$90 000. Because I'd been on the books for a long time, they would keep ringing ... 'Are you ready?' and I'd say, 'No'. It wasn't until I had a number of operations that I was ready. So because I had signed [many years ago] ... they couldn't get any more money out of me. For one thing, that's all I had. (interviewee 06)

The financial arrangements for not-for-profit retirement villages can be complex. One arrangement is the loan license. One NSW resident explained:

We virtually pay an amount of money for the right to occupy the village and actually give it to *Medi Aid* as an interest free loan for the time we are in here from which they take, in my case, 2.5 per cent up to 15 per cent [of the cost of the dwelling]; 2.5 per cent per annum for the first seven years, up to 15 per cent of that when my executors have to pay for it ... When I leave, the unit has to be put back in the same order as it was when we came in—new carpets and lots of other things that they have to do. (interviewee 02)

When this resident purchased his two-bedroom unit in 1995, he had to pay \$156 000 plus \$5000 for a garage. There is no capital gain for residents, as all capital gain reverts to the village operator.

One NSW interviewee had paid \$350 000 for his two-bedroom home. Purchasers in this village have to enter into a lease agreement:

The lease agreement is that you give them that money and it's on a lease agreement, loan agreement and that diminishes by 2.5 per cent over 12 years

and then it's a payout on the remainder if anything happened to your estate ... That is split equally between the owners and the land lease person like ourselves. (interviewee 18)

In this village, residents paid between \$90 and \$100 per week as a recurrent charge. This amount covered all outside maintenance, water and rates.

There are no standard weekly charges for not-for-profit retirement villages. In many villages, the amount that residents paid depended on when they had originally moved to the village and how much their initial entry fee was. For instance, some interviewees commented on the great variation in financial arrangements amongst the residents within the village that they currently resided in. One male resident paid a recurrent charge of about \$69 per week, which covered all maintenance. In another village a couple that had paid \$70 000 for their unit paid \$160 per week. While a woman living by herself in regional New South Wales paid only \$45 per week.

In some villages where residents are provided with formal care services as part of their accommodation and housing package recurrent, the costs are much higher. An interviewee lives in low-care housing in Sydney and stated that she paid about \$875 a fortnight. That amount covered everything including electricity (interviewee 16).

Another interviewee who lives in a village run by a church pays \$400 a month. Her initial outlay in 1997 was \$155 000 for a one-bedroom apartment. When she sells she is entitled to \$142 000. On the other hand, in a not-for-profit village in Western Australia, the formula for exit fees was explicit: 'When I die, the organisation sells it. They take 30 per cent of the cost and the rest goes to your family' (interviewee 50).

### **Manufactured housing villages**

The majority of the residents living in mobile and manufactured homes interviewed had chosen this housing type due to its affordability when compared to other housing options available.

Prices for two-bedroom MHV homes varied, but a high quality MHV home was rarely more than \$200 000. Residents have to pay a weekly charge that covers the site rental, general maintenance of the village, use of the facilities and refuse removal. In many manufactured home villages, this site rent was increasing steadily, which was a major concern to residents. Some MHV residents like this NSW one, complained bitterly about the site rent and how it was having a negative impact on their lives:

Honestly we can't afford to go anywhere else now because ... some of us have extended ourselves more than we thought we would. But we didn't realise rent was going to rise simply because even the government three years ago were advertising it and saying it was a cheap way, you know move into a manufactured home, it's a cheap way of living. They're all sorry they did now. (interviewee 13)

### **Community-housing**

Due to the high level of regulation of community-housing placements, there was considerably less variation in financial models and arrangements in place for community-housing residents. Interviewees reported that there was no entry fee charged upon entry to their housing, although some providers asked for a bond, generally of two or four weeks rent upfront. Residents who are solely dependent on the pension are able to afford their accommodation. For example this Victorian tenant stated that: 'It's very reasonable rent, 'cause that includes your electricity as well' (interviewee 39).

The rent is typically restricted to a maximum of 25 per cent of resident income, which is less than in public housing, and tenants who receive a pension are also entitled to CRA:

As it stands at the moment there's an anomaly in the law, ... community tenancy people also receive some rental assistance through Centrelink if they're pensioners. (interviewee 09)

The community-housing residents interviewed were generally satisfied with the governance and maintenance of their accommodation. Management was responsive to residents.

I've got no complaints at all. If I need any maintenance or anything, they're here. If it's during the night—one of the lady's hot water service broke and flooded the house and I rang up the people for her and they were out here within 15 minutes, the emergency services ones that we have. They got her accommodation and put down new carpet and everything else, no hesitation. (interviewee 20)

#### *4.3.7 Governance*

The legislation and policy that interacts with age-specific housing is complex and there is a great deal of variation between housing types and within housing types. One interviewee involved in the Retirement Village Residents Association of New South Wales (RVRA NSW) commented that the complexity was such that many residents had little understanding of the housing, care and financial situation they were entering, and that even age-specific housing providers and operators did not fully understand the array of legislative and policy implications of their housing provision (interviewee 02).

#### **For-profit retirement villages**

There were no standard arrangements in place for governance across for-profit retirement villages. However, complaints were minimal and most residents of for-profit retirement villages interviewed appeared to be satisfied with the way their village was governed. Maintenance appeared to be managed well and there were adequate staff numbers.

According to some residents, the perceived quality of the management as well as the maintenance levy that residents were expected to pay depends to an extent on how organised and active the residents are. A resident in one village had the following observation:

Compared to some other villages, because we have an active Residents Committee and ... by looking closely at the budget and saying, no, we're not going to wear that, no you're charging us too much for that—we have a reasonable recurrent charge here. (interviewee 01)

In some for-profit retirement villages, a resident must reach an agreement with the management as to what the selling price of the unit will be once the resident leaves their housing. This is potentially a major issue as it can make it difficult to sell the dwelling. The same resident explained:

It's very hard to sell. Because, like for arguments sake, if ... I or my wife had to go to a nursing home, and it was a nursing home that required a substantial bond or something, we have a problem, because you just can't say, 'Alright I'm leaving, pay me out', because they don't. They pay you when the unit is sold ... In this particular village it's purely the owner-operator, when he purchased here about four years ago, the Managing Director come up and had

a look and made enquiries—What are you selling this unit for? And what are you selling that one for?—In his opinion, ‘Oh that’s not enough. Down in Sydney we get ‘X’ amount for that’. So when they took over all the prices went up by about \$80[ 000] or \$100 000. Comparing it to Sydney they’re still quite viable, but comparing it to the local community they’re too dear because you can buy a freehold property outside the village, similar size property, like in a strata plan or something, for less money. (interviewee 01)

### **Not-for-profit retirement villages**

Governance in not-for-profit villages can be complex due to the number of different stakeholders involved, and there is also great variation in the levels of resident participation in village management. The main issues of contention in not-for-profit retirement village governance seem to be:

1. Who—resident or provider—is responsible for maintenance?
2. How much residents are expected to pay for maintenance?

An interviewee in one village noted how residents were raising objections to an expectation from management that they contribute to a ‘capital maintenance’ fund:

Up to date the budgets have never given us any problem and indeed the budget this year we don’t argue with. But they’ve [the management] got an addendum into the budget basically, and they’re trying to get us to put money into—what’s called a capital fund, which is for capital maintenance. And we’re digging our toes in and ... those of us who are speaking on behalf of the people—[are] saying, ‘wait a minute we don’t have any equity in the place. What capital do we own that we have to maintain?’ And it’s a real grey area ... I’ve gone through a ream of paper in the last three months mucking around and writing notes and having meetings. And we’ve just ... had advice to say that what they have asked is not quite right ... The sooner it’s over we can just settle down and get on with our lives the better. (interviewee 02)

In some villages residents felt that management was insufficiently responsive to their support needs and that they were not treated with due consideration and consultation. This feeling is exemplified in the following quote:

We’re just a number ... it is a very big organisation and ... because we’re self-care we don’t feel that they are responsive enough ... Of course they say—when we have a meeting and we sort of say something, [they say], ‘Don’t forget you’re self-care’. Well maybe we are self-care, but all the same, we are human and we should be treated accordingly. Not as a number. (interviewee 06)

The stipulations of the Retirement Villages Act prescribe that for-profit retirement village operators must facilitate a Residents’ Committee to encourage residents to participate in village management. All residents do not necessarily view this as a positive thing:

When we joined it [the retirement village], it was great. They ran everything. But once the Retirement Village Act came in, the operators had to pull their heads in and let a Village Committee take over the operations ... The last thing we wanted to do at our age ... We have trouble getting people out ... For example, in our recent Annual General Meeting we had 12 people. We had to get a committee of six and ... every year we’ve been battling to get six to put their hand up. But admittedly in our case we don’t do much, as ... [there’s]

bugger all for us to do really in the village. The manager and his wife do all the maintenance and look after us. (interviewee 02)

### **Manufactured housing villages**

Most of the interviewees stated that they were satisfied with the governance and management practices of their housing provider. Besides setting the site rent, management's role in MHVs is restricted to maintaining the public areas of the villages. In some MHVs, management organises a community bus once or twice a week to transport residents who do not have their own transport to the local shops.

A few interviewees commented on the site rent being unreasonable: 'I'm treasurer of the ... Residential Park Home Owners Association and we're always going to tribunals but we never seem to win' (interviewee 13). There was a sense that the relevant legislation was skewed in favour of the owners: 'The problem ... is the state legislation gives an enormous amount of power to the park owners and very little power to the individual.' (interviewee 08)

A key problem with the site rent in mobile and manufactured home villages is that if the owner vacates their home, the site rent continues to be charged until the house is sold.

### **Community-housing**

The role of management within community-housing was limited. A tenant commented:

We do the cleaning; we do the gardening aside from the mowing. There's a man that comes in to do that with pruning and trimming. We do the scrubbing. I painted my flat upstairs ... they haven't been painted for about 14 years. (interviewee 09)

Despite the seemingly negligible role of management, this tenant viewed the personnel favourably:

What I'm trying to say is that the people in community-housing ... are just the loveliest two ladies you'd want to meet. They're really, really caring people. (interviewee 09)

In the cooperative housing model, the tenants took on the role of management. A tenant explained:

We're the tenants and the landlords. So we have to manage the property. Hence the meeting tonight. We've got maintenance issues to deal with. Everybody that comes into our co-op promises to be an active member and participate and help. (interviewee 24)

## **4.4 Summary**

This chapter has examined the experiences of low to moderate income older people in age-specific housing. The huge variety in housing and care environments represented in the age-specific housing sector can be seen through the interviews above. Most residents described declining health and a desire for a supportive and secure environment with less physical demands as major reasons for moving to age-specific housing.

Affordable housing that was considered to be of high quality was also in high demand from consumers. Many residents reported long periods of time on waiting lists for housing. Greater choice in age-specific housing options was available for older people who had been homeowners before moving to alternate housing, as they were able to use some or all of the capital from the sale of their home to cover retirement housing



costs. All of the for-profit retirement village residents interviewed had owned their own homes before transitioning to age-specific housing, and selling their homes had assisted in amassing the capital required to enter the more expensive for-profit retirement villages. On the other hand, common stories for older people with a lower-income and asset level were either 'getting lucky' in finding secure and appropriate housing or 'taking what they could get', as their options were much more restricted. This was particularly the case for low-income older people living in age-specific community-housing options, who had often had a history of marginal and insecure housing.

The provision of care services was also highly variable between housing types. Most residents lived primarily independently, with some degree of assistance from either their housing provider, which from government funded care services such as HACC, or from informal sources such as family, friends, or other residents, or some combination of the above. Many residents reported that informal assistance and care that provided by other residents was a key feature of living in an age-specific housing setting. Residents reported a high level of satisfaction with age-specific housing providers that included care service provision in their housing as a bundled package. The residents of for-profit retirement villages interviewed lived in self-contained house or apartment-like dwellings, and accommodation was usually bundled to some extent with care services. However, lack of care services and an associated unmet care need was a major issue for some residents of not-for-profit retirement villages and the other housing types, as it appears that many age-specific housing models provide only general home maintenance and up-keep services, despite the expectations of residents entering these types. This was particularly the case in some not-for-profit retirement villages, and most mobile and manufactured home villages and community-housing types. The Abbeyfield model was a key exception within community-housing.

A number of other key points can be drawn from these interviews:

- Older people's expectations and preferences with regards to their housing, as expressed by interview participants, on the whole supported what has been reported by wider literature thus far. Affordability, security of tenure, quality of dwelling and amenities, capacity to facilitate independence, good location, suitability for ageing in place and suitability for individual needs and interests are key attributes of housing stressed both in the literature (Jones et al. 2008b) and by residents themselves.
- Resident satisfaction with the accommodation, facilities and neighbourhood quality of age-specific housing varied considerably, especially across housing types. As a general rule, for-profit retirement villages had the most extensive facilities to offer to residents, followed by not-for-profit retirement villages, whereas community-housing options and mobile and manufactured home communities often provided just accommodation and only very limited extra or communal facilities.
- A positive aspect of age-specific housing for many residents was that it provided an environment that facilitated a strong sense of community and increased social participation for residents.
- A number of residents reported that the complexity of policy and legislation concerning age-specific housing was a barrier for many older people.

It must be kept in mind whilst considering the results of these resident interviews that these are the stories of low-income older people that have found secure accommodation. Recruitment strategies for this project involved targeting older people within a particular housing typology developed in the Positioning Paper to investigate their accommodation experiences—this allows for contrast and comparison across

housing types, but means that the experiences of low-income older people in more marginal and temporary housing circumstances such as refuges, hostels, and boarding houses, and people who are homeless, are not captured in this discussion. Also as discussed in the literature review (Davy et al. 2010), many older people on lower incomes are unable to find adequate, affordable and secure housing (Morris, Judd & Kavanagh 2005).

## **5 ECONOMIC PERSPECTIVES**

### **5.1 Resident economic perspective**

This chapter firstly examines the affordability of age-specific housing for low to moderate income older Australians and then discusses the factors determining the ability of housing providers to offer low-cost housing options.

It seeks to provide some answers to the following research questions:

- B2. How do the financial models associated with the various options facilitate or constrain choice among low to moderate income older people?
- C. What factors are shaping the market growth of particular types of age-specific housing?

This analysis found that both income and asset wealth are important with regards to the affordability of age-specific housing. In terms of income, those at the lower limit (i.e. those reliant on the age pension alone) experience income constraints that make them vulnerable to housing stress. Housing stress occurs when housing cost is 30 per cent or more of gross household income (Yates et al. 2007).

Those with low levels of wealth, primarily those who had not built housing equity and had low superannuation reserves and savings face a significant wealth constraint in accessing age-specific housing with large upfront fees. On the other hand, no such wealth constraint exists for couples and individuals seeking to enter the age-specific housing market, whose income is at the upper end of the income limit specified and who own their own home and/or have superannuation and other savings. For this group no housing type examined in this study will be unaffordable. In short, older Australians who experience the greatest difficulty entering and maintaining a residency in the age-specific housing market will be those who are not current homeowners and whose income is the lower income limit of the study, the basic single pension.

### **5.2 Affordability of age-specific housing**

The affordability of age-specific housing for low to moderate income older Australians is determined by the out-of pocket expenses, which need to be met by eligible purchasers, and the extent to which the incomes of older people on low to moderate incomes can meet these expenses. The upper limit of the low-to moderate income range specified for this study is defined as those who receive a part pension and/or salary up to 120 per cent of the median individual income, or \$1232.40 per week. The lower limit is the basic single pension or \$358.05 per week, which is inclusive of the pension supplement.

We take as a benchmark for affordable housing, public housing rental limits, which are set at 25 per cent of gross household income. Age-specific housing types will be examined to see whether couples and singles reliant solely on the age pension are able to meet the necessary upfront fees to access different accommodation types and pay an affordable weekly rental with respect to public housing rates and housing stress levels. For each age-specific housing type, we have gathered indicative entry fees and weekly rental prices. It should be stressed that the entry fees and weekly rental prices used in this study are indicative only and there is some variation in prices around the benchmarks.

Age-specific housing types are also examined in terms of their eligibility for CRA. CRA is the most common form of housing assistance for lower-income, older private

renters (Jones et al. 2007). Whether tenants of different housing types are able to receive CRA (rent assistance) plays an important role in determining the affordability of relevant housing.

Summaries of the housing types that are eligible for rent assistance are listed in Table 5.

**Table 5: Housing type and eligibility for CRA**

Housing type	Eligible for CRA?
For-profit retirement village	Yes—for ongoing service or maintenance fees. Residents are eligible only if the entry contribution is equal to or less than the 'Extra Allowable Amount' that is the difference between the non-homeowner and the homeowner asset test limits at the time the arrangement is entered into. The extra allowable amount is currently \$131 500.
NFP retirement villages—Independent living units/affordable housing	Yes—with the same caveats as stated above
Community-housing	Yes—if paying rent and have a written tenancy agreement (lease)
Mobile/Manufactured homes	Yes
Assisted living villages	Yes
Boarding houses	Yes

Source: Centrelink 2010b

As Table 5 shows, all housing types examined by the study are eligible for rent assistance with the exception of retirement village homes, where the extra allowable amount, which is the difference between the non-homeowner and the homeowner asset test limits at the time the arrangement is entered into, is greater than \$131 500 (Centrelink 2010a, 2010b). The prices for for-profit retirement villages examined in this study are set at market rates and will generally have entry contribution values greater than this amount, making them ineligible for rent assistance.

CRA is paid fortnightly at a rate of \$0.75 for every dollar of rent that paid above the specified threshold until the maximum rate is reached. Table 6 below specifies weekly CRA payments effective since 20 September 2010 (FaHCSIA 2010c).

**Table 6: CRA payments**

Family situation	Rent threshold	Maximum payment per week	Maximum weekly rent to get maximum payment
Single, no children	\$51.20	\$57.60	\$128.00
Couple, no children	\$83.40	\$54.30	\$155.80

For an individual on the maximum age pension of \$358.05 per week, the final out-of-pocket rental expense must be below \$107.40 per week to be under housing stress levels and should be around \$89.50 per week to be comparable with public housing rates. For couples on the maximum age pension of \$539.80 per week, to avoid housing stress, the final out-of-pocket expense should be below \$161.90 per week and around \$134.90 per week to be comparable with public housing rates.

As the maximum weekly rent assistance of \$57.60 is paid for all other housing types that require residents to pay above the \$128 per week, the weekly rental should be \$165 to avoid housing stress levels and should be \$147 to be comparable with public housing rates. Couples may receive a maximum rent assistance of \$54.30 per week. The weekly rentals should not exceed \$216.20 to be below housing stress rates and should be around \$189.20 to be comparable to public housing rates. The Table 7 below summarises these weekly amounts and indicates the maximum single pension and couple pension rates, inclusive of the pension supplement.

**Table 7: Resident income source, out of pocket expenses, and potential housing stress**

<b>Income source</b>	<b>Weekly income</b>	<b>Out of pocket expense to be below housing stress</b>	<b>Out of pocket expense to be comparable to public housing</b>	<b>Rent assistance</b>	<b>Rental amount to be below housing stress</b>	<b>Rental amount to be comparable to public housing</b>
Single pension	\$358.05	\$107.40	\$89.50	\$57.60	\$165.00	\$147.10
Couple pension	\$539.80	\$161.90	\$134.90	\$54.30	\$216.20	\$189.20

**Table 8: Age-specific housing types, rent assistance and associated resident out of pocket expense**

Housing type	Care	Single or couple	Indicative upfront fee	Eligible for rent assistance?	Indicative weekly rental	Rent assistance max of \$57.60 for individuals and \$54.30 for couples	Out of pocket expense
For-profit retirement villages	Varies. Communal physical, recreational and social facilities. Often someone on call for health-related emergencies. Usually keep the designed/developed physical access needs of older people in mind.	Single	\$300,000–375,000	No, entry fee above threshold	\$90	\$0	\$90
		Couple	\$300,000–375,000	No, entry fee above threshold	\$90	\$0	\$90
Not-for-profit retirement villages Independent living units	Varies. Often communal recreational and social facilities. Maintenance and on-site management usually provided, often someone on call for health-related emergencies	Single	\$50,000	Yes, entry fee below threshold. Weekly rental above threshold	\$60	\$6.60	\$53.40
		Couple	\$60,000	No, although entry fee below threshold. Weekly rental below threshold for couples	\$80	\$0	\$80
Community-housing—semi-independent living	Varies. Most forms include an on-site housekeeper/support people; some meals and general maintenance provided, some communal facilities, emergency assistance. Often linkages to HACC and aged care services	Single	\$0	Yes, weekly rental above threshold	\$310	\$57.60	\$252.40
		Couple	\$0	Yes, weekly rental above threshold	\$460	\$54.30	\$405.70
Community-housing -	Varies. No meals, laundry services provided. Some	Single	\$0	Yes, weekly rental above threshold	\$140	\$57.60	\$82.40

Housing type	Care	Single or couple	Indicative upfront fee	Eligible for rent assistance?	Indicative weekly rental	Rent assistance max of \$57.60 for individuals and \$54.30 for couples	Out of pocket expense
independent living	communal facilities, emergency assistance. Often linkages to HACC and aged care services	Couple	\$0	Yes, weekly rental above threshold	\$178	\$54.30	\$123.70
Manufactured housing communities	Can include facilities and services such as a medical centre, on-site shopping, security, and recreational activities	Single	\$150,000–\$200,000	Yes, weekly rental above threshold	\$150	\$57.60	\$92.40
		Couple	\$150,000–\$200,000	Yes, weekly rental above threshold	\$150	\$54.30	\$95.70
Boarding houses/Rooming houses/Hostels	Varies. Usually some meals provided	Single	\$260	Yes, weekly rental above threshold	\$130	\$57.60	\$72.40
		Couple	\$360	Yes, weekly rental above threshold	\$180	\$54.30	\$125.70
Assisted living villages	Meals provided, laundry service, on-site management, cleaning services, recreational activities	Single	\$1,000	Yes, weekly rental above threshold	\$290	\$57.60	\$232.40
		Couple	\$1600	Yes, weekly rental above threshold	\$400	\$54.30	\$345.70

Retirement villages have a weekly rental comparable to public housing rates. However, the entry fees are set at market rates making access to this form of accommodation unattainable to those who are not current homeowners or have no other high value assets.

Manufactured villages generally have lower entry fees than retirement villages. However, these fees are often still in excess of \$100 000, which presents a barrier to entry for individuals and couples with wealth constraints. Weekly rentals or site fees tend to be close to public housing rates for couples and singles. However, as Table 8 indicates if site fees rise above \$165 per week for individual or \$216 per week for couples, residents will be placed under housing stress.

Independent living units are below both housing stress and public housing rates, and it makes them a very affordable housing option to couples and individuals on the pension. They often require a non-refundable entry contribution fee, which is significantly lower than the market rate, but it is still unaffordable to those with no assets. In such cases, organisations may assess assets and income and waive the entry contribution fee.

Prices for boarding houses varied greatly and were gathered from boarding houses that provide accommodation to all ages. The indicative prices provided in Table 8 reflect the lower end of the market and show the existence of affordable options for those on a low income. Both individuals and couples reliant on the age pension would be able to access low priced boarding house accommodation. Wealth constraints pose little or no barrier to entry as upfront fees tend to be in the form of bond worth a couple of weeks rent and some boarding houses require no bond or other upfront fee. Of all the housing options examined, boarding houses are the least 'age-specific' and their linkages to HACC and other care services are relatively poor compared with other housing options. This together with low levels of tenure security, often poor housing conditions significantly reduces the appropriateness of boarding houses as an accommodation option for older Australians.

Community-housing organisations (who may also be not-for-profit retirement village organisations providing community-housing) providing independent living options for their tenants charge a rental of 25 per cent of their gross income keeping their rental rates in line with public housing rates and below housing stress levels. The amounts in Table 8 exceed 25 per cent of both single and couple pension rates, but have accounted for the rent assistance that the client is eligible to receive and therefore do not affect a tenant's disposable income. The practice of charging 25 per cent of gross income plus 100 per cent rent assistance is encouraged by some State Housing Authorities to maximise an organisation's rental returns and improve their chances of financial viability (e.g. see the Western Australian Department of Housing and Works Community-housing Program Guidelines). However, in some states, CRA is calculated as part of a tenant's assessable income (Government of South Australia 2011). By either calculation, age-specific community-housing is an affordable option for older couples and individuals on a low income.

While rents and entry fees represent the key components of the affordability of age-specific housing, account of prices paid for the provision of services must also be taken, such as meals and laundry. These services reduce normal weekly expenditure for the resident. The question of whether a resident's remaining income is enough to afford the additional goods and services necessary to provide a satisfactory standard of living needs to be examined to assess their affordability and is dependent on an individual's care needs.



Affordability concerns were expressed by residents of three Assisted Living Villages examined in a recent AHURI report *Rental housing provision for lower-income older Australians* (Jones et al. 2007). In this report, affordability was a concern for those who did not have additional income or assets on top of the age pension and after their out-of-pocket expenses are deducted from their income they spoke of the need to reduce the amount spent on medicines, social activities and of not being able to run a car.

### **5.3 The provision of low cost age-specific housing options**

The growing demand for affordable age-specific housing needs to be matched by supply of low cost options from providers in the market. Nevertheless, while it is a priority of certain providers to provide low cost housing, feedback from providers suggests that the provision of low cost housing is in the main not profitable. Responses from providers during interviews and a comprehensive web based search revealed that the availability of subsidies of different forms plays a vital role in the provision of low cost housing options. Subsidies include government subsidies, donations and bequests and subsidisation within the branches of an organisation itself.

For-profit organisations including retirement villages, mobile home communities, boarding houses and assisted living villages are not recipients of government subsidies. Their financial objective is the generation of profits from their enterprises and so cross-subsidisation from within the provider's operations is not evident. The focus of the discussion on subsidies will therefore be on community-housing organisations and not-for-profit retirement villages, for their community rental dwellings and independent living units.

It is important to note that not-for-profit retirement villages do not receive government subsidies for their 'market villages', which is a term used by some to describe the component of their business that provides retirement living at market rates. So-called 'market villages' are entirely self-funded and receive no government funding whatsoever.

Both not-for-profit retirement villages and community-housing organisations receive significant funding from sources other than government.

In addition to providing retirement village living at market rates, around 80 per cent of not-for-profit retirement villages are also the providers of residential aged care. Many provide community-care services and some, although not all, provide affordable housing for low to moderate income earners.

To enable the continuation of an organisation's work in providing care and affordable housing, many providers rely upon, or at least have their operations enhanced by, bequests, donations, volunteer work, public appeals and philanthropic grants. At least one of the organisations included in this study has a Capital Development Fund aimed at pensioners where an individual loans money to the organisation interest free. This money, which would otherwise be earning interest in banks or financial institutions, is assessed as not earning any interest thereby avoiding any adverse effect the interest may have had on pension and tax rates. Interest earned by the not-for-profit organisation is spent by the on capital works and care programs.

Religious not-for-profit organisations may utilise capital and land from their diocese. This varies among organisations; some receive no diocesan funds while others are developing housing projects on land provided by their diocese.

In addition to government subsidies, many community-housing organisations appear to survive financially by depending on voluntary labour (Hall & Berry 2009). As with not-for-profit retirement villages, they also benefit from donations and bequests.

Financing options outside the realm of government are a particular consideration for *community-housing organisations* not registered as *community-housing providers*, as well as those that have registered and already in receipt of government funds. Considerations mentioned by one community-housing organisation at the interview stage of the project included collaboration with a national lender to fund further growth.

Cross subsidisation is most prevalent in not-for-profit retirement villages as community-housing organisations do not tend to be entities with multiple branches, and as such generally profits are not being generated in one area that can then be transferred to an area needing funds.

The organisational structure of not-for-profit retirement villages need to be examined when discussing the direction of internal funding towards affordable housing. As discussed earlier, in addition to being providers of retirement living, most not-for-profit retirement villages also provide residential aged care and many of them provide community-care services. Areas that make a profit, such as retirement villages, create surpluses that can be directed into areas requiring additional funds. The provision of quality residential aged care and community-care is a priority for many not-for-profit retirement village organisations and are recipients of considerable extra funds generated by an organisation.

Both residential aged care and community-housing were identified by one organisation interviewed as 'unprofitable branches of operation that are in need of the surplus funds generated by other areas of the business' (interviewee 64). This organisation voiced their intent to divert a portion of their profits towards the development of community-housing in the future, but was presently directing surplus funds towards residential aged care.

Another not-for-profit retirement village interviewed spoke of the need for some areas of the business to generate money to ensure the fulfilment of their mission in residential aged care as well as affordable housing and the other services that they provide (interviewee 62). Expansion of affordable housing was not actively being looked into; instead funds were needed to support affordable housing.

The results of these interviews highlight the importance of internal funds, in addition to funds from government and other external sources, towards the support and development of affordable housing. They also reveal that residential aged care is a recipient of substantial excess funds. With the government funding for residential aged care being described as woefully inadequate and currently in a state of crisis, the strain experienced by this sector limits the funding available for affordable housing. As one provider noted in relation to the level of funding, 'the government needs to step up its support for community-housing providers and for the national interest' (interviewee 64).

## **5.4 The role of government**

Not-for-profit retirement villages that provide affordable accommodation through community rentals or Independent Living Units as well as community-housing organisations and not-for-profit boarding houses may receive government subsidy to help ensure the supply of affordable housing for older Australians.

In the past, not-for-profit retirement villages received subsidies under the *Aged Persons' Homes Act 1954* (APHA) for low cost housing and residential aged care.

These subsidies ceased in 1986. Many not-for-profit organisations and the stock they manage developed as a result of these subsidies (McNelis 2004).

In recent years there have been a number of government initiatives designed to address those in need of affordable housing, which includes older Australians. Substantial sums have been made available to facilitate the construction of new dwellings, the refurbishment of existing dwellings and to subsidise rental properties. Funds are open to all groups who provide housing for low to moderate income earners, including large-scale investors. Not-for-profit providers of age-specific housing and community-housing groups, including some interviewed in the course of this project, have been recipients of these funds, which have gone towards provision of more affordable housing for older Australians.

#### *5.4.1 National Rental Affordability Scheme (NRAS)*

The NRAS is an Australian Government initiative that has committed \$1 billion over four years to stimulate the supply of new affordable rental dwellings by up to 50 000 by June 2012 (Department of Families, Housing, Community Services and Indigenous Affairs 2010a). State/Territory governments also make matching state contributions and any limit they place on the number of matching contributions limits the total number of incentives that are available in that state. It is important to note that, tenancy arrangements in NRAS-housing differ from traditional social housing in the following important ways.

1. The income-eligibility for tenancies encompasses not just those assessed as being on low income but also a few moderate-income earners.
2. Rents are required to be at least 20 per cent below market rental for 10 years, which is lower than social housing rental caps.
3. Tenants are eligible for CRA—subject to them meeting Centrelink eligibility criteria for income support payments (National Council of Social Services 2010).

As identified in the National Rental Affordability Scheme Regulations (2008), one of the priority areas of interest includes proposals for rental dwellings for tenants with special needs including people with mental and physical disabilities, older Australians and Indigenous Australians. While submissions for funding are made to the Commonwealth Department of Sustainability, Environment, Water, Population and Communities, applicants are required to have a full understanding of their state government housing priorities and directions. To ensure proposals are in line with these priorities and directions, the NRAS guidelines recommend discussing applications with a designated contact in their State Housing Authority as well as attaining the Authority's support for their application (Department of Families, Housing, Community Services and Indigenous Affairs 2010e).

Accommodation providers from the business sector and community organisations are attracted to the scheme because it offers a National Rental Incentive to successful applicants to build and rent dwellings to low and moderate-income households. Currently, the annual income tax free incentive is approximately \$9140 per dwelling (Department of Families, Housing, Community Services and Indigenous Affairs, 2010b). While Round 3 of the NRAS National Rental Incentive was targeted at institutional investors and large residential development companies who can construct a minimum of 1000 dwellings (Department of Families, Housing, Community Services and Indigenous Affairs, 2009b), Rounds 1, 2 and 4, (Round 4 is currently open for 20 plus dwellings) are more accessible to not-for-profit and community-housing organisations that provide housing for older Australians.

The Illawarra Retirement Trust (IRT) is the Australia's largest not-for-profit, community based, retirement living and aged care provider. According to their 2008/09 annual report, they were successful in obtaining 22 leases to allow them to provide affordable housing across four of their villages. (Illawarra Retirement Trust 2009). In addition to the not-for-profit retirement villages, many community-housing organisations have also been successful in attracting funds from the NRAS, that is Mission Australia, Baptist Community Services, and Uniting Care (Housing NSW 2011).

#### *5.4.2 Nation Building Economic Stimulus Plan (known as the Stimulus Package): Social Housing Initiative*

The NPA on the Nation Building and Jobs Plan (NBJP) was agreed at the Council of Australian Governments (COAG) meeting on 5 February 2009. As part of this agreement, COAG agreed to the implementation of a \$6.4 billion Social Housing Initiative over three and a half years (Department of Families, Housing, Community Services and Indigenous Affairs 2010d).

While the NRAS provides financial incentive to stimulate the supply of housing, the Social Housing Initiative funds the actual construction and refurbishment of social housing.

The housing program is aimed at older people as well as the following priority applicants: women and children escaping domestic violence, people who are homeless or at risk of homelessness, people with disability, Indigenous people and other people who are a high priority on public housing waiting lists (Social Housing Initiative Guidelines). Funding is generally allocated to states on a per capita basis and is also reliant on states submitting proposals to the Commonwealth that meet the requirements of the initiative, which includes when building for older people and those with disabilities, adherence to universal design principles.

A provider of not-for-profit retirement living and affordable housing stated that they were currently building 200 units at two sites that were entirely financed with federal stimulus funds (interviewee 64). Capital injection provided to successful applicants from the NBJP fund may entirely offsets their cost of construction. Access to capital funding facilitates an expansion of affordable housing within an organisation and provides greater numbers of affordable age-specific housing stock out in the market in the short term.

#### *5.4.3 Social Housing Growth Fund*

The Commonwealth and the states agreed to a National Partnership on Social Housing, which commenced on 1 January 2009. A Social Housing Growth Fund was created by the Commonwealth to provide \$400 million over two years, \$200 million in 2008–09 and \$200 million in 2009–10, for capital investment for social housing and homelessness (Australian Government 2009a). Similar to both the NRAS and Social Housing Initiative, funding is aimed at a range of Australian's who are having difficulty accessing affordable housing, including older people. The success of proposals for housing intended to accommodate older people is contingent upon adherence to a number of key requirements including universal design principles (Australian Government 2009b). Further, the Social Housing Implementation Plans are joint Implementation Plans between the National Partnership Agreement on Social Housing and the Nation Building and Jobs Plan (i.e. Social Housing Initiative).

While the Social Housing Growth Fund exists to directly fund new social housing, thus sharing another feature with the Social Housing Initiative, proposals under each are assessed separately by the Commonwealth as the key objectives of each NPA are slightly different (Department of Families, Housing, Community Services and

Indigenous Affairs 2010d). The funding is available to both not-for-profit and community-housing organisations.

#### *5.4.4 Community-housing funding*

While each of the three previous forms of subsidy involves the state in the approval process, funding originates from the Commonwealth. Community-housing subsidies are generally controlled and managed by the state alone; however, they are aimed at the same groups of people in need of affordable housing that are the priority of Commonwealth funds.

In order to access funding from state housing departments, community-housing organisations generally need to be registered or applying for registration for community-housing provider status. Not-for-profit operators of retirement villages are registering as community-housing providers in their state/territories in order to access funding to create or expand the affordable housing component of their business. IRT announced in its 2008/09 annual report that it became a community-housing provider in May 2009 enabling it to 'make available affordable accommodation to those older Australians within our community with low incomes, or who are unable to access appropriate housing in the private market' (Ilwarrarra Retirement Trust 2009).

A not-for-profit retirement village and provider of retirement homes at market rates interviewed during the study commented that the community-housing side and of their operations, relied on government funding. To expand without government assistance was described as difficult (interviewee 64; Bethanie Group Inc. 2011).

Not all community-housing organisations are registered as community-housing providers in their respective states/territories, which affects their ability to access government funding. This requires organisations to seek other forms of financial support and will be discussed further in the non-government subsidy section. Furthermore, organisations exist that provide accommodation at community-housing prices, but do not strictly fit the profile of a community-housing organisation. Government funding for these organisations is difficult to obtain. One such organisation remarked, in relation to their State Housing Department '... the funding that they've got is tied up now in certain buckets and we just may not fit any of those buckets' (interviewee 62).

### **5.5 Summary**

Older Australians who experience the greatest difficulty entering and maintaining a secure place in the age-specific housing market will be those who are not current homeowners and whose income is within the lower income limit of this study, the basic single pension.

The growing demand for affordable age-specific housing needs to be matched by supply of low cost options from providers in the market. Nevertheless, while it is a priority of certain providers to provide low cost housing, feedback from providers suggests that the provision of low cost housing is in the main not profitable. Responses from providers during interviews and a comprehensive web based search revealed that the availability of subsidies of different forms plays a vital role in the provision of low cost housing options. Subsidies include government subsidies, donations and bequests and subsidisation within the branches of an organisation itself.

There were a number of key observations that emerged through this economic analysis:

- All housing types examined by the study are eligible for rent assistance with the exception of retirement village homes where the extra allowable amount, the

difference between the non-homeowner and the homeowner asset test limits at the time the arrangement is entered into, is greater than \$131 500 (Centrelink 2010a, 2010b).

- For an individual on the maximum a week of \$358.05 per week, final out-of-pocket rental expense must be below \$107.40 per week to be under housing stress levels and should around \$89.50 per week to be comparable with public housing rates. For couples on the maximum age pension of \$539.80 per week, to avoid housing stress, final out-of-pocket expense should be below \$161.90 per week and around \$134.90 per week to be comparable with public housing rates.
- Given that the maximum weekly rent assistance of \$57.60 is paid for all other housing types that require residents to pay above \$128 per week, weekly rental should be \$165 to avoid housing stress levels and should be \$147 to be comparable with public housing rates. Couples may receive a maximum rent assistance amount of \$54.30 per week. Weekly rentals should not exceed \$216.20 to be below housing stress rates and should be around \$189.20 to be comparable to public housing rates.
- To enable the continuation of an organisation's work in providing care and affordable housing, many providers rely upon, or at least have their operations enhanced by, government subsidisation, bequests, donations, volunteer work, public appeals and philanthropic grants.
- The interviewed providers observed that to expand their affordable housing provision and to cater to a greater number of low-income older people without an increase in these forms of assistance would be extremely difficult.

## 6 POLICY CHALLENGES AND SOLUTIONS

### 6.1 Introduction

This chapter presents the results of the policy interviews that were conducted in every state and territory of Australia. This chapter seeks to specifically address research questions B and C as follows:

- B3. To what extent do the current legislative and policy frameworks hinder or support the range of age-specific housing options currently available?
- C1. Should policies or regulation be modified to create more suitable age-specific housing options and, if so, what changes should be made?

These are important questions, because many of the dynamics surrounding age-specific housing provision, such as particular legislative acts, housing policy, and social housing networks are state or territory specific. However, others such as home and community-care and aged care provision involve a blend of state and federal involvement and intervention.

In unpacking the differing policy perspectives due to experience, position and locale, the chapter structure describes:

1. The various perspectives and how they are shaped by portfolio followed by a discussion of policies directly relevant to low-to-moderate income renters of age-specific housing.
2. These are broken down into Commonwealth versus state policy initiatives.
3. This is followed by an analysis of the state and territory specific policies.
4. A review of opinion regarding the appropriateness of age-specific housing policy for low-moderate income people is undertaken.
5. The barriers to accessing appropriate housing are explored.
6. The relationship between pension and taxation policies on housing is explored.
7. A range of other concerns ranging from difficulties associated with poor evaluation of existing programs/schemes, minority group issues, asset protection, and the barriers associated with downsizing as a strategy of value to older people is covered.

### 6.2 Policy perspectives

The policy interviews were held with a variety of both state/territory and Commonwealth policy stakeholders in housing, health, ageing and community services. Interviewees were approached individually based on state/territory and/or department, or the information was sent to departments who then nominated a representative to participate. The intent was to talk to at least two people with a housing background and/or ageing background in every state and territory. While every attempt was made to recruit policy people who were able to speak to age-specific housing policy, few interviewees were able to comment comprehensively on the interaction of housing or care because the background and knowledge base of informants tended to be either in care or housing. In fact a few informants raised the split nature of these distinct policy roles as a barrier to achieving a more integrated whole of government policy. For example, one interviewee said, 'public housing has a large proportion of people who are aged and we've also got the aged care response, both Commonwealth and state government ... so yes there's two that fall between it' (interviewee 67).

The following analysis is based on 10 interviews with 11 policy stakeholders, and follows the questions in the interview schedule and also includes other material as raised by participants (see Appendix 4).

### *6.2.1 Policies relevant to low-to-moderate income renters of age-specific housing*

The policy interviewees raised a variety of policies of relevance to lower-income older renters, from 'rental assistance' to senior specific 'social housing' solutions. The most common response concerned those policy measures that were Commonwealth driven. For example, there were significant comments concerning the adequacy, equity and other concerns associated with the Commonwealth Rental Assistance scheme: 'rent assistance is the big one' (interviewee 76). However, a number of other interviewees talked about Commonwealth directions concerning unbundling housing and care. These interviewees believed that unbundling of housing and care was a critical step, because less fragmented care and more flexible care was critical. For instance, 'It's enabling the care to move with the needs of the individual as opposed to having fragmented provisions' (interviewee 68).

Nevertheless, it is an uneasy and often contested alliance between the states and territories and the Commonwealth that underpins housing regulation and provision and this impacts outcomes for low-moderate income older people. For instance, while there are significant nationally agreed directives managed through the COAG such as the 'Affordable Housing' and long-term 'Housing Assistance Reform' programs, which relate to large national investments designed to improve housing outcomes and reduce homelessness, none of these directives specifically address age-specific housing for low-moderate income older people. This is important because, as one interview put it, we are currently failing to deal well with the age-specific issues driven by demographic changes such as increasing volumes of those with 'dementia diagnosis and living alone' (interviewee 71). Further, while the Commonwealth government can influence and shape age-specific housing supply outcomes via financial, regulatory and planning mechanisms, a cohesive approach is necessary to better disseminate successful innovation and to improve overall program effectiveness. However, as one interviewee put it 'in terms of COAG [housing reform] Agenda, not much is happening as I can understand it, and I'm on site quite often doing quite a bit of research regularly, and I haven't seen a lot of stuff on housing yet ... especially for older people, ... [for instance] there's no national framework or register' (interviewee 70).

It is the states/territories that enact and manage regional legislation designed to deal with supply (i.e. age-specific housing construction) and demand (i.e. type, location and affordability). For instance, the Residential Tenancy, Retirement Villages, Residential Parks and the Housing Acts in each state are critical to age-specific housing outcomes such as social housing wait lists, nursing home transitions, homelessness, potential to age-in-place and end of life housing quality and supply. Further, significant differences are evident at the state/territory level in how rent setting and allocation policies work for older low-moderate income people.

So it is unsurprising that divergences in interviewee responses were most evident when discussing state/territory specific initiatives. Additionally, the interviewee's focus and perspective related to their portfolio responsibilities and so were either in housing or in ageing portfolios, as currently no combined age-specific housing policy portfolio exists at either national or state levels. For example, those in housing portfolios talked much more about social and community-housing initiatives, whereas those in ageing talked more about service coordination issues. The following section therefore



addresses in greater detail firstly, those issues of national commonality and concern; and secondly, by a separate sub-section, discussing the constructs and policies/program innovations stemming from particular state/territory approaches.

### *6.2.2 Commonwealth versus state policy initiatives*

The National Housing Supply report states that the National Affordable Housing Agreement (and associated NPAs on Social Housing, Homelessness and Remote Indigenous Housing), the NRAS and the Social Housing Initiative are the primary means that government provides for low-income older people housing needs. The same report goes on to project a growing undersupply of private and public rental housing (National Housing Supply Council 2010). The projected undersupply concerns the dual issues of supply (social/community; private rental; retirement village; caravan etc.) and suitability (i.e. design and location), both of which are likely to be highly significant for low-moderate income older people.

One interviewee summed up national policy impact by saying 'most of our [social housing] eligibility is determined by the Commonwealth because they provide the income support. We provide say the bricks and mortar and then adapt our eligibility and ... requirements' (interviewee 67). However, there is also an inherent tension around inequality between those who are in the private rental market and those who are in public housing sector, both in terms of tenure security and disposable income. One interviewee summed this up as 'people that are living within public housing, are receiving a much greater benefit or a much greater rental subsidy than older people that are left to their own devices in the rental market' (interviewee 72).

Rental assistance, while comprising a fixed amount of monetary assistance irrespective of geographical location, is in fact the only uncapped Commonwealth assistance program available to older people on low incomes. According to the Department of Families Housing Community Services and Indigenous Affairs (2009), rent assistance is available to low-income pensioners who rent privately as a non-taxable income supplement payment added on to the pension. Private rental in this case is defined quite broadly as being inclusive of lodging expenses, site fees for a caravan, mobile home, tent or other structures, and mooring fees for a vessel. It also covers rental under special conditions, such as the fact that some services are provided in a retirement village or respite care in a private residence (ibid). The two latter options are less well-known and were only discussed by one of the interviewees as being of particular concern or significance at the state/territory level. This interviewee said that 'people who were on full Australian pensions, nothing else, plus CRA, had better not have too many ailments or expensive things to spend money on otherwise they just wouldn't cope' (interviewee 77).

It is important to note in relation to rental assistance that the entitlement is assessed as part of the process for claiming a primary payment, that is aged or disability pension, and while not subject to the assets or income tests the actual rate of payment may be affected by the income or assets test applicable to the primary payment. CRA is paid at the rate of 75 cents for every dollar of rent paid above the specified threshold until the maximum rate is reached. Further, even with CRA payments, 35 per cent of older persons pay more than 30 per cent of their income in rent (National Housing Supply Council 2010). The maximum rates and thresholds vary according to a client's family situation and the number of children they have. For singles without children, the maximum rate also varies according to whether or not accommodation is shared with others. Rent thresholds and maximum rates are indexed in March and September each year to reflect increases to the Consumer Price Index (CPI). Data about CRA uptake does not specifically mention older people and pilots such as the Compton's Village pilot project near Brisbane, which tested

age-specific housing for older people in a rental housing facility with shared amenities and services, is currently being phased out and no subsidies have been provided since 2007 (Australian Institute of Health and Welfare 2009a).

A number of interviewees discussed the role of social housing for low-income older people. Concerns were raised about social housing policies; the growth of the community-housing sector and the impact of the Nation Building and Stimulus packages on the housing supply for older low-income people. These are all Commonwealth state/territory responsibility under the framework of the National Affordable Housing Agreement. Interviewees' comments ranged widely and concerned divergent policy directions: adequacy, sustainability, age-targeting and program scope. For instance, the interviewee from Victoria stated that social housing as a policy response to low-income older people accommodation needs was a critical overt strategy that made a difference. For example, '45 per cent of our clients are over 55, or tenants [of] aged specific accommodation ... it's been quite an overt policy in Victoria ... it's based on the stability of our population in public housing that has aged. I suppose that's the big issue that has come through' (interviewee 67). The growth of the community-housing sector has also been significant both in terms of speed and size. However, while many low-income people are accommodated via social housing, this is not an age-targeted strategy in most states and territories. For instance, a 'small community-housing sector ... really grew in 2007 with \$500 million given from the Victorian government ... but in that, there has been a component of single accommodation, single dwellings which are ... attractive to more aged people' (interviewee 67).

A few interviewees mentioned issues that reduced the effectiveness of social housing for older people. For example, one interviewee said, 'It's not sensitive to older people's issues [it doesn't have any] purely age weighted criteria, it just doesn't have that' (interviewee 77). The key issues raised by others were more general and concerned lack of social housing sector growth overall and the run-down nature of much of the existent stock. One interviewee said, 'The current funding arrangements for public housing don't sufficiently provide for growth, and probably don't sufficiently provide for repairs and maintenance ... we saw the take-up of the repairs and maintenance element out of the social housing initiative. You know, just that volume of stock that needed repairs and maintenance was just staggering ... that itself says the model prior to the social housing initiative wasn't working' (interviewee 73). Another interviewee said 'Most of the stock, whether it's social community-housing whatever, is old ... it's inappropriate to step over baths, all that sort of stuff. It's just a constant hazard for older people. So, not enough stock period' (interviewee 77).

All interviewees viewed the growth in the community-housing sector as both timely and beneficial. This reference to the growing community-housing sector is unsurprising as 20 per cent happened between 2005–06 and 2007–08 (Australian Government 2009a). State and territory governments have maintained or reduced public housing stock over the past five years in favour of increasing community sector managed housing. In many cases, state and territory governments plan to increase this transition from public to community housing and, under new federal financial arrangements, that trend may increase over the next few years. For example, what has 'gone on under the National Affordable Housing Agreements, has been very important and the Nation Building Economic Stimulus Package has given a real boost' to affordable housing supply (interviewee 67). Nevertheless, interviewees in regard to data difficulties raised some concerns, particularly concerning the difficulties they found in reporting impacts of the shift from public to community-housing. Another interviewee offered this comment on the same topic, 'We don't have statistical information from the housing associations on the profile of whom they've been

housing in a reliable database. We would have to rely on getting information from the actual housing associations on that, because they have their own housing register' (interviewee 67).

Another common theme concerned the role of the Commonwealth Government in relation to the private sector. For instance, some interviewees mentioned the issues associated with the Commonwealth Rental Assistance (CRA) Program. For instance, 'It's not allocated on the basis of regional differences ... [yet] there are far more seniors living cheek to jowl in the private sector, who are unbelievably stressed financially' (interviewee 69). The same interviewee went on to say that the CRA left 'whole gaps in services like financial counselling stuff, but also maybe things like dealing with landlords, dealing with real estate agents, moving house? All of these things may become more problematic if you become frailer. Particularly, if there's some cognitive deficit' (ibid). Another interviewee spoke of the impact of rental assistance on retirement villages as they said it determines 'what price they enter. It makes a big difference as to whether they're eligible for things like Rent Assistance' (interviewee 73).

The same interviewee also mentioned the relationship between pension and rent, saying that while 'the pension increase did certainly make a difference... it was treated for rent differently between public housing and the general private rental market, but that's really because public housing is an income based rent setting process, whereas community private rental is market based rents ...and the private rental market [is competitive] so we know that ... almost everyone now is on the maximum rental rebate rate' (interviewee 73).

A number of the interviewees noted that reliance on the CRA drove housing outcomes negatively by driving up rents and creating inequalities. For instance, one interviewee stated, 'I don't actually think that capping is a good idea in rents. I think that ... it creates more of a shortage and sends rents up higher. I think that subsidies are a much better way to go' (interviewee 71). However others said that the CRA for older people meant that they 'have less control over their dwellings' (interviewee 68). As a result of the complexities and divergent perspectives, a number of state/territories have developed specific targets and actions. The Queensland strategy for seniors as set out in their strategy document states that the Department of Infrastructure and Planning in conjunction with the private sector will 'assist low-income seniors to access or retain more appropriate and accessible housing in the private housing market' (Queensland Government 2010, p.42).

Social housing adequacy and sustainability concerns were also evident, particularly as they related to how age-specific social housing might be dealt with in the future. For instance, in the Northern Territory 'It doesn't in that clearly they're eligible anyway, but for social housing or public housing they have priorities. So they'll get a priority listing because they're aged, and if they're over 50 and Aboriginal they're counted as aged' (interviewee 75). Yet other interviewees gave a different allocation criterion, ranging from no specific criteria to the Queensland case where 'we still have seniors' units [entry after 65 years], which are targeted specifically for seniors, though how we deal with them in future? I'm not quite sure ... because social housing falls between the state and federal government and nobody is particularly interested' (interviewee 76) while age-specific priority housing allocation within NSW 'is for people 80 plus [only]' (interviewee 72).

Currently seniors units within social housing programs are different to independent living units, but are typically 'clustered together and in the new units we're building, a third are accessible, while another third are semi-accessible' (interviewee 76). The fact is that only a third are constructed to be fully accessible implies that 'ageing in

place' within the same social housing accommodation is not the norm, and those tenants ageing in more inaccessible units but whose support needs increase as a result of ageing have only two options, that is transfer to another more accessible social housing unit or out of social housing into aged care accommodation instead.

The level of commitment to universal design in new social housing also varies with most embracing the concept although percentage across jurisdictions varies from less than 5 per cent to greater than 30 per cent with some pushing to make all new social housing 100 per cent universal. For instance, one interviewee stated that new social housing initiatives demonstrate an 'absolute commitment to universal housing design (interviewee 70).

Nevertheless, some interviewees expressed concern regarding age targeting policies within social housing, in terms of their overall inconsistency and the potential for age-discrimination. While social housing provides accommodation for many older people, most of these older people occupy these places because they are ageing in place, not because of age based allocation prioritisation. Policies around age criteria vary across states/territories, but few people would be accepted as social housing tenants based on age criteria alone. For instance, one interviewee said 'priority housing is available for people 80 plus within social housing and we have a policy round senior communities and allocation of older people into housing projects with other older people' (interviewee 72).

However, perspectives on age-specific versus integrated allocations varied, with another interviewee commenting that 'we need to do a mix, not just put all aged people in one building ... [also] new major developments ... [are] socially mixed developments with public housing, social housing and private development' (interviewee 67). Another interviewee had a less positive take on the move away from age-targeting: 'we have the one social housing system which targets according to need this is problematic as it doesn't take into account age' (interviewee 76). This comment is concerning given the fact that the Queensland Government reported that it knew of 29 585 seniors aged 55 years and over who were in government managed social housing, including some 10 478 who resided in dedicated seniors' dwellings (Queensland Government 2010). In Queensland, 'senior units' are defined as buildings for the long-term use of people over 55 years of age comprising a one-bedroom or studio units (e.g. combined bedroom and lounge/living room). They are typically located in one or two storey buildings, however they may also be in other building formats (ibid).

In terms of social housing program scope, one interviewee stated that in Queensland social housing comprises only '3.5 per cent of the market ... [but] has dominated thinking in this department for years' (interviewee 76). The same interviewee stated that 'raising some new way of looking at [social housing] or even private market initiatives, met a lot of resistance ... and it's quite difficult' (interviewee 76). There are also issues associated with refurbishment, renovation of social housing to meet older people's needs and issues concerning departmental responsibilities for installation and maintenance of assistive technologies despite some research supporting their benefits. Despite these difficulties, some states and territories like Queensland are planning to trial more assistive technologies within social housing (Queensland Government 2010).

### *6.2.3 State specific policy initiatives*

State specific programs were also mentioned as being helpful to low-income older people, for instance programs like mortgage relief, movable units, rent connect, home renovation, housing accords and the Owner Renters Program. It is also important to

note that while retirement villages, residential (caravan) parks and rental villages are all regulated under state or territory legislation, they were not mentioned by policy interviewees as either a concern nor as a solution except in passing as being one means of providing age-specific rental accommodation. Nevertheless, there are key state/territory differences relating to tenancy legislation as well as inequities concerning the charging of entry and exit fees.

For instance, in Victoria and Western Australia changes to the Residential Tenancy Act and to the Residential Park legislation are underway to increase tenure security for all new residential parks (e.g. a cross between caravan and retirement village accommodation) where older people are owners and renters. This low-income accommodation is intended to house approximately 10 000 people, most of whom are older and is another form of more affordable housing innovation. In Victoria, as in a number of other states and territories, increased funding is flowing from the 2009 amendment to the Aged Care Act, which targets older homeless people as a speciality under the Assistance with Care and Housing for the Aged Program (ACHA) in order to help keep vulnerable older Australians in their housing. Some of this funding has been allocated to a small number of specialty community-housing associations like the new Wintringham Housing Limited (Commonwealth of Australia 2010). Wintringham Housing Limited, which is situated in Victoria is a not-for-profit, fully owned subsidiary of its parent company, Wintringham, which provides accommodation primarily in one bedroom self-contained units for those on public housing waiting lists and the tenants of which are predominantly (but not exclusively) older men and women aged 50 years and over.<sup>9</sup>

In New South Wales the 'Housing Accord' provides a formal agreement between NSW Government agencies. It represents an overarching framework for human service agencies—both government and non-government—to work in partnership to support the most vulnerable and disadvantaged, capturing a number of older people and people with a physical and/or intellectual disability. The accord recognises that affordable and stable housing can maximise the effectiveness of other services, such as mental health support, disability services or family support especially 'in terms of ensuring that they remain housed and that, all the relevant agencies work together to help' (interviewee 70). Additionally, the accord aims to assist social housing tenants with complex needs to receive the support services they need to live independently and maintain their tenancies.<sup>10</sup> Also within NSW there have been some innovative partnerships between social housing providers and other non-government organisations (NGOs). For instance, one interviewee mentioned 'a three-year pilot project, [designed to] provide safe, secure and connected neighbourhood for people living in the Waterloo Green high rises. So while it's not just older people there, there are a significant number of older people and an NGO ... [will] provide information about local services and community activities and act as a contact and control point for visitors and contractors wishing to enter the building ... so it is a little bit like that ward sort of model, where you've just got someone on site keeping an eye out and providing information if necessary' (interviewee 72).

The ACT has done some work around its 'right-sizing tenant relocation program', which grew out of consultation with older tenants looking to move out of their existing homes. As one interviewee said:

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<sup>9</sup> <http://www.housingregistrar.vic.gov.au/registered-housing-sector/housing-associations/wintringham-housing-Ltd>

<sup>10</sup> <http://www.housing.nsw.gov.au/Changes+to+Social+Housing/Partnerships/Accord+-+Housing+and+Human+Services/>

... one of the things that was very clear is that we had previously always thought of a one and two-bedroom apartment as the appropriate size for people who are getting older, as a single or a couple person. That wasn't suitable ... [for] their grandchildren and [carers] so we've taken things like that into account. We also look into—things like the need for storage ... The pay off for that for us is enormous because we then get nothing less than a three-bedroom property being vacated as a result. (interviewee 75)

Queensland stands out because of its innovative 'Rent Connect' scheme, which is a part of their 'one social housing system', providing offices where low-income people can access advice and assistance. The Rent Connect is a new initiative, being trialled in Caboolture and Central Queensland, which aims to assist people who are struggling to secure a home to rent in the private market (Anonymous 2008). This includes many applicants for social housing who would be good tenants, but struggle to compete with others applying for properties to rent in the private market, and assists them in finding and accessing private housing by acting as a rental guarantor, providing assistance with rental bonds and furniture etc. (ibid). However, this service, while innovative and potentially useful to some low-income older people, is still being piloted and because it is neither age-specific nor age targeted, data about older people access has not been reported. For instance, 'we don't know how many—I don't think we actually keep age-related data on Rent Connect' (interviewee 76).

Another Queensland specific program of value to low-income older people is the 'Bond Loan', which is an interest free loan for people who cannot afford to pay a full rental bond to move into private rental accommodation (Department of Communities 2010) and the 'Home Assist Secure Program (HASP)'. HASP was established in the 1990s and is funded by the Queensland Department of Housing and is supported by the Queensland Police Service. Our informant voiced the opinion that this was an extremely valuable if under resourced service. For instance, HASP 'doesn't get much money, I think it's only about \$40 million a year ... [and] you've got to be over 60 or have a disability ... [but the HASP workers] often spot problems in the kind of social welfare support system, healthcare system before other people do ... they might only have \$500 to help somebody but they go and persuade an electrician to put something on or get a fridge from St Vincent de Paul and something from somewhere else' (interviewee 76). However, the HASP factsheet states that the program has reached capacity and that new service funding opportunities are limited (Queensland Department of Housing 2007). The same interviewee also commented that 'it does have some impact and we've just got to evaluate the program soon' (interviewee 76).

#### *6.2.4 Age-specific housing and its appropriateness for low-to-moderate income renters*

All respondents affirmed that having a variety of housing options was critical for low to moderate income older people, as a focus on one housing or tenure type may not adequately address the wants and needs of this very diverse group. One interviewee summarised this by saying 'it's a broad range. I think we need to ensure that [we] improve the availability and the security of tenure and the standard and safety, and where it's located etcetera' and 'we [also] need to align support ... it's more that outreach support so that people can maintain where they're living ... particularly for lower incomes groups who don't necessarily have access to private health funds ... I think that linkage there is very important' (interviewee 67).

Another interviewee made clear that the main aim of ageing and aged care is not any one particular form of age-specific housing but instead should be a means for enabling those on lower incomes to obtain appropriately supportive and well-located

housing. For instance, 'lower-income people to have appropriately designed and located housing which supports their independence ... [not] raking over historical details of independent living units, retirement villages etc' (interviewee 68). This same interviewee went on to say 'the question is, is it age-specific housing or is it universal design? ... The type of housing, the type of design that you would be looking for, while yes, in some ways it's easy to refer to it as age-specific but this puts a tag on it that the [housing] industry isn't interested in' (interviewee 68). The same informant mentioned the importance of the most recent housing supply report in documenting the issues associated with population ageing. For instance, the projections of underlying demand indicate growing pressure on both private and public rental markets to better meet the needs of older renter households (National Housing Supply Council 2010).

### *6.2.5 Barriers to accessing appropriate housing*

Interviewees noted a wide variety of barriers to accessing appropriate age-specific housing. These ranged from: lack of affordable and appropriate rental housing, poor local government planning, weaknesses within the community-housing sector, and the economics of ageing itself. For example in the lack of affordable and appropriate rental housing category one interview mentioned 'The lack of vacancies. The absolute lack of options and vacancies, and lack of access to transport, to me, is a very big issue' (interviewee 67). However, another interviewee focused more on key barriers being the combination of appropriate housing stock and affordability. For instance, 'houses are on stilts and older people with dodgy knees and whatever it's going to be a real problem ... it's hard to find a house—it's hard to find [an accessible], let's say a one or two bedroom house which is affordable' (interviewee 76) and 'housing design. Some of the flats, apartments are inappropriate and aren't modified to cater for people that are aging' (interviewee 67).

In the poor local government-planning category, barriers to accessing appropriate housing mentioned include the voluntary and haphazard nature of age-specific planning strategies. For example, one interviewee mentioned, 'Local governments, that's the other kind of intersectorial bit that often gets left. Don't forget, older people who are living in low to middle income housing, a lot of their local service delivery and planning will come from local government' (interviewee 70). This underscores the importance of understanding and facilitating local government directions in this area. The World Health Organisation (WHO) recognises the importance of local government in adoption or otherwise of its age friendly cities initiative. However, planning to improve national and state leadership is required for local government. Better cities require integrated planning and monitoring across the board that is inclusive of age-specific housing. The same interviewee went on to stress this by saying 'low to middle income earners who are living in that area need infrastructure. They need local shops; they need local parks; they need places that they can get to easily either by a very short accessible bus route or that they can walk to medical centres and hospitals. So housing isn't just about, you know, affordability. It's about, it will become an issue round infrastructure for older people' (interviewee 70).

Some interviewees expressed concern regarding community sector housing growth, either in terms of its relationship to public housing; its perceived shortfalls in financial accountability or in its ability to manage maintenance of properties. These concerns are unsurprising, given that state and territory governments are generally planning under new federal financial arrangements to try to meet growth targets, where community housing will comprise 35 per cent of all social housing by 2014 (Australian Institute of Health and Welfare 2011). Concurrent to this increase in community sector housing, state and territory governments are either maintaining or reducing public

housing stock (Department of Families, Housing, Community Services and Indigenous Affairs 2009c). Also as turnover of tenants in public rental housing compared with turnover in other social housing programs is less, these factors could easily create a perception that community housing is more accessible but less accountable (Australian Institute of Health and Welfare 2009b). One informant expressed dismay regarding the handover of social housing to 'community providers even though we know that some of them simply cannot manage... it financially effectively' (interviewee 76). Another interviewee said that there needed to be 'people in the co-op who are working to maintain the, you know, the cyclical and responsive maintenance funds etc.' (interviewee 71).

The affordability issue versus the housing security conundrum was also mentioned as a concern by some interviewees. For instance, one interviewee raised the issue that rental leases were often too short for adequate tenure security. For example, 'a longer lease would be a factor' (interviewee 76). Another interviewee talked of 'the lack of vacancies. The absolute lack of options and vacancies, and access I would say to transport to me is a very big issue' (interviewee 67).

Finally, rooming houses are traditionally an area where many low-income older people gravitate, but quality is questionable and many are closing both because of land values rising in conjunction with a tighter set of quality controls designed to improve minimum standards and underpinned by a local council registration process. One interviewee expressed concern about resident relocations as a fallout of this policy. For instance, 'residents have been there 30 years ... so when it becomes an issue for us to make it close. Where do people go?' (interviewee 67).

#### *6.2.6 Impact of taxation and pension on accommodation outcomes*

A number of interviewees commented on the fact that 'there are a few things in the Henry Tax Review that certainly, you know, do make sense. But they haven't been picked up' (interviewee 73). The same interviewee went on to give the example of 'tenure neutral rental affordability assistance, you know, that kind of does make sense' (Ibid.). Many interviewees saw lifetime histories of low income and thus low savings as a particular issue for older women and others ageing with long period outside the workforce. For instance, many older women have longer life expectancies than men and therefore need to accumulate more savings. Additionally, they may have either not participated in the workforce or have had career breaks to raise children and the Australian Institute of Superannuation Trustees (2011), estimates that even a seven-year career break will reduce retirement savings by 23 per cent.

However, some interviewees mentioned that the age pension assets test was not working very well, saying, 'some people are on the aged pension and I think their dwelling prices are, you know, in the millions. You know, but are they run down and, you know, are they actually suitable at all for someone that's ageing? Probably not' (interviewee 73). This finding is unsurprising given that when the Australian Institute of Superannuation Trustees (2011) talked to older women, they found that more than 60 per cent older women believed that investing in residential property was a better way to save for retirement than superannuation.

However, while not all interviewees spoke explicitly about how the tax system interacted with the pension and related to housing outcomes, several explicitly mentioned the complexity of these interactions. For instance, one interviewee said they know of some with ageing parents who 'hired themselves a financial adviser to help their parents, parent/parents, work out what's the best, financially what's the best type of arrangement. It's that complex.' (interviewee 73).



Other interviewees mentioned that they believed some of the reforms suggested within the Henry Tax review were important and should be implemented. For instance, '[problems with] the tax transfer system and incentives to go into work as opposed to stay in a social house on unemployment benefit ... It's just a massive issue. So yeah, I mean it would be nice if some of the Henry Tax Review things are taken up' (interviewee 76).

In terms of taxation exemptions, one interviewee mentioned the value of 'Stamp Duty Exemption Concessions for older people. ACT, NSW and Victoria do it. We think the type of Victorian one's been pretty good, pretty successful. ACT's relatively new, and NSW is relatively new' (interviewee 73). Also of importance was the impact of deeming rules on things like pensions and residential care entry, as one interviewee explained, 'deeming rules really do make a difference to whether people can transfer accommodation types—because if there was a really gigantic bond ... we would have really been stuffed, so some of those things, they can be quite problematic from moving from inappropriate independent living where you're sucking up services like it's going out of style' (interviewee 77).

Other interviewees expressed concern about a move away from a rights based on service system. For example, one interviewee said:

I think older people, because we're going to hit critical mass pretty soon, are seen as a burden and a liability and a financial strain that the government really doesn't want. So I think that we're moving towards a much more of a public management one where people will need to fend for themselves. And that kind of concept about everybody is deserving will, I think, be dismantled over the next decade. (interviewee 71)

The issue of pensions and housing outcomes was also mentioned in the context of climate change and increased frailty, increasing energy costs and reduced choices. One interviewee said, 'People who are low income, particularly older people ... get caught up in that Catch 22 ... [for instance] off peak electricity is much cheaper and they can't do that. They can't afford new appliances that use a lot less electricity. You don't want an eighty year old getting up at two in the morning to do their washing. If they're having carers, this is a really big issue in relation to that' (interviewee 70). The same interviewee went on to express concern about 'the reliance on the pension and what we actually do to alleviate [low-income], you know, Australia's older people are some of the poorest in the developed world' (ibid.).

Other interviewees also saw the economics of ageing as critical to outcomes and this was expressed, as 'it would be for us economic. It's being competitive in the rental market, being able to maintain the home or the family home after children have gone and they've ceased working ... the prices of houses go up by 26 per cent in one year in Melbourne. This is a huge issue for people that are aged' (interviewee 67).

### *6.2.7 Other themes raised*

Interviewees raised a number of other themes, which ranged across difficulties associated with poor evaluation of existing programs/schemes, minority group issues, asset protection, and the barriers associated with downsizing as a strategy of value to older people. For instance, in terms of poor evaluation practices, one interviewee mentioned, 'How many independent living units are there in Queensland? How many have fallen out and stuff like this, you know, it's a real issue ... [and] ... retirement villages have kind of evolved unregulated over a period of time and we don't understand much about them at all' (interviewee 76). Another interviewee raised the issue of market failure and its consequences in the context of an age-specific

boarding house closing. For example, 'market failures [of this type] also has a profound impact on low to moderate income people' (interviewee 75).

The second category concerns fairly micro specific issues like age-specific minority group policy conundrums, such as both those ageing prematurely i.e. those with particular cultural and disability requirements, as well as those ageing with a disability, such as those older people with dual diagnosis and/or intellectual disability. As one interviewee mentioned, sometimes these compounded issues were poorly considered. For example, failure to consider ageing in areas such as 'housing for Aboriginal/Torres Strait Island people ... [where] there's high incidence of diabetes and renal failure, so there's a much higher incidence of people needing dialysis. Who pays for the additional water? Who checks the water quality? There might be community transport in place but people are often too ill to use it' (interviewee 70).

In the third category, a concern was raised about the inter-relationship between policies concerning asset protection and an increased reliance on social housing. One interviewee stated that there was a need for strategies and policy initiatives that offer greater protection to the housing assets owned by older people as 'We're seeing an increasing amount of activity around, what I'd call immoral powers of attorney. ... What that leads to is the situation is that that when the wealth or asset is squandered, then that person, becomes more dependant on the state' (interviewee 76).

In the fourth category, a concern was raised about the disjunct between the political cycle and the long-term reality of population demography. For instance, one interviewee said, 'Part of the problem is that we are confined by, you know, by a political system that is very short lived and the shifting political environment of whatever regime, whether it be State, local or National. We're kind of held hostage within the political system about what's more important or palatable at that time. So I think this is always going to be a bit of a constraint for us. Especially if we're trying to implement long-term integrated comprehensive change. I think that's a barrier' (interviewee 70).

Lastly, downsizing policy or a lack thereof appeared to be a concern across a number of state/territory social housing agencies. For example, one interviewee said 'we haven't been as efficacious as we might have been; in ensuring that where underutilised housing stock exists, [that we] transfer people to more appropriate accommodation in areas that are suitable for these people' (interviewee 76). The same interviewee went on to say that within their state they were working on a transition policy for all older tenants, as in line with the previous Commonwealth State Housing Agreement Act, people over the age of 80 years could stay in social housing for as long as they needed it. Thus, the downsizing issue was viewed as both a planning reform issue and a reaction to public opposition to urban consolidation in middle ring suburbs. While many policy-makers appear to believe that older people housing strategies should include downsizing, there is a lack of evidence to underpin it. For instance, we currently cannot quantify or enumerate the benefits of retirement villages for downsizing and housing supply: 'there needs to be more ... [opportunities to put] forward contrary advice?' (interviewee 76). This feedback fits well with general recommendations for policy improvement in other countries that suggest actions such as ensuring that feedback about policy can be taken on board, both immediately and over time (United Kingdom Cabinet Office 2002).

### *6.2.8 Policies in the pipeline*

Responses from interviewees varied in regard to current policy developments. Some mentioned changes in acts and regulations, and others mentioned clustering options, co-housing and naturally occurring retirement communities as promising policy

initiatives. For instance, one person said that 'we're changing the Residential Tenancy Act to effect some of the changes there to make them more secure and put leases in to any new residential parks' (interviewee 67). Another interviewee said it 'would make sense to look at shared seniors' housing in the private sector ... because one of the other things is the social isolation of a lot of low-income seniors' (interviewee 76).

More affordable options for low-moderate income older people include increasing proximity to reduce care costs and increasing density via group housing or shared housing options. Some of these are being currently re-examined. For instance, 'We've also been doing a little bit of research into the home share concept as well, operating in Victoria and Tasmania, and having a bit of a think about the applicability of that kind of model more broadly too' (interviewee 73). In addition, there are 'some changes in legislation in some of the States around things like dual occupancy' (ibid.). However, one interviewee cautioned against the group housing strategy where common fees or services were not properly thought out as 'there are real issues, particularly for older people and the cost of living, particularly electricity and heating is a huge issue for them ... the [shared accommodation] model then required a larger component of support than had previously been expected, because they were all spending all of their time managing the disputes' (interviewee 75).

Another area of innovation mentioned by interviewees involved providing more mobile homes. For instance, one interviewee said that a potential strategy was to assist older people with the purchase of mobile home, that is a 'house that moves around [with them] ... it is actually quite a cost effective way of providing housing if that's what people want to do? So I think there's things that you can look outside the square. ... Once they can no longer drive they can be caravan park dwellers, for want of a better word, with service provided' (interviewee 74).

Lastly, one interviewee spoke about the potential of 'naturally occurring retirement communities (NORCs) ... I was getting all excited about this but it got nowhere' (interviewee 76). NORCs are a global phenomenon and are a natural outcome of enacting 'ageing in place' policy. While NORC definitions vary, they typically denote a geographic area, in which 40–50 per cent of the residents or heads of household are 60 years old plus, and in this case policy is about clustering funding support to facilitate local care and environmental modification strategies (Hunt & Ross, 1987). NORC programs are predominantly a United States response to population ageing and are considered innovative in their mix of public and private funding and in their inter-sectoral collaboration.

### *6.2.9 What policies will be most effective*

All informants stressed the importance of maintaining choice, and the importance of having more than one strategy to resolve the issues. A number of informants mentioned universal housing as a critical strategy, saying we are 'absolutely committed to universal housing design' (interviewee 70). Another informant talked of the relative success achieved by incorporating some universal design features into the NRAS rollout, which while not specifically for age-specific allocation, has been taken up by a number of aged-care and community-housing providers. This interviewee went on to quote some data from a recent survey, stating, 'So we know that in around a sample of 1500 dwellings, 670 of those dwellings positively responded in respect of universal design accessibility features. Ninety-four per cent of them had flat paths to entrance; 87 per cent have space in the kitchen for mobility; 63 per cent have door or tap furniture, which is lever style; 61 percent have step free shower and detachable shower units. So we do know, of the sample of dwellings that are on the floor at the moment, or on the ground at the moment, where the providers, or the successful applicants have actually built into their homes universal design features' (interviewee

73). However, the same interviewee mentioned the issue of building construction inertia as a major barrier to this working, asking 'is the building sector in tune with what, as we age ... are they in tune with the housing needs of the future? ... we still building the detached dwelling, MacMansion style, ... are they thinking more and more about more innovative design?, or are they still thinking about the three storey walk-up?' ( ibid.).

Other interviewees raised the issues associated with retrofitting rental stock, particularly stock in the private market, stating that effective future policy needs 'grants or whatever to landlords ... to upgrade their housing or whatever ... [because], generally they don't want to make very specific modifications or alterations to their dwellings and it seems that ... the home modification maintenance schemes are more generally focussed on home owners ... [so there is] scope to apply them to private sector dwellings' (interviewee 72).

Other interviewees mentioned revisiting planning acts so as to facilitate 'granny flats or ancillary housing ... [as] that was just taken off the radar some years ago' (interviewee 69) and 'Yes, I think the concept of the granny flat is going to come back. It's going to need to because the cost of health care services and the cost of retirement services will be prohibitively expensive into the future' (interviewee 69).

In discussion of universal housing, there was a belief that all seniors' complexes should be designed in terms of universal accessibility. Other innovations viewed as potentially being effective included securing rental accommodation within National Lifestyle and Retirement Villages, so eligible social housing applicants could transition into that space. The dominant belief was that having more choice and smaller accommodation available will facilitate more choices for low-income older people. A few interviewees also mentioned that greater consideration of whole of government issues as they relate to housing arrangements was essential for older people on lower incomes to age in place. For instance, one interviewee said, 'it's about accessibility; it's about lifestyle; it's about nutrition; it's about medical; it's about home care service; it's about all those services that older people, irrespective of their incomes, however the capacity for lower to middle income older people to access these services' (interviewee 70).

Lastly, many interviewees appeared to feel that the best course of action would be to explicitly continue to address supply. For example, one interviewee said, we need to continue to 'supply more accommodation. Demand subsidies I think end up going into the pockets of the providers. I saw that with the 30 dollar increase' (interviewee 77).

### **6.3 Summary**

The Australian policy people who were interviewed were clear that from their perspective, while many positive things were being done there was still very real and growing concern over the adequacy of affordable and usable housing supply for older people on low incomes going into the future. The silos created by separating the development of housing and care policies appear to be a factor in the lack of any clear policy-map for this area as indicated by the lack of an agreed national framework or register for age-specific affordable housing. A number of other key points can be drawn out from these interviews, some of the most important being:

- An uneasy and often contested alliance between the states and territories and the Commonwealth that underpins housing regulation and provision and this impacts outcomes for low-moderate income older people.

- An inherent tension exists around inequality between those in the private rental market and those in public housing sector, both in terms of tenure security and in the disposable income remaining to afford necessities including care.
- Rental assistance is the only uncapped Commonwealth assistance program available to older people on low incomes, but could drive up rent and create inequality.
- Social housing adequacy and sustainability are key issues, as many low-income people are accommodated via social housing, this is not an age-targeted strategy in most states and territories, which may not have sufficient stock nor be designed sensitively enough to support ageing in place appropriately.
- The National Affordable Housing Agreements and the Nation Building Economic Stimulus Package have been very important in creating more universally designed stock, but it may be insufficient for future demand.
- Changes to the Residential Tenancy Act and to the Residential Park legislation enacted under state/territory laws are important for increase tenure security.
- State innovations such as rent connect services, home assist secure, assistance with mobile home purchase and bond loans while not age-specific do benefit lower-income older people.
- The taxation and pension interactions are complex and need review as the assets test may not be working optimally.
- Planning that facilitates granny-flats (otherwise known as accessory housing) and new universally designed medium density clustering in inner-ring suburbs is beneficial.
- Creation of policies to clustering funding support to facilitate local care and environmental modification strategies in relation to geographic concentrations, where 40 per cent of the residents or heads of household are 60 years old and over.

## 7 POLICY FUTURES

### 7.1 Introduction

This chapter integrates the findings from previous chapters and presents the results of the three policy forums held in Western Australia, Victoria and New South Wales. These are significant because they represent significant sectorial recognition and response to the presentation of preliminary findings and confirm the policy challenges going into the future. Firstly, the three policy forums and their findings will be discussed. Secondly, the implications of these for age-specific housing for low-to-moderate income older people will be analysed in terms of the challenges presented and some of the knowledge gaps and the potential solutions that may need to be explored. Thirdly, this chapter will summarise responses to our policy specific research questions with particular reference to future trends, in accordance with the following three key research questions:

- B3. To what extent do the current legislative and policy frameworks hinder or support the range of age-specific housing options currently available?
- C1. Should policies and regulations be modified to create more suitable age-specific housing options and, if so, what changes should be made?
- C2. What impact would these changes have over time?

The final stage of the project involved public engagement via three research and policy forums held in WA, NSW and Vic. The process generated a very large set of materials and summaries of the three policy forums, which can be found in Appendix 1. In total 54 people attended the policy forums representing a wide cross-section of national and state policy housing and ageing officers; age specific and housing peak agencies; age-specific housing and care providers and a range of NGOs.

### 7.2 What question, if answered, could make the most difference to the future of age-specific housing in Australia and what needs our immediate attention going forward?

In answering this question during the forums, many respondents talked of supply being the most critical issue for low-moderate income older people. It is this supply issue concerning the overall stock that they believe reduces the range of age-specific housing and care options currently available, meaning that sufficiency was identified as a primary problem. Market failure was identified as one of the key causes of the present situation. Unfortunately, the low-income end of the age-specific housing market lacks profitability and as a result the for-profit sector has focused their energy and resources on the provision of age-specific housing for high-income earners.

There were also major concerns raised about the role of the private sector in the provision of age-specific housing for low-moderate income older people. There was a belief that the housing market in Australia was not sufficient for demand and the design was not consistently appropriate. For instance, location and features interact with care supply and demand factors meaning that further housing transitions or ongoing retrofitting of existing stock is urgently needed. This focus on the private sector as a key provider of low-income housing concerned both differing perspectives about equality and also concerns about discrimination against low-income older people. In terms of the private rental sector, some participants expressed the belief that legislation needs to be implemented to improve security of tenure for low-income

older people and that long-term leases were desirable as a means of ensuring better tenure security.

In terms of ensuring a better match between location, income and care needs, participants mentioned the increasing number of older people in private rental who are unable to access social housing due to eligibility requirements or lack of knowledge about the options available. There was also concern that an increasing number of older people still have a mortgage when they retire, which will put pressure on the current stock of affordable age-specific housing. Another concern was that much of the Independent Living Unit (ILU) stock in public and social housing was ageing and needed to be upgraded for the needs and requirements of older consumers. The issue of having a national strategy for maintenance of domestic housing as a national asset and as a preventive health measure was a recurring theme across all groups.

### **7.3 What policy concerns, if addressed, could make the most difference to future outcomes?**

The issue of facilitating linkages between older people and the community was a key topic of discussion. Due to limited funds and resources, participants stated that it was crucial to leverage and mobilise community resources, particularly in rural and regional areas where there is less care service infrastructure. One group of attendees suggested that prior to the building of a new development, there should be a listing of the services that are available in the immediate vicinity, and when a developer lodges their development application they need to illustrate that they have negotiated with the relevant service organisations. The importance of forging links between older people, aged care services, and the wider community was discussed as it was raised that the focus on government solutions is unsustainable in the longer-term. It was also pointed out that currently informal volunteering is already occurring in the community and we need to harness and support these practices.

Measures to increase integration across the health, housing and community services government portfolios was viewed as essential and was a particular focus of the Victorian group. In this forum, some participants also addressed what they saw as a vacuum of state policy on older people's age-specific housing, arguing that government should be providing a regulatory environment to encourage more development opportunities and incentives for potential housing and service providers who wish to work in this space.

Some participants argued that there was a need for urban planning and development reform. For instance, some participants argued that government should be encouraging people to move out of the family home into communities that are higher density and can provide a critical mass of services, resulting in more cost effective care provision for older people, whereas others argued for preferential land release strategies that would allow the retirement village industry to access land where people wish to retire.

A number of participants saw a lack of timely research into the age-specific housing sector as a barrier to effective housing and care provision, particularly the lack of data on the retirement village sector.

### **7.4 What are the dilemmas/opportunities in age-specific low-income housing and what would it take to create change on these issues?**

Many participants expressed the belief that current legislative and policy frameworks hinder the range of age-specific housing options currently available. For instance, the

most common retirement village financial model, loan/license, was described as inappropriate for low-income, low-asset older people, as it often entails a requirement to have owned and sold a house to provide the capital for entry. The financial models that exist within the age-specific housing market were a major topic of discussion for forum participants. Participants across all three states felt that some policies and regulations required re-examination and modification in order to create more suitable age-specific housing options. The issues that participants raised concerning legislative and regulatory change included the belief that:

- CRA needs to be reviewed regarding its role in sustaining housing price rises, with many concerned about the lack of sensitivity to locational differences.
- Older rent control legislation implemented during the great depression years has been largely dismantled, but it is something that a number of participants felt was important for the tenure security of low-income older people.
- While many of those commented on the uptake of age-specific providers within the NRAS, they expressed the belief that this policy needs to be modified so that there are greater incentives for the building of age-specific housing. For instance, the 20 per cent discount on the market rent was viewed as too low.
- Many of those viewed legislation for universal design in domestic housing as a necessity.
- Many of those also saw that a national scheme to support ongoing maintenance, renovation and home modification is needed to encourage ageing in place. Accordingly, some respondents felt that while homeowners should utilise reverse mortgages for home modification, a government subsidy was essential for low to moderate income older people with less asset wealth to draw from.
- There should be tax incentives for landlords for home modifications.

Most of the suggestions asserted by participants for change were about a through review of government policy with the view to securing more affordable housing supply with greater tenure security for this growing cohort of older people. Many participants expressed the need for explicit governmental incentives for providers to build up the low-income market and levers, which may achieve this, including grants of land in combination with strategic capital and tax offsets. For instance, a need for greater government support for the not-for-profit sector was widely felt and it was proposed that the government also encourage innovation, for example, funds to trial new housing models. In order to make age-specific low-income housing options more attractive to providers, many participants felt that the government would have to create more incentives in the form of cheap land release and/or tax and capital gains offsets. It was felt that greater supply, with more model innovation would make a significant positive impact over time.

## **7.5 What assumptions do we need to test or challenge?**

The key assumption that needs to be examined from participant perspectives concerned the assumption within the sector and among older people that age-specific housing is automatically connected to the right social or care services. Older consumers need to be better educated, informed and supported, as they are often overwhelmed and confused about the available options. Pathways are needed to assist older people to navigate the complexity of a wide range of lifestyle/housing options with the support of independent and credible advice.

The vast majority of participants asserted that there was a need to encourage a wide range of products and approaches to deal with the undersupply of affordable age-



specific housing, such as social innovation, entrepreneurship, and private enterprise. Raising public awareness of the issues and solutions to housing was also seen as crucial, as was good transport infrastructure to allow access to affordable land and therefore drive down housing costs. Developing an effective mechanism for communication was also seen as very important, including the development of a common language around age-specific housing types and care types.

Tied to this issue of information provision is that of planning for the future. Some participants commented that it is too late for older people to start to plan for their housing in later years, and that it needs to promote a culture of better planning and facilitate informed decision making. A number of participants commented on their belief that many older people are often moving without thinking about the support structures and networks available in a given area/housing form and what they may need in the future.

## **7.6 Summary**

In summary, this chapter has presented and discussed a range of responses to the policy challenges that facing the undersupply of appropriate age-specific housing for low-moderate income older Australians. It is clear that our current legislation and policy frameworks are not optimal and that a review and re-examination is needed if sufficient supply is to be maintained and expanded. The policies that need strengthening most at the state and local government level are inter-sectorial ones. For instance, coordination and separation of housing and care, managing greater clarity of information, and encouraging better urban planning were all viewed as being critical to outcomes. Further, many policy-makers and aged care providers suggested substantial changes to legislation and policy, touching on improvements to the CRA, the NRAS, the introduction of universal design for domestic housing legislation and the introduction of a range of tax incentives for landlords and developers to name a few. Further research to address knowledge gaps is crucial and needs to encompass the following:

- How much affordable age-specific social housing stock do we need, and how can that stock be adapted as ageing progresses and the aged demographic changes?
- What is the role of state/territory and local government in age-specific housing provision, and can this be leveraged in order to providing more and higher quality age-specific housing?
- How can we better engage the private sector in improving the supply of more affordable housing for older people?
- If housing is designed from the start to facilitate ageing in place, is well located and has appropriate linkages to support services and care, does age specific housing become redundant?
- How do you encourage the private sector to invest in age-specific housing without diminishing universal design, accessibility and sustainability and whilst maintaining a rigorous regulatory environment?

In summary, age-specific housing options are problematic for providers who see the low-income market as unprofitable. The key issue is that there is under supply in age-specific housing. Additionally, the age-specific housing that is available tends to be old stock, often in poor condition, and of variable quality, and low-moderate income older people have difficulty accessing age-specific housing. This is especially difficult for those on the pension, those needing assistance (e.g. rental assistance), and those in regional areas.

There is a strong desire from older residents for provision of age-specific housing with maintenance and care services as part of the package. Nevertheless, this research has revealed that the majority of care services provided in age-specific settings are those available to all eligible older people under the HACC program, and age-specific housing with greater levels of care are typically only evident when users pay extra as in for-profit situations; where density enables economies of scale by smart care service clustering (e.g. combining a number of tenants Community Aged Care Packages to provide an on call care worker etc.); and when tenants profiles are such that there are sufficient numbers of older peers who are able and willing to volunteer informal care support to others in need. More importantly, there is a mismatch between housing demand and supply in combination with low levels of care innovation. For instance, using naturally occurring geographic densities in community settings are not yet being fully exploited and these may have the potential to enable higher care levels more cost-efficiently.

From the providers' perspective, there are barriers to getting housing stock up fast enough. These include:

- The complex regulatory system (especially regarding retirement village legislation).
- This type of housing stock not yielding profits (maintenance costs etc.).
- Resistance to higher density housing from local communities.
- Regulation designed to protect consumers can inhibit innovation.

Further, the current financial models constrain choice among low to moderate income older people because the full range of potential rental models is underdeveloped. The evidence gathered throughout this reports indicates that taking a more pro-active stance in examining the low-income age-specific housing market through the lens of older people's choice and dignity will drive change, which will have lasting and positive impact over time.

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# APPENDICES

## Appendix 1: Summaries of policy forum discussions

*Policy Forum: Western Australia*

### RESEARCH AND POLICY FORUM

#### Age-specific housing markets for low to moderate income older people

Thursday 26 August 2010, 9.00 am to 1.00 pm

Senate Conference Room

Murdoch University, South Street, Murdoch WA

A policy forum was held on 26 August 2010 at Murdoch University with key stakeholders and individuals involved in age-specific housing in Western Australia in attendance. The forum was the fifth and final stage of a major national research study on the issue of age-specific housing market. The purpose of the day was to provide feedback to stakeholders on initial findings of the study and to seek their views on a range of policy questions related to this market and the issue of housing and care for low to moderate income older people.

With larger numbers of older people in Australia living longer and limited social and public funds available to support this ageing population, there is increasing demand for age-appropriate and affordable housing that can adequately encompass the care needs of older people with low to moderate incomes.

Care services provided by the formal aged care sector can be divided into two broad categories: community or home based care, and care provided in residential aged care facilities. This project investigates a third category of care, provided in a housing environment that is not the private home, and not an institution. 'Age-specific housing' is defined in this project as accommodation or dwellings that have been specifically constructed for, modified for, or allocated to older people. This project focuses on evaluating affordable housing options that allow access to low to moderate income older people.

There were 28 attendees to the forum: one representative from federal government, eight representatives from state government, 15 representatives from non-government organisations and four representatives from providers of housing for older people (see Table A1 for details).

After being presented the preliminary findings, attendees were introduced to four key questions and branched into four small groups to commence discussion of a question. When a discussion was called to close, groups would dismember, form a new group, and answer another question. Each group addressed three of the questions over the course of an hour. The four key questions were as follows:

1. What question, if answered, could make the most difference to the future of age-specific housing in Australia and what need our immediate attention going forward?
2. What policy concerns draw you/us to this forum and what could make the most difference to future outcomes?

3. What are the dilemmas/opportunities in (your specific situation) and what would it take to create change on these issues?
4. What assumption do we need to test or challenge and what's possible here and who cares?

Discussions revealed a general consensus that the supply of affordable age-specific housing for low-income earners is currently below demand. In addition to housing availability, housing types were identified as often not meeting the needs of residents.

Market failure was identified as one of the causes of the present situation. The low-income end of the age-specific housing market lacks profitability and as a result the for-profit sector has focused their energy and resources on the provision of age-specific housing for high-income earners.

A review of government policy to address the shortage in low-income housing was a recurrent theme of discussions. The provision of government incentives to build up the low-income market including grants of land and capital and tax offsets was suggested. A need for greater government support for the not-for-profit sector was widely felt and it was proposed that the government also encourage innovation, for example, funds to trial new housing models. Any policy changes, however, must acknowledge and allow for the diversity of aged care needs. Policies should have a degree of flexibility in order to achieve this—they should 'enable as well as provide'.

There were calls for housing to be built at a greater density; however the trend in discussion was for low-income forms of accommodation not to be concentrated together but to exist as a component within aged care complexes or the community. The importance of proximity of age-specific housing to services and the safety and security of accommodation was a prominent feature of discussions.

Care is a vital component in age-specific housing. Who is responsible for care and how it is going to be funded and delivered were identified as matters needing greater clarity for the benefit of both the for-profit sector and not-for-profit sector.

Various legislative problems were raised, from town planning provisions and residential zoning to the Retirement Villages Act and the Residential Tenancy Act. Alignment of Acts was an important matter as was addressing policies that were an obstacle to development. Furthermore, the various roles of the different levels of government in the provision of age-specific housing were seen as impediment to a coordinated approach to planning for this sector. The importance of the need for a review current superannuation rates was also raised when considering planning and the future.

The need to consolidate and improve the provision of information available to older people entering the age-specific housing market was discussed. It was seen as an important aspect of ensuring older people's housing needs are matched and that the right accommodation goes to right person.

Results of the conversations by individuals with leadership roles in various areas within the age-specific housing sector indicate that the Western Australian market is facing significant challenges. Outcomes of the discussions will be further examined and form part of the final report, which will include results from forums held in New South Wales and Victoria.

**Table A 1: Breakdown of attendees—WA forum**

<b>Organisation</b>		<b>Number of representatives</b>
State government	Dept of Housing	3
	Dept of Communities—Office for Seniors	1
	WA Seniors Ministerial Advisory Council	1
	Dept of Indigenous Affairs	1
	Dept of Commerce	2
Federal government	Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA)	1
Non-government organisations	Council on the Ageing (WA)	1
	Community Housing Coalition (WA)	1
	Aged Care Association Australia ( WA)	1
	Access Housing	2
	Advocare	1
	National Seniors Australia (WA)	3
	WA Retirement Complexes Residents Association (WARCRA)	3
	Retirement Villages Association (WA)	1
	Care Options	1
	St Bartholomew's House	1
Housing providers	Amana Living	2
	The Bethanie Group Inc.	1
	National Lifestyle Villages	1
	Total attendees	28

## **RESEARCH AND POLICY FORUM**

### **Age-specific housing markets for low to moderate income older people**

Tuesday, 21 September 9.00 am to 1.00 pm

Design Studio, Faculty of Mechanical Engineering  
University of New South Wales, Kensington Campus

A policy forum on age-specific housing for low-income older people was held on 21 September 2010 at the University of New South Wales, with representatives from the Federal and NSW State Governments, not-for-profit housing providers, and older persons' consumer organisations. The purpose of this forum was to present preliminary early-release findings from a national project into age-specific housing to stakeholders in the aged housing sector and record their views and perspectives on a number of key policy questions around this market.

There were 14 participants in the forum: one representative from the Federal Government, two representatives from State Government, eight representatives from non government organisations, and three not-for-profit housing providers.

After being presented the preliminary findings from this research project, participants discussed four policy questions in small groups. The key policy questions were:

1. What question, if answered, could make the most difference to the future of age-specific housing in Australia and what needs our immediate attention going forward?
2. What policy concerns draws you/us to this forum and what could make the most difference to future outcomes?
3. What are the dilemmas/opportunities in (your specific situation) and what would it take to create change on these issues?
4. What assumptions do we need to test or challenge and what's possible here and who cares?

Participants noted that while 80 per cent of older people in Australia own their own home, of concern was the fact that the other 20 per cent of older Australians who are not homeowners are in a more vulnerable position. Participants were concerned that the number of single low-income older people is increasing, and that an increasing number of older people in private rental are unable to access social housing due to eligibility requirements or lack of knowledge about the options available. There was also concern that an increasing number of older people still have a mortgage when they retire, which will put pressure on the current stock of affordable age-specific housing. Another concern was that much of the Independent Living Unit (ILU) stock in public and social housing was ageing and needed to be upgraded for the needs and requirements of older consumers. Many participants raised the need to better target limited resources to those with the greatest need.

The role of the private sector in the provision of age-specific housing for low-moderate income older people was a key theme in discussions. In terms of the private rental sector, some participants commented that legislation needs to be implemented to improve security of tenure for low-income older people and promote long-term leases. Some participants said that there was an incorrect assumption that the market would

determine the types of housing products that emerge in the future, and raised the issue that the market will not develop an adequate base of social and affordable housing.

There was a consensus that while there are several sectors in the retirement village industry, the focus was on up-market, resort style housing and there was not enough development occurring in the modest end of the market. Participants commented that incentives are required to encourage for-profit developers to build more affordable age-specific housing. The most common retirement village financial model, loan/license, was described as inappropriate for low-income, low-asset older people, as it often entails a requirement to have owned and sold a house to provide the capital for entry.

Policy forum participants agreed that the information that is made available to older consumers, about their housing options need to be in a form that facilitates informed choice. There is currently a lack of concrete information available to low to moderate income older people about their housing options. Some participants raised that there was an assumption within the sector and amongst older people that age-specific housing is automatically connected to the right social or care services, whereas consumers need to be better educated, informed and supported as they are often overwhelmed and confused about the options available. Pathways are needed to assist older people to navigate the complexity of a wide range of lifestyle/housing options with the support of independent and credible advice.

Tied to this issue of information provision is that of planning for the future. Some participants commented that older people are starting to plan for their housing in later years too late, and that we need to promote a culture of better planning and facilitate informed decision making. Older people are often moving without thinking about the support structures and networks available in a given area/housing form and what they may need in future years.

Many aspects of the discussion concerned the legislative environment framing age-specific housing in Australia and possible changes that could be made to policy and legislation. The issues participants raised included:

- CRA needs to be reviewed, taking locational differences into account.
- The possibility of rent controls in the private sector.
- The National Rental Affordability Scheme needs to be modified so that there are greater incentives for the building of age-specific housing. The 20 per cent discount on the market rent was viewed as too low.
- Universal design should become mandatory for all new developments.
- An NRAS type model is needed to facilitate renovation and home modification and to encourage ageing in place.
- Reverse mortgages for home modification should be subsidised.
- There should be tax incentives for landlords for home modifications.

The complexity of the current legislative environment was also noted by participants, who commented that the pension and tax systems, and legislation such as the Retirement Villages Acts are difficult for older people to negotiate and are a barrier to informed decision making.

The issue of facilitating linkages between older people and the community was another key topic of discussion. Due to limited funds and resources, participants stated that it was crucial to leverage and mobilise community resources, particularly in

rural and regional areas where there is less care service infrastructure. One group of attendees suggested that prior to the building of a new development, there should be a listing of the services that are available in the immediate vicinity, and when a developer lodges their DA they need to illustrate that they have negotiated with the relevant service organisations. The importance of forging links between older people, other older people, services, and the wider community was discussed as it was raised that the focus on government solutions is not sustainable. It was also pointed out that informal volunteering is already occurring in the community currently and we need to harness and support these practices.

It was agreed by participants that to facilitate future provision of age-specific housing for low to moderate income older people support for innovative housing and care models was crucial. Flexibility in financial models was called for due to the barriers current models pose to lower-income older people. Some participants suggested incentives should be implemented to encourage older homeowners with large homes to rent out part of their home. It was suggested that intentional communities and other innovative housing models of older people 'working it out for themselves' will spur engagement with these models from the private sector. However, it was also raised that innovation will not occur in a policy vacuum.

Government coordination was a key issue for attendees at the policy forum, who highlighted concerns with a lack of coordination between the state and Commonwealth governments and between different departments and portfolios. Participants stated that who is responsible for what needs to be much clearer, and coordinated planning and governance around age-specific housing was necessary.

**Table A 2: Breakdown of attendees—NSW forum**

<b>Organisation</b>	<b>Number</b>
Housing NSW	2
ADHC	1
Council on the Ageing (NSW)	1
Baptist Community Services	1
The Benevolent Society	2
Shelter NSW	1
Older Persons Tenants Service	1
Retirement Villages Residents Association	1
UnitingCare Ageing NSW	1
Homelessness NSW	1
Elton Consulting	1
Aged & Community Services Association of NSW & ACT	1
<b>Total</b>	<b>14</b>

## **RESEARCH AND POLICY FORUM**

### **Age-specific housing markets for low to moderate income older people**

Monday 20 September 9.00 am to 1.00 pm

RMIT University, Melbourne

A policy forum on age-specific housing for low-income older people was held on 20 September 2010 at RMIT University, with representatives from the Victorian State Government, not-for-profit and private sector housing providers, and older persons' consumer organisations. The purpose of this forum was to present preliminary early-release findings from a national project into age-specific housing to stakeholders in the aged housing sector and record their views and perspectives on a number of key policy questions around this market.

There were 11 attendees at the forum: one representative from the Victorian Department of Human Services; four representatives of not-for-profit seniors housing providers or service providers; two representatives of private sector seniors housing providers; and four representatives of older persons' advocacy groups. After being presented the preliminary findings from this research project, participants discussed four policy questions. The key policy questions were:

1. What question, if answered, could make the most difference to the future of age-specific housing in Australia and what needs our immediate attention going forward?
2. What policy concerns draws you/us to this forum and what could make the most difference to future outcomes?
3. What are the dilemmas/opportunities in (your specific situation) and what would it take to create change on these issues?
4. What assumptions do we need to test or challenge and what's possible here and who cares?

The policy forum participants raised a number of crucial questions to direct enquiry into the provision of appropriate age-specific housing for low to moderate income older people. These included:

- How much affordable age-specific housing stock do we need, and how can that stock be adapted as ageing progresses and the aged demographic changes?
- What is the role of local government in age-specific housing provision, and how do you augment the role of local government in relation to providing more and higher quality age-specific housing?
- How can we engage the private sector in improving the supply of more affordable housing for older people?
- If housing is designed from the start to facilitate ageing in place, is well located and has appropriate linkages to support services and care, does age specific housing become redundant?
- How do you encourage the private sector to invest in age-specific housing without diminishing universal design, accessibility and sustainability and whilst maintaining a rigorous regulatory environment?

There was consensus from Victorian not-for-profit housing providers that many older consumers found it very difficult to find appropriate housing. A key discussion point for participants was the current policy and legislative environment that frames affordable age-specific housing and how it can be improved to better facilitate provision of appropriate housing for older people with lower incomes. It was agreed that increased integration is needed across the health, housing and community services government portfolios. Some participants addressed what they saw as a vacuum of state policy on older persons' age-specific housing, arguing that government should be providing a regulatory environment to encourage more development opportunities and incentives for potential housing and service providers who wish to work in this space.

Also raised was the potential for a greater role and powers for local government in the provision of affordable age-specific housing, in line with the UK model. Examples of positive policy initiatives on a local government level raised by participants included Darebin Council's appointment of an Affordable Housing Officer and Camperdown Council's 'Common Ground' initiative to combat homelessness.

The financial models that exist within the age-specific housing market were a major topic of discussion for forum participants. Participants stated that there currently is no ongoing and long-term program of capital funding, which seems to be implemented in an ad hoc manner. One forum participant argued that Government should be encouraging people to move out of the family home into communities that are higher density and can provide a critical mass of services, resulting in more cost effective care provision for older people.

Some participants argued there was a need for urban planning and development reform to allow the retirement village industry to access land where people wish to retire as building a retirement village is rarely the most profitable land use option. Also from this perspective, increased government regulation and legislation could result in increased costs to both retirement village residents and operators.

Participants saw a lack of timely research into the age-specific housing sector as a barrier to effective housing and care provision, particularly the lack of data on the retirement village sector. Participants pointed out that the last comprehensive research project into this industry was conducted 10 years ago.

Participants asserted that there was a need to encourage a wide range of products and approaches to affordable age-specific housing, such as social innovation, entrepreneurship, and private enterprise. Raising public awareness of the issues and solutions to housing was also seen as crucial, as was good transport infrastructure to allow access to affordable land and therefore drive down housing costs. Developing an effective mechanism for communication was also seen as very important, including the development of a common language around age-specific housing types and care types.

The growing awareness of housing affordability and ageing was seen as a positive current trend as this will translate into political pressure and action in the future.



**Table A 3: Breakdown of attendees—VIC forum**

<b>Organisation</b>	<b>Number of attendees</b>
Department of Human Services	1
FaHCSIA	1
Community Housing Federation of Victoria	2
COTA Victoria	3
Aged Advocacy Group	1
Lifestyle Communities Ltd	1
Hanover Welfare Services	1
Lord Mayor's Charitable Foundation	1
Retirement Villages Association VIC/TAS	1
Total	12

## Appendix 2: Survey questionnaire for age-specific housing providers

### Accommodating low income older Australian renters

Thank you for your interest in assisting the research project 'Age-specific housing for low to moderate income older people'. The purpose of the research is to provide a comprehensive appraisal of housing options available in Australia to older people with low to moderate incomes. The project team is comprised of researchers from the University of New South Wales, the University of Western Sydney, and Murdoch University, and is funded by the Australian Housing and Urban Research Institute (AHURI).

The experience and views of providers of age-specific housing would be of significant benefit to the research project and final report. In this survey we will be asking questions about the dwelling and care services you provide to older people and the financial arrangements associated with your housing type. All the information you provide is confidential and we will not pass your name or address on to any other organisation or individual. The results of the survey may be published in a report, but individuals will not be identified.

Developing more appropriate housing policy will become even more significant as our population ages. The information that you provide in this survey will inform the development of government policy to ensure that the needs of an ageing population can be met appropriately.

### Informed consent

**1. The information above provides some background to this project and outlines how the answers you provide will be used, as well as how your confidentiality will be assured. Continuing with the survey indicates that, having read and understood the information you are giving your informed consent to participate.**

Yes, I would like to continue with the survey

### About your organisation

**2. Which of the following best describes your accommodation facility?**

Independent accommodation facility	Part of a larger network or system of facilities	Other	If other, please explain
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>

**3. Is eligibility to this accommodation based on faith, income, gender or other criteria?**

Yes	No	If yes, please specify which
<input type="radio"/>	<input type="radio"/>	<input type="text"/>

**4. In which State(s) or Territory(ies) is your accommodation facility located?**

New South Wales

Australian Capital Territory

Queensland

South Australia

Northern Territory

Western Australia

Victoria

Tasmania

**5. In what suburb is your accommodation facility located?**

	▲
	■
	▼
◀	▶

**Accommodation availability**

**6. What is the total number of accommodation units provided at your facility?**

Number	
<b>Total</b>	0

**7. How many of the accommodation units you provide are rental-based?**

Number	
<b>Total</b>	0

**8. Do you provide rental accommodation for people with lower incomes?**

Yes

No

**9. How many low-income households do you rent to?**

Singles	
Couples	
<b>Total</b>	0

**10. How many low-income tenants do you have in the following age groups?**

Under 60 years	
60 to 74 years	
75 to 84 years	
85 plus years	
<b>Total</b>	0

**11. What accommodation types are available and in what numbers?**

Mobile/manufactured home	
Community rental unit/home	
Retirement village	
Assisted living village	
Congregate housing unit/home	

Independent living unit	<input type="text"/>
Co-operative housing	<input type="text"/>
Housing Association	<input type="text"/>
Hostel bed	<input type="text"/>
Boarding house/Rooming house	<input type="text"/>
<b>Total</b>	0

### 12. What room type(s) are available and in what numbers?

Shared room	<input type="text"/>
Single room with shared bathroom	<input type="text"/>
Single room with ensuite	<input type="text"/>
Bedsit with kitchenette	<input type="text"/>
Single bedroom unit/home	<input type="text"/>
Two bedroom unit/home	<input type="text"/>
Three plus bedroom unit/home	<input type="text"/>
<b>Total</b>	0

### 13. What is the average dwelling size in the accommodation you provide?

- Small single room (approx. 3 square metres or 3.5 square yards)
- Single room (approx. 10 square metres or 12 square yards)
- Studio apartment (approx. 30 square metres or 35 square yards)
- Single bedroom unit or apartment (approx. 50 square metres or 60 square yards)
- 2 bedroom unit or apartment (approx. 80 square metres or 95 square yards)
- Small family home (approx. 100 square metres or 120 square yards)
- Standard family home (approx. 150 square metres or 180 square yards)
- Large 3 plus bedroom home (approx. 200 square metres or 240 square yards)
- If other, please specify

### 14. What decade was the dwelling constructed in?

- 1940's
- 1950's
- 1960's
- 1970's
- 1980's

- 1990's
- 2000's
- 2010's
- Other

**15. Do unrelated (non-family members) older people share a bedroom (i.e. twin beds, bunk beds)?**

No	Yes
<input type="radio"/>	<input type="radio"/>

**16. Do unrelated older people share living facilities (i.e. dining room, kitchen, laundry etc.)?**

No	Yes
<input type="radio"/>	<input type="radio"/>

**Accommodation Quality**

**17. Below is a list of design features that may apply to the accommodation you provide. Please indicate to what extent your housing incorporate these design elements.**

	Applies to most units/dwellings	Applies to some units/dwellings	Applies to no units/dwellings
Private car-parking space	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Private balcony/garden	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ocean/garden view	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Air conditioning (i.e. heating and/or cooling)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home security system	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Laundry facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cooking facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**18. Below is a list of accessible design features that may apply to the accommodation you provide. Please indicate to what extent your housing incorporate these design elements.**

	Applies to most units/dwellings	Applies to some units/dwellings	Applies to no units/dwellings
Ramped or level entry	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wider doors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Level throughout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hob/step free shower	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Track hoist system	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Emergency Call facility	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Handrails/grabrails	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Carer accommodation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**19. Below is a list of amenities and services that may be available onsite. Please indicate to what**

**extent these are available.**

	Applies to most units/dwellings	Applies to some units/dwellings	Applies to no units/dwellings
Communal garden	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Community meeting room	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Gym	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Swimming pool	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Communal laundry	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Communal cooking facilities (i.e. BBQ area)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Library	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hairdresser/beauty parlour	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
General shop	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ambulance/ bus drop off zone	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

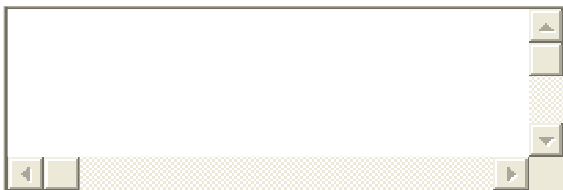
**Care availability**

**20. What care services are provided or organised by your organisation? Please select any that apply.**

- All care is provided by family or privately purchased
- Personal care
- Home care and housekeeping
- Meals
- Laundry
- Transport
- Dwelling maintenance (i.e. replace lights, tap washers, etc.)
- Dwelling modification (i.e. structural changes to make dwelling more accessible)
- Respite and day care
- Allied health (i.e. physiotherapy or podiatry)
- Health care (i.e. skilled nursing or medical visits)
- Other (please specify)

**21. If the care required by residents of your housing exceeds the care available onsite, what strategy is in place for getting the residents' care needs met?**

**22. Who pays for any modifications to the dwellings to accommodate residents' frailty and/or disability?**

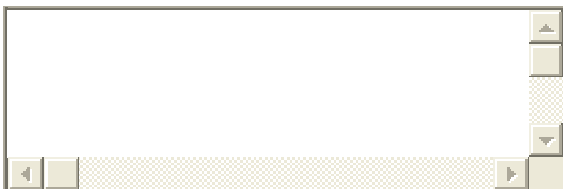


**23. What number of units have been modified?**

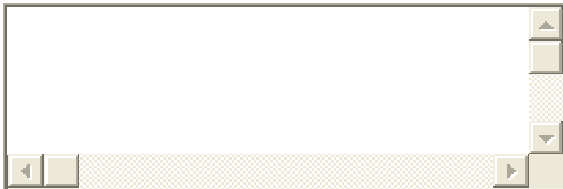
By you	<input type="text"/>
By others	<input type="text"/>
<b>Total</b>	0

**Financial arrangements**

**24. Is there a bond or other fixed entry fee to enter your housing? Please specify the type of fee and how much it is.**



**25. Is there an exit fee? If so, please specify how much it is.**



**26. What is the average weekly rental for your accommodation?**

Under \$100

\$100-\$199

\$200-\$299

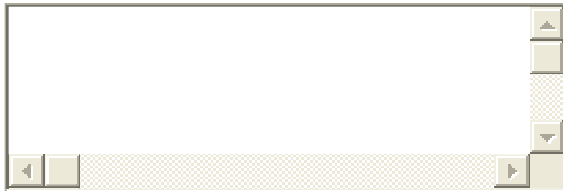
\$300-399

\$400-499

\$500 plus

Other

**27. Does the rental fee charged for your housing include an administration or management component? If so, please explain what type of fee this is and what is provided.**



## About you

### 28. How old are you?

- 18-40
- 41-65
- 66-75
- 76 plus

### 29. What is your gender?

- Male
- Female

### 30. What is your position?

- Administrator
- Accommodation manager
- Care manager
- If other, please specify

### 31. What is your highest level of educational attainment?

- School leaving certificate or equivalent
- High school diploma or equivalent
- Undergraduate degree or equivalent
- Postgraduate degree or equivalent
- Other

### 32. Would you be willing for us to contact you for a short interview?

- Yes
- No

### 33. Would you like a copy of the final report?

- Yes





No

**34. Please provide your contact details (Confidential - only to be used if you have indicated you are willing to be interviewed and/or would like a copy of the final report):**

Name

Postal address

Phone (including area code)

Email

## Appendix 3: Survey questionnaire for older residents of age-specific housing



# My experience of being in seniors housing

## Section 1 – About your housing situation

1. What State/Territory do you live in?

\_\_\_\_\_

2. What suburb/town?

\_\_\_\_\_

3. Do you live in a capital city?

Yes

No

4. If you do not live in a capital city, what is the closest capital city to where you live? How far away is it by road?

\_\_\_\_\_

\_\_\_\_\_

5. What is your living situation?

Live alone	Live with partner	Live with relative(s) or friend(s)	Other (please specify)	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

6. Is it important to you to live with people of similar religion, gender or other characteristics?

Yes

No

If yes, please indicate which

\_\_\_\_\_

\_\_\_\_\_

## Section 2 – Accommodation availability

### 7. How difficult was it to find the accommodation you are now in?

- |                          |                          |                          |                          |                          |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Very easy                | Easy                     | Neither                  | Difficult                | Very difficult           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### 8. If difficult or very difficult, please explain why:

---

---

---

### 9. What accommodation type best describes your home?

- |   |   |
|---|---|
| <input type="checkbox"/> Mobile/manufactured home     | <input type="checkbox"/> Retirement village           |
| <input type="checkbox"/> Independent living unit      | <input type="checkbox"/> Assisted living village      |
| <input type="checkbox"/> Community rental unit/home   | <input type="checkbox"/> Congregate housing unit/home |
| <input type="checkbox"/> Boarding house/Rooming house | <input type="checkbox"/> Hostel bed                   |
| <input type="checkbox"/> Cooperative housing          | <input type="checkbox"/> Other (please specify)       |
| <input type="checkbox"/> Housing Association          | _____   |

### 10. What room type(s) best describe your home?

- |   |   |
|---|---|
| <input type="checkbox"/> Shared room                      | <input type="checkbox"/> Single bedroom unit/home     |
| <input type="checkbox"/> Bedsit with kitchenette          | <input type="checkbox"/> Two bedroom unit/home        |
| <input type="checkbox"/> Single room with ensuite         | <input type="checkbox"/> Three plus bedroom unit/home |
| <input type="checkbox"/> Single room with shared bathroom | <input type="checkbox"/> Other (please specify)       |
- \_\_\_\_\_
- \_\_\_\_\_

### 11. If you share a room, how do you feel about sharing with someone unrelated to you?

- |                          |                          |                          |                          |                          |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Happy                    | Neutral                  | Unhappy                  | Not sure                 | Not applicable           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

**12. If you share living facilities (i.e. dining room, kitchen, laundry etc.) with people unrelated to you, how do you feel about this?**

Happy                  Neutral                  Unhappy                  Not sure                  Not applicable  
                                                                       

**13. What is the approximate size of your personal space?**

- |   |  |
|---|--|
| <input type="checkbox"/> Small single room (3 square metres/3.5 square yards)           | <input type="checkbox"/> Single room (10 square metres/12 square yards)                      |
| <input type="checkbox"/> Studio apartment (30 square metres/35 square yards)            | <input type="checkbox"/> Single bedroom unit or apartment (50 square metres/60 square yards) |
| <input type="checkbox"/> 2 bedroom unit or apartment (80 square metres/95 square yards) | <input type="checkbox"/> Small family home (100 square metres/120 square yards)              |
| <input type="checkbox"/> Standard family home (150 square metres/180 square yards)      | <input type="checkbox"/> Large 3+ bedroom home (200 square metres/240 square yards)          |

**14. Please tick the following defects if they apply to your home:**

- |   |  |
|---|--|
| <input type="checkbox"/> Mould/mildew                         | <input type="checkbox"/> Wall surfaces damaged     |
| <input type="checkbox"/> Leaking taps                         | <input type="checkbox"/> Ceiling damaged           |
| <input type="checkbox"/> Heating/cooling not provided         | <input type="checkbox"/> Doors broken              |
| <input type="checkbox"/> Noisy                                | <input type="checkbox"/> Windows broken            |
| <input type="checkbox"/> Insulation poor                      | <input type="checkbox"/> Faulty wiring/electricity |
| <input type="checkbox"/> Floor and/ or carpet surface damaged | <input type="checkbox"/> Other (please specify)    |
- \_\_\_\_\_
- \_\_\_\_\_

**15. Has your home been modified to make it easier for you to get around or do things?**

No                  Yes                  If yes, please specify  
                                    \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### Section 3 – Accommodation quality

#### 16. Which, if any, of these design features influenced your housing choice?

- |   |   |
|---|---|
| <input type="checkbox"/> Private car-parking space                      | <input type="checkbox"/> Home Security system   |
| <input type="checkbox"/> Private balcony/garden                         | <input type="checkbox"/> Laundry facilities     |
| <input type="checkbox"/> Ocean/Garden View                              | <input type="checkbox"/> Cooking facilities     |
| <input type="checkbox"/> Air conditioning (i.e. Heating and/or cooling) | <input type="checkbox"/> Other (please specify) |
- \_\_\_\_\_
- \_\_\_\_\_

#### 17. Which, if any, of these services are within 500 metres (550 yards) of your home?

- |   |  |
|---|--|
| <input type="checkbox"/> Communal garden/park   | <input type="checkbox"/> Library                                     |
| <input type="checkbox"/> Community meeting room | <input type="checkbox"/> Hairdresser/beauty parlour                  |
| <input type="checkbox"/> Gym                    | <input type="checkbox"/> General shop                                |
| <input type="checkbox"/> Swimming pool          | <input type="checkbox"/> Ambulance/ bus drop off zone                |
| <input type="checkbox"/> Communal laundry       | <input type="checkbox"/> Communal cooking facilities (i.e. BBQ area) |

#### 18. When selecting your current accommodation how important were each of the following features?

	Very important	Fairly important	Neutral	Unimportant	Very unimportant
Ramped or level entry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wider doors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hob/step free shower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Track hoist system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emergency Call facility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Handrails/grabrails	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Carer accommodation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Section 4 – Care Availability

### 19. Which of these care services do you need or want?

- |   |   |
|---|---|
| <input type="checkbox"/> None                       | <input type="checkbox"/> Transport  |
| <input type="checkbox"/> Personal care              | <input type="checkbox"/> Dwelling maintenance (i.e. replace lights)           |
| <input type="checkbox"/> Home care and housekeeping | <input type="checkbox"/> Dwelling modification (i.e. structural changes)      |
| <input type="checkbox"/> Meals                      | <input type="checkbox"/> Allied health (i.e. physiotherapy or podiatry)       |
| <input type="checkbox"/> Laundry                    | <input type="checkbox"/> Health care (i.e. skilled nursing or medical visits) |
| <input type="checkbox"/> Respite and day care       | <input type="checkbox"/> Other (please specify)                               |
|   | _____   |
|   | _____   |

## Section 5 – Financial arrangements

### 20. Were you required to pay a bond or other fixed entry fee?

- |                          |                          |  |
|--------------------------|--------------------------|--|
| No                       | Yes                      | If yes, please specify the type and cost |
| <input type="checkbox"/> | <input type="checkbox"/> | _____                                    |

### 21. If you leave your home would an exit fee be payable?

- |                          |                          |                                      |
|--------------------------|--------------------------|--------------------------------------|
| No                       | Yes                      | If yes, please specify type and cost |
| <input type="checkbox"/> | <input type="checkbox"/> | _____                                |

### 22. Does your rental fee include an administration component?

- |                          |                          |                        |
|--------------------------|--------------------------|------------------------|
| No                       | Yes                      | If yes, please specify |
| <input type="checkbox"/> | <input type="checkbox"/> | _____                  |

**23. What is your weekly rental?**

- |   |  |
|---|--|
| <input type="checkbox"/> Under \$100    | <input type="checkbox"/> \$300-399                       |
| <input type="checkbox"/> \$100-\$199    | <input type="checkbox"/> \$400-499                       |
| <input type="checkbox"/> \$200-\$299    | <input type="checkbox"/> \$500 plus                      |
| <input type="checkbox"/> Not applicable | <input type="checkbox"/> Other (please specify)<br>_____ |

**Section 8 – About you**

**24. If more than one person, what age-band best describes the youngest person in your household?**

- |   |   |
|---|---|
| <input type="checkbox"/> Not applicable | <input type="checkbox"/> 75-84 years                              |
| <input type="checkbox"/> 60-74 years    | <input type="checkbox"/> 85 plus years                            |
| <input type="checkbox"/> Under 60 years | <input type="checkbox"/> Other (please specify)<br>_____<br>_____ |

**25. If more than one person, what is the age-band of the oldest person in your household?**

- |   |   |
|---|---|
| <input type="checkbox"/> Not applicable | <input type="checkbox"/> 75-84 years                              |
| <input type="checkbox"/> 60-74 years    | <input type="checkbox"/> 85 plus years                            |
| <input type="checkbox"/> Under 60 years | <input type="checkbox"/> Other (please specify)<br>_____<br>_____ |

**26. What is your gender?**

- |                          |                          |
|--------------------------|--------------------------|
| Male                     | Female                   |
| <input type="checkbox"/> | <input type="checkbox"/> |

**27. What is your main source of income?**

- |  |   |
|--|---|
| <input type="checkbox"/> Self funded superannuation/<br>savings alone        | <input type="checkbox"/> Aged pension and part-time or<br>casual employment |
| <input type="checkbox"/> Aged or other pension and<br>superannuation/savings | <input type="checkbox"/> Aged Pension alone                                 |
| <input type="checkbox"/> Other (please specify)                              | _____<br>_____  |

**28. What is your highest level of education attained?**

- |   |   |
|---|---|
| <input type="checkbox"/> Less than school leaving certificate or equivalent | <input type="checkbox"/> Undergraduate degree or equivalent |
| <input type="checkbox"/> School leaving certificate or equivalent           | <input type="checkbox"/> Postgraduate degree or equivalent  |
| <input type="checkbox"/> High school diploma/ matriculation or equivalent   | <input type="checkbox"/> Other (please specify)             |
- \_\_\_\_\_
- \_\_\_\_\_

**29. We will be conducting interviews in New South Wales, Western Australia and Victoria. Would you be willing for us to contact you for a short interview? We would come to you, and it would take up about an hour of your time**

- |                          |                          |
|--------------------------|--------------------------|
| Yes                      | No                       |
| <input type="checkbox"/> | <input type="checkbox"/> |

**30. Would you like a summary of the final report?**

- |                          |                          |
|--------------------------|--------------------------|
| Yes                      | No                       |
| <input type="checkbox"/> | <input type="checkbox"/> |

**31. Your contact details (confidential, only to be used if you have indicated you are willing to be interviewed or would like a copy of the report when published)**

**Name:**

**Address:**

**Phone:**

**Email (if you have one):**

**Thank you for your participation in this survey.  
Your assistance is much appreciated and will help to inform future housing and care policy for older Australians**



## Appendix 4: Interview schedules

### *Interview schedule for older residents of age-specific housing*

Good morning/afternoon, my name is [insert name of interviewer] and I am speaking to you on behalf of the University of New South Wales. We are conducting interviews of residents of retirement accommodation. The aim of these interviews is to help us understand what accommodation and care options are available to older people, and what is important to older people in terms of their housing. I will ask some questions about the housing you live in, the financial models associated with it, and the care that you receive. If you agree to participate, the semi-structured interview will take between 30 to 60 minutes of your time.

The project team is made up of researchers from the University of New South Wales, the University of Western Sydney, and Murdoch University (WA) and is funded by the Australian Housing and Urban Research Institute (AHURI).

Your privacy is very important to us, and any information you provide is confidential and we will never give your name or address to any other organisation. Information about the replies you give me may be published in a report, but you as an individual; your name or address will not be identified. You may end this interview at any time and your involvement is entirely voluntary.

Are you willing to take part in this study? [If no, finish recording].

[If yes]

### **Screening questions**

To begin with, I just need to ask you a few questions about yourself

- S1 Your age:
- S2 Your housing type:
- S3 Your main source of income (pension, super, savings, etc.):

### **Resident interview questions**

1. Can you tell me how you came to be living here?  
Prompts: How long have you been living in this accommodation? Was it difficult to find? Where were you living before?
2. Please tell me about your current accommodation.  
Prompts: What do you like about it? What don't you like about it? Do you have enough personal space? What is the neighbourhood like? Is there public transport? Has the dwelling been maintained/modified? What kind of interaction do you have with staff and other residents?
3. Could you tell me about the care provided in this accommodation?  
Prompts: What services do you receive? Are these adequate for your needs? How much do they cost?)
4. How much does it cost to live in your housing?  
Prompts: Incoming fee/bond, weekly charges, outgoing/exit fee, service charges
5. After paying for the costs of your accommodation, do you have enough left over to live adequately?  
Prompts: Is there anything that you need or want that you cannot afford?
6. What are your plans for housing in the future?

Prompts: How long do you plan to live here? Do you plan to move?

### *Interview schedule for housing providers*

Good morning/afternoon, my name is [insert name of interviewer] and I am speaking to you on behalf of the University of New South Wales. We are conducting interviews of housing providers on retirement living. This study is investigating the current state of the age-specific housing market in Australia, its popularity and potential growth amongst low to moderate income older persons. Older adults are functionally, economically, and nutritionally at greater risk and while preferring to age in place, greater frailty can force relocation in order to receive needed care. Thus the demand for care-enriched housing by older adults is significant and increasing.

The project team is made up of researchers from the University of New South Wales, the University of Western Sydney, and Murdoch University (WA) and is funded by the Australian Housing and Urban Research Institute (AHURI).

If you agree to participate, the semi-structured interview will take between 30 to 60 minutes of your time. Your privacy is very important to us, and we must meet strict ethical requirements in safeguarding any information you provide us. The researchers who look at your responses will not have access to any of your identifying details. You may end this interview at any time and your involvement is entirely voluntary.

Are you willing to take part in this research? [If no, finish recording].

[If yes]

### **Provider interview questions**

1. How do older people usually come to use your accommodation service?

Prompts: What application procedures are involved? Do any eligibility requirements apply? What housing conditions do they come from before entry to your accommodation?

2. What kind of housing do you provide?

Prompts: What type of dwelling? Are there common areas? What kind of environment and neighbourhood is provided?

3. What care services do you provide?

Prompts: What level of care—assistance with everyday activities, personal care, nursing care? General home maintenance? Home modification? How much do these care services cost? What or who are the main sources of care for residents?

4. What are the financial goals of your housing organisation?

Prompts: For-profit or not-for-profit? Role of Board of Directors, management, etc.?

5. What impact does government policy and regulation have on the operation and management of your housing?

Prompts: Do you benefit from any government funding, tax exemptions, other forms of policy support? Does legislation such as the Retirement Villages Act, urban planning acts help or hinder the management of your housing?

6. What are your plans for your housing in the future?

Prompts: Do you intend to expand your service? Upgrade dwellings? Diversify housing or care types?

### *Interview schedule for policy stakeholders*

Good morning/afternoon, my name is [insert name of interviewer] and I am calling on behalf of the University of New South Wales. We are conducting interviews amongst housing providers on retirement living. The Australian Housing and Urban Research Institute fund this research in collaboration with the Universities of New South Wales, Western Sydney and Murdoch. This study is investigating the current state of the age-specific housing market in Australia, its popularity and potential growth amongst low to moderate income older persons. Older adults are functionally, economically, and nutritionally at greater risk and while preferring to age in place, greater frailty can force relocation in order to receive needed care. Thus the demand for care-enriched housing by older adults is significant and increasing. Associate Professor Catherine Bridge is leading a team of researchers across the participating universities.

Your privacy is very important to us, and we must meet strict ethical requirements in safeguarding any information you provide us. The researchers who look at your responses will not have access to any of your identifying details. You may end this interview at any time and your involvement is entirely voluntary.

If you agree to participate, the semi-structured interview will take between 30 to 60 minutes of your time. Are you willing to take part in this research? [If no, thank respondent and conclude call].

[If yes]

#### **Screening questions**

To begin with, I just need to ask you a few questions about yourself

- S1. Your departmental affiliation:
- S2. Your policy experience:
- S3. Do you want to be named or acknowledged in the final report?
- S4. Do you mind having your recording quoted in the final report?
- S5. Would you like a copy of the recording for verification purposes?

#### **Policy stakeholder interview questions**

1. What policies are you aware of that currently exist or are being formulated that are relevant to low-to-moderate income renters of age-specific housing?

Prompt: Regional, State or National

Probe: What are the strengths and weaknesses inherent in these policies?

2. What kinds of age-specific housing are most appropriate for low-to-moderate income renters?

Prompt: Independent Living Units, Social Housing, Retirement Villages, etc.

Probe: Why do you think this?

3. What barriers are there for low-to-moderate income older people to gain access to secure, appropriate housing?

Prompt: Housing location, housing suitability, housing design, age discrimination etc.

Probe: What data or facts are you aware of that would support your views?

4. How important are budget and financial considerations in the provision of housing for low-to-moderate income older people?

Prompt: Pension adequacy; rental assistance or rental caps

Probe: What data or facts are you aware of that would support your views?

5. What regulation and or policy are you aware of relevant to age-specific housing market that are likely to be implemented in the future?

Prompt: Centrelink deeming rules, Henry Taxation Review, Targeting of Housing Assistance etc.

Probe: What issues will these policy initiatives improve or interact with?

6. What government strategy, if any, do you believe will best address the problem of age-specific housing provision for low-to-moderate income older people into the future?

Prompt: Funding versus regulation versus strategy etc.

Probe: What data or facts are you aware of that would support your views?

## Appendix 5: Project Information Sheets for Participants

*Information sheet for older residents*



# Older renters — A national survey

You are invited to participate in a study of age-specific housing markets in Australia. You were selected as a possible participant in this study because you are aged over 60 and live in a form of housing of interest to this research.

### **What is the survey about?**

The aim of the survey is to help us understand what accommodation and care options are available to older people, and what is important to older people in terms of their housing. The survey asks questions about the housing you live in, the financial models associated with it, and the care that you receive.

### **Who is the project team?**

The project team is made up of researchers from the University of New South Wales, the University of Western Sydney, and Murdoch University (WA) and is funded by the Australian Housing and Urban Research Institute (AHURI).

### **What is my role?**

By completing this survey, you will help to inform better housing strategies for older Australians.

### **Is the survey confidential?**

All the information you provide is confidential and we will never give your name or address to any other organisation. The results may be published in a report, but individuals will not be identified.

### **Questions?**

If you require any further information, please contact the Project Officer Laura Davy, University of New South Wales:  
l.davy@unsw.edu.au, (02) 9385 5571 or on our freecall number 1800 305 486.

Complaints may be directed to the Ethics Secretariat, the University of New South Wales, Sydney 2052 (ph: 9385 4234, f: 9385 6648, email: ethics.sec@unsw.edu.au)



# Older renters — A national survey

You are invited to participate in a study of age-specific housing markets in Australia. You were selected as a possible participant in this study because you are a provider of a form of housing of interest to this research.

## **What is the project about?**

With larger numbers of older people in Australia living longer and limited social and public funds available to support this ageing population, there is increasing demand for age-appropriate and affordable housing that can adequately encompass the care needs of older people with low to moderate-incomes. There are three key objectives of this project: 1) to assess the current age-specific housing market in Australia, 2) to understand how providers and consumers of age-specific housing perceive the market, and 3) to understand what factors have influenced the provision and growth of particular age-specific housing products.

## **Who is conducting the project?**

The project team is comprised of researchers from the University of New South Wales, the University of Western Sydney, and Murdoch University (WA) and is funded by the Australian Housing and Urban Research Institute (AHURI). The project manager for this research is Associate Professor Catherine Bridge of the Faculty of the Built Environment, University of New South Wales

## **What is my role?**

By completing this survey and assisting the residents of your housing to complete their survey, you will help to inform better housing strategies for older Australians.

## **Is the survey confidential?**

All the information you provide is confidential and we will not pass your name or address on to any other organisation or individual. The results of the survey may be published in a report, but individuals will not be identified.

## **Questions?**

If you require any further information, please contact Laura Davy, University of New South Wales: [l.davy@unsw.edu.au](mailto:l.davy@unsw.edu.au), (02) 9385 5571 or on our freecall number 1800 305 486.

Complaints may be directed to the Ethics Secretariat, the University of New South Wales, Sydney 2052 (ph: 9385 4234, f: 9385 6648, email: [ethics.sec@unsw.edu.au](mailto:ethics.sec@unsw.edu.au))



# Older renters – A national survey

You are invited to participate in a study of age-specific housing markets in Australia. You were selected as a possible participant in this study because you are an Australian policy stakeholder in aged housing and care.

## **What is the project about?**

With larger numbers of older people in Australia living longer and limited social and public funds available to support this ageing population, there is increasing demand for age-appropriate and affordable housing that can adequately encompass the care needs of older people with low to moderate-incomes. There are three key objectives of this project: 1) to assess the current age-specific housing market in Australia, 2) to understand how providers and consumers of age-specific housing perceive the market, and 3) to understand what factors have influenced the provision and growth of particular age-specific housing products.

## **Who is conducting the project?**

The project team is comprised of researchers from the University of New South Wales, the University of Western Sydney, and Murdoch University (WA) and is funded by the Australian Housing and Urban Research Institute (AHURI). The project manager for this research is Associate Professor Catherine Bridge of the Faculty of the Built Environment, University of New South Wales

## **What is my role?**

By participating in a short interview about your views and knowledge of age-specific housing, you will help to inform better housing strategies for older Australians.

## **Is the interview confidential?**

All the information you provide is confidential and we will not pass your name or address on to any other organisation or individual. The interview responses may be published in a report, but individuals will not be identified by name or department unless they have given their explicit permission.

## **Questions?**

If you require any further information, please contact Laura Davy, University of New South Wales: [l.davy@unsw.edu.au](mailto:l.davy@unsw.edu.au), (02) 9385 5571 or on our freecall number 1800 305 486.

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## Appendix 6: Consent Form for All Participants

### Project consent form

#### **Project Title: Age-specific housing markets for low to moderate income older people**

By signing this form, your signature indicates that you have decided to participate.

This consent form will be kept by the researcher to show that you have agreed to be participate in this project.

**I consent to being interviewed for this project. I understand that my information will be kept confidential.**

.....  
Signature of Research Participant

.....  
Please PRINT name

.....  
Date



## **AHURI Research Centres**

AHURI Queensland Research Centre

AHURI RMIT Research Centre

AHURI Southern Research Centre

AHURI Swinburne-Monash Research Centre

AHURI UNSW-UWS Research Centre

AHURI Western Australia Research Centre

AHURI UWA Research Centre

Australian Housing and Urban Research Institute

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