



# **Where to live as we age - stay put or move?**

**The housing choices of older  
home-owners in NSW:  
a scene setting paper**

July 2002

# 1 Introduction

The NSW Committee on Ageing advises the NSW Government, through the Minister for Ageing, on matters affecting the needs, interests and well-being of older people in NSW. In May 2002 the former Minister for Ageing, the Hon. Faye Lo Po', asked the Committee to advise her on older people's housing options and matters that may need addressing to improve those options, focusing on older homeowners with low or modest incomes and little or no other assets.

This scoping paper represents the Committee's first steps to this end. The Committee has also established a sub-committee to commence work at its July meeting, to further examine these issues and to consider making recommendations about areas of further work.

The paper gives an overview of:

- older people's preferences,
- supply issues and State Environmental Planning Policy No 5 (SEPP5),
- major reports and resources on older people's housing,
- views of some older people's groups, and
- areas of possible future work.

The Appendices list some of the programs and services available to assist older people to overcome housing-related difficulties and provide overview statistics on older people's housing.

The paper does not address issues surrounding the demand for or supply of residential aged care or public/social housing.

The information contained in this report is based on recent housing and planning research studies, reports, policy guidelines and discussion papers, information from older people's organisations such as the Council on the Ageing and the Combined Pensioners and Superannuants Association and Committee members' own knowledge and experience.

## 2 Demand issues: older people's preferences

### 2.1 To move or not to move

Older homeowners generally do not want to move and they are less likely than younger people to have moved within the last 5 years. Many reports have identified older people's preference for staying in their own home (often the home in which they brought up the family, the so-called 'family home') supported, if it becomes necessary, by community services and informal care. Some of the key reports are listed (with annotations) in Appendix A.

In the early years of retirement when older people are generally fit and well, planning ahead and then relocating in preparation for a time when they are less fit and well is not common. In fact, in early retirement some people move away from familiar or

well serviced areas and family networks (for example, to the north coast) in search of recreation and a different lifestyle. Some purchase onsite caravans. Unfortunately, in later retirement, their house, caravan and/or location may not meet their needs for proximity to facilities, services and family support but they then may not have the financial and personal resources to relocate again.

Older people who do move tend to be influenced by factors such as dissatisfaction with their home or widowhood rather than physical or cognitive decline.<sup>1</sup> Typically, they not consider their homes to be unsuitable or to be too big until maintaining them becomes a problem.

It is, of course, impossible for older people to predict with total certainty what their future housing and support needs will be and whether or not they will have a significant period of ill health, frailty or disability. Much may also depend on their partners' health and longevity, not just their own. The existence of a supportive, preferably co-resident, carer is an important factor in successful community living but this tends to be more a matter of luck and longevity rather than anything an older person can control. In the face of this uncertainty many older people decide to stay with the familiar rather than undergo the disruption of a perhaps unnecessary move.

It is very important to older homeowners' sense of pride in their homes that the house and garden are properly maintained. Maintenance is a major issue for older home owners and the hassles and cost of home maintenance and repairs tend to become an increasing concern to older people as they age, particularly older people who live on their own and older women. While Home and Community Care (HACC) funded home maintenance services tend to focus on safety issues, just as important to older people is the need for assistance with tasks such as painting and gardening that enable them to continue to feel proud of their home.<sup>2</sup>

## **2.2 Emotional investment**

Older homeowners generally have a great deal emotionally invested in their housing and it represents far more than just a place to live or a financial asset.

Some older people have strong views about not spending their offsprings' inheritance and about the sanctity of the family home. Many also feel a strong association between property ownership and financial security. In the upper age group, when health problems and frailty are more common, many people are the first generation in their families ever to have owned property. Older widows may feel obliged to keep commitments made to a deceased spouse about not selling the family home. Older people of non-English speaking backgrounds tend to be very attached to property assets as opposed to other forms of assets.

Some of these views may be less strongly held among younger older people, but in many respects they are rational as there is evidence that home ownership is an effective bulwark against poverty in retirement.

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<sup>1</sup> Faulkner D, and Bennet K, 2002, Linkages among housing assistance, residential (re)location, and use of community, health and social care by old-old adults: shelter and non-shelter implications for housing policy development, Australian Housing and Urban Research Institute (AHURI).

<sup>2</sup> Ibid.

## 2.3 Financial barriers

A high proportion of older people, around 84%, own or are purchasing their home.<sup>3</sup> For most, the family home remains by far their most important asset although, increasingly, older people are likely to have some other assets as well.

Despite owning a substantial asset in the form of a home, many older people question whether moving house would actually enable them to improve their housing circumstances and quality of life, given that most want to stay in a familiar area and so maintain their existing networks and activities.

The homes of older people who live within 15kms of the city centre have increased enormously in value but this is far less the case in other parts of the state and houses in some rural areas are virtually impossible to sell. Even where real estate values are high, for example, in inner and middle ring Sydney, the cost of changeover to, say, a villa or apartment can be prohibitive. Older-style apartment living may be less expensive, but unsuitable due to stairs or lack of security.

Recent research by NATSEM at the University of Canberra has indicated that the cohort of people aged 65-74 has benefited most from the boom in housing prices in the decade to 1997. The cohort of people aged 75 years and over has notably lower wealth holdings.

As in the rest of the population, older people's wealth is unevenly distributed. In 1996/7 the top quartile owned more than two thirds the total older people's wealth while at the other extreme, the lowest quartile owned only 1.4%.<sup>4</sup>

For pensioners, the income and assets test can pose a barrier to moving. Assets held in a home are ignored under the assets test but if there is cash left over after relocating, the income test means that pensions may reduce or disappear. In addition, their dealings with Centrelink may become much more complex and they may lose their concession cards and access to bulk-billing doctors etc.

Many older people are scared to use or spend their assets during retirement because they do not know how long they have to last. Longevity has become a risk to quality of life, as inflation was in previous years. Most people will be willing to trade off some income, or personal choice, for a level of financial security should they have a long life. They are also generally debt-averse.

Home equity conversion schemes and reverse mortgage schemes have not taken off in Australia. Some have been tried but they are not yet considered sufficiently attractive by older people or by the financial services industry. This may change and such schemes were the subject of a Department of Housing/DADHC forum earlier this year.

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<sup>3</sup> See Appendix.

<sup>4</sup> Harding A, King A and Kelly S, 2001 Trends in the assets and incomes of older Australians, presented at Council on the Ageing National Congress.

## **2.4 Physical and psychological resources**

If older people do get to the point where they recognise that there would be advantages in moving, it can be a lot easier said than done. There are many practical barriers that make moving difficult or an unattractive option.

The sheer difficulty of organising a move, buying and selling, dealing with real estate agents, lawyers, financial advisers, etc and doing it, perhaps, for the first time if they are widows, can be an enormous barrier. Older people are often very wary of and inexperienced in dealing with such matters and independent low cost sources of advice and assistance are rare. They may also not have the income to pay for such advice/assistance and are just not used to paying for services of this sort. In practice most people probably rely on family members to help them out, but this option is not always available. Occasionally a conflict of interest may arise and financial exploitation may occur. Certainly it can be very difficult, in practice, for an older person to get advice independently of their family members.

## **2.5 Triggering older people's interest in other housing options**

A great deal has been said and written about the desirability of widening older people's choices. Various supply and demand strategies have been tried and may have had effect, but change will probably only ever be long term.

Some older homeowners may not be familiar with the other housing options available to them, in addition to staying put, that is, moving to:

- a smaller house/apartment and /or better designed house/apartment
- a better located house/apartment (whatever better location means to them) which may or may not be medium density housing
- dual occupancy arrangements (e.g. granny flats)
- a self care apartment or serviced apartment in a retirement village
- assisted care living
- residential aged care (a nursing home or hostel)
- the homes of relatives or friends.

Relatives (or friends) moving in with them and 'homeshare' arrangements such as that currently being trialled by the Benevolent Society, may offer other possibilities that make staying put more viable.

Is it possible and/or desirable to try and persuade more older people to at least consider moving while still in good health, so they can withstand the stresses of moving and make new networks and friendships? There may certainly be a need for more free or low cost consumer information and advisory services for older people on housing matters. Such services exist in some other states but, it is understood, are not well developed in NSW.

A key question is whether future cohorts of older people – those now aged between 55-64, and between 45-54 and more used to change – will be more willing to:

- (a) assess their likely housing needs and the likelihood of future mobility and health needs and

(b) act on those needs by relocating.

If the latter is the case, these cohorts are likely to want to relocate to low maintenance housing in a familiar area, within 5-7 kilometres of their current location.

Appendix B lists some of the services and programs in NSW and elsewhere that can provide older homeowners with housing-related assistance.

### **3 Supply issues and SEPP 5**

#### **3.1 Introduction**

The nature of urban development in NSW has been such that large parts of the metropolitan area were built with growing families and private cars in mind and are less suited to current demographics of smaller households and a growing ageing population.

Community expectations about barrier-free access, functional housing design and well located housing for older people and people with disabilities have also changed.

There have been a number of government planning policies and controls intended to engineer a shift in the types of new housing that is built to reflect these changes, particularly in established areas where facilities and services are presumed to already exist. The State Environment Planning Policy 5: Housing for Older People and People with Disabilities (SEPP 5) is one of these policies.

#### **3.2 Aims of SEPP 5**

SEPP 5's aims are admirable. Its objective is to encourage the development of more suitable housing for older people and people with disabilities, by encouraging developers to build medium density developments for older people and people with disabilities, under certain conditions. These conditions relate to proximity to public transport, neighbourhood services and facilities (shopping, community care, health and medical services), topography and housing design (accessible and or adaptable to the needs of persons with mobility difficulties). In return, certain zoning conditions and floor space ratios planning instruments are relaxed.

SEPP 5 has been reviewed and amended at least three times since its inception in 1982. A requirement that facilities and services must be provided on site was removed in 1998. This requirement had effectively meant that only large developments ('retirement villages') could be built and many of these were built on the metropolitan fringes some distance from other community facilities. The removal of this requirement was meant to encourage 'in-fill' developments in areas with existing infrastructure.

#### **3.3 Exemptions from SEPP 5**

The most recent round of changes in 2002 allows councils to seek an exemption to SEPP 5 (that is, so they can refuse development applications) if they can show that they can meet 15 year forecast demands for suitable housing for older people and

people with disabilities through, for example, other planning policies. The changes have been supported by explicit guidelines for Councils.<sup>5</sup> Kogarah Council is the only council to have obtained an exemption so far<sup>6</sup> thus enabling it to turn down SEPP 5 applications but still meeting the aims of SEPP 5 through application of adaptable housing standards and other means.

Planning NSW has advised the Committee on Ageing that Councils will need to demonstrate much more than simply the availability of retirement village housing and residential aged care facilities within their boundaries. The emphasis of the guidelines for exemption encourages Councils to focus their attention on the well-located, appropriately sited and adaptable housing within the community – whether it be small-scale, medium or high density housing.

### **3.4 Community views on SEPP 5**

However, SEPP 5 is controversial because:

- some people do not want medium density housing of any sort whether for older people or anyone else in their suburbs; if subsequently rented to tenants rather than owner-occupied it may be seen as changing the nature of the local community;
- it is said that developers are using SEPP 5 as a backdoor way of obtaining approval for medium density housing, for example, on large blocks in suburban areas that otherwise feature single dwelling blocks;
- some SEPP 5 developments are said not to be very suitable for older people and people with disabilities; councils have felt powerless to refuse approval to unsuitable developments because of lack of clarity about how the availability of local services should be assessed;
- councils have not been allowed to charge Section 94 levies on SEPP 5 developments. (This has now changed).

The Committee on Ageing suspects that SEPP 5 is being blamed unfairly for a multitude of sins and that other forms of medium density housing are being deemed as having been developed under SEPP 5 by ill-informed but vocal residents.

### **3.5 Older people and SEPP 5**

Do older people support SEPP 5? This is hard to say and it may vary considerably from suburb to suburb and depend on what form SEPP 5 and other medium density developments have actually taken in their suburbs. Older people are just as likely as other members of the community to dislike the growth of medium density housing in their suburbs, whether it has been developed under SEPP 5 or other development control plans.

One of the problems may be that many well-designed SEPP 5 developments (and other medium density housing development) have been out of the price range of

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<sup>5</sup> Dept of Planning, March 2002, Strategies for meeting changing housing needs: housing for older people and people with a disability: Guide for councils.

<sup>6</sup> As at June 1<sup>st</sup> 2002

most older homeowners. Older homeowners tend to live in houses of lower value than their suburbs' average as their houses tend to be older, often unrenovated or needing repair. As mentioned, most older people are themselves not in a hurry to move so they too may not recognise the benefits of encouraging the building more smaller and multi-unit dwellings.

Despite the media attention given to retirees with significant investment funds and income streams, the average older homeowner is a pensioner with few or no assets other than the house they live in. Most older people cannot afford the highly publicized water view or well-located apartments offered by developers. Most could not realize enough from the sale of their home to purchase an appropriately designed and well-appointed villa or unit in a retirement village, but on the other hand would almost certainly not qualify for pensioner housing from the Department of Housing. These people are left with the choice of 'muddling along' in the family home, or moving to an unfamiliar location with lower amenity.

### **3.6 Supply of appropriately designed housing**

Some commentators suggest there is limited evidence that barriers in the property market (as opposed to people's preferences) are holding back changes in the composition and use of dwellings as there has, in fact, been an increase the amount and proportion of medium density housing options available over the last 20 years.<sup>7</sup> However, existing medium density housing has not always been designed in such a way that it allows older people to remain there when they become frail or not very mobile – for example, units on the 3<sup>rd</sup> floor and no lift.

### **3.7 Retirement villages**

The rationale behind SEPP5 developments as they were initiated in 1982 – to override local Council planning instruments in the interests of stimulating the supply of older person's retirement housing with appropriate care – may be no longer justified. For older people, one of the attractions of the large retirement villages built in the 1980s under the original SEPP 5 policy, was that they offered the security of on-site aged hostel and nursing home facilities that residents in self-care units could move to if their health declined. However, in the mid-eighties, the federal government changed the entry criteria for nursing homes and hostels to one of relative (or priority) need for support services and required formal assessment by an Aged Care Assessment Team before a person could move to a nursing home or hostel. The result of these policy changes meant that retirement village residents no longer had preferential entry rights to on-site residential care.

Parallel with these policy changes, state and federal government funding for community care services increased to better meet demand from older people to "age in place" in their own homes, the family home or elsewhere. Older people who once saw retirement village living as a source of support services have felt less need to do so in the past 5-10 years.

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<sup>7</sup> Productivity Commission

Opinions differ about age-segregated housing. While older people may want a reasonable amount of peace and quiet, most do not want to live only with other older people. On the other hand some older people do enjoy retirement village living and balance this with continued engagement in outside interests.

### **3.8 Council planning and older people's housing needs**

In the absence of SEPP 5 developments what is required, however, is a reasonable supply in each local government area of housing which meets older people's need for affordable, low maintenance, adaptable and/or accessible housing close to services, facilities and other people.

Some Councils seem to be responsive to the housing needs of older people, encouraging developers to build adaptable and low maintenance housing, ensuring that there is barrier free access to community services and facilities, building sites and units, whilst at the same time monitoring the demand for and supply of community care services. As mentioned, Kogarah Council is an example of a Council which is deemed to have met the objectives of SEPP 5 and has successfully gained an exemption from the policy. It has detailed planning processes that are responsive to older people's housing needs, including Adaptable Housing guidelines.

### **3.9 Housing and support services**

Housing is clearly an important factor influencing older people's quality of life but the effectiveness of housing policy and assistance for older people is closely intertwined with a number of other policy areas such as the provision of community support services. In assessing older people's needs and preferences for support services, service providers give little regard to housing circumstances although they are well aware of the challenges presented by poor housing and the high cost of property (including garden) maintenance. Conversely, good housing has the potential to operate as a significant mediator in the demand for assistance and use of services.<sup>8</sup>

For people with dementia, the familiarity of the family home can be of important assistance in keeping them oriented and in helping them maintain their independence for longer.

In section 5 of this paper, the Committee will highlight further work which the Minister may wish to encourage the Committee and/or the Office of Ageing to undertake, in co-operation with relevant government and non-government agencies.

In Appendix A, a full, annotated bibliography of reports illustrates how many issues provide a common thread both in the reports and the attempts to meet the housing needs of older people.

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<sup>8</sup> Faulkner D and Bennet K, 2002.

## **4 What some older people's groups have said**

### **4.1 Council on the Ageing (Australia)**

#### **Extract from 2001/2 Pre-Budget Submission (Federal)**

As stated previously, COTA believes that the Commonwealth Government should take a leadership role in coordinating and financing home modification and maintenance schemes to assist older people to remain independent. One option would be to increase specific funding for this purpose through the HACC program.

There are, however, some older people in their own homes who would like to relocate, for instance to be closer to family or to move to another type of accommodation, but the costs of moving may prohibit uptake of this option.

There is a need for services which address the barriers to relocation for older people who wish to move. Costs involved include removal costs, rental bond, stamp duty, conveyancing, transaction costs, connection fees and financial advice. There is an absence of co-ordinated government policy with relation to costs of moving. Some States offer minor assistance or concessions and these need to be approached in an integrated fashion. There is need for further services such as COTA (South Australia)'s advisory service which offers legal and financial advice on relocation.

### **4.2 Australian Coalition '99 NSW<sup>9</sup>**

#### **Extract from Platform for Action on Issues of concern to Older People in NSW, June 2000.**

##### *Housing choices*

Many older home owners live in houses that are inappropriate to their needs. Paying for and organising maintenance and repairs can also be a major problem for older people on low incomes. There are a range of barriers that often prevent or make it difficult for older people to move to somewhere more appropriate to their needs and financial circumstances. For example, older people whose houses are low in value may be unable to buy in an area with better facilities and transport.

##### *Strategic objectives*

To:

- a) broaden the housing options open to older people who wish to move to smaller, better located and appropriately designed accommodation
- b) ensure that older people have easy access to advice, independent of their families, about the pros and cons of the various housing options in retirement

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<sup>9</sup> Coalition 99' was a coalition of all key older people's organizations in NSW, formed during the International Year of Older Persons, 1999.

- c) enable older people on very low incomes whose only asset is their house, to access some of the equity in their house if they wish to do so, at the same time ensuring that they have proper consumer protection.

The Platform for Action also recommended re-examining the studies commissioned by and the recommendations developed by the *New Homes for Old Program*.

## **5 Areas of possible future work**

### **5.1 Introduction**

As indicated earlier there have been many reports about and consultations with older people about their housing needs and preferences and they all indicate that the majority of older home owners prefer not to move house and that their emotional, social and financial security is tied up with staying in the home they own. Changing health and other circumstances means that some older people do come to a point when they realise that moving would have its advantages. However, it may then be easier said than done.

There have been a number of initiatives at both Commonwealth and NSW levels to encourage older people to think about their housing needs, consider other options and move if appropriate. On the supply side, planning controls such as SEPP 5 aim to increase the amount of housing that suits their needs.

### **5.2 Possible directions**

There are several possible future areas of work, some aimed at encouraging older people actively to consider their housing options and plan ahead, some at making it easier for older people who wish to move to do so, and others at better supporting older people who wish to stay put.

#### ***Relocating***

- 5.2.1 Raise awareness among older people about the advantages of moving, the types of choices available and of doing so before they become frail or their health becomes poor. There have been several previous initiatives that aimed to do this, but it may need to be done on a more sustained basis. Several agencies might be involved, e.g. DADHC, DUAP, DLG, Housing.
- 5.2.2 Examine ways of addressing community concerns about SEPP 5 while also improving the supply of housing suitable for older people. This might need to involve DADHC, DUAP and DLG and could include the promotion of good practice that leads to exemption from SEPP 5, following the Kogarah example.
- 5.2.3 Investigate the introduction of 'visitability' standards in new housing (for example, the UK experience).

5.2.4 Investigate options for providing low cost or free advice and practical assistance with relocation, through the HACC Program or other means.

***Staying put or “ageing in place”***

5.2.5 Investigate the current status of mobile home and caravan park living, and the capacity of community care service providers to accommodate the support needs of caravan / mobile home dwellers.

5.2.6 Pursue the development of home equity loans schemes.

5.2.7 Investigate other options to give older people on low incomes access to funds for home maintenance, e.g. rates deferral arrangements, loans schemes.

5.2.8 Investigate options to enable older people to get access to advice with home maintenance, repairs and modifications including people who are not in the HACC target population and people whose financial circumstance might rule them out of obtaining a HACC-funded service.

5.2.9 Investigate options to improve people’s access to help with gardening, easy care gardening, including possible promotional material on low maintenance landscaping and plantings, for distribution through plant nurseries, Seniors expos etc.

5.2.10 Investigate international experience and best practice in these areas and possible applicability in NSW.

## APPENDIX A: Reports and resources on older people's housing

Author	Date	Title	Brief Description
National Housing Strategy (Cwlth)	1992	<i>Housing for Older Australians: Affordability adjustments and care</i>	One of the reports produced by the National Housing Strategy, written by Anna Howe.
Davison, Kendig, Stephens and Merrill	1993	<i>It's My Place : Older people talk about their homes</i>	Much quoted research report about what home means to older people
Australian Pensioners and Superannuants Federation	1993	<i>It's Still My Home: Older people talk about their housing options</i>	Video and resource kit. Aims to get older people thinking about their housing, whether it is still suitable for them, and to be more aware of the options they might consider.
Consultative Committee on Ageing (previous name for COA)	1994	<i>A Good Place to Live: Report of the consultation July 1994, Housing Choice for Older People</i>	Papers from major consultation conducted by the CCOA, with recommendations. Results were fed into development of NSW Government's Older Persons Housing Strategy.
Office of Housing Policy, Ministry of Housing, Planning and Urban Affairs	1995 - 98	<i>Older Persons Housing Strategy - Background and Issues Paper</i>  <i>Housing and Care: Making the Linkages: An Overview of Current Trends</i>	Two of the many reports released as part of the three year Older Persons Housing Strategy. The Strategy aimed to: <ul style="list-style-type: none"> <li>• Increase housing options available</li> <li>• Promote housing designed for people with special needs</li> <li>• Encourage more innovative financing models</li> <li>• Encourage the provision of housing in areas with good access and amenities</li> <li>• Develop a more coordinated approach to linking housing and care and improving access to information.</li> </ul>
Ageing and Disability Department	1996	<i>My Place – Housing Matters</i>	Report of Premier's Forum on Ageing in 1996.
Council on the Ageing (Australia)	1990, 1996	<i>Housing Choices for Older Australians</i>	Publication with detailed information for older people, lists of resources, etc

<b>Author</b>	<b>Date</b>	<b>Title</b>	<b>Brief Description</b>
Cwlth Department of Transport and Regional Development, New Homes for Old Program	1996	<p><i>Statistical Analysis of Older People and their Housing Circumstances</i></p> <p><i>Study on Older People's Housing : measuring the Financial Costs and Benefits of Moving</i></p> <p><i>Review of Housing Choices Local Area Pilots</i></p> <p><i>Review of Overseas Experience with Older People's Housing</i></p>	<p>Four of the reports that emanated from the 3 year <i>New Homes for Old Program</i>. (Les MacDonald chaired the NHFO Advisory Committee)</p> <p>The Program included 3 Housing Choices Local Area Projects carried out between 1993-5, one of which was in the Illawarra.</p>
NSW Accommodation Task Force for People with a Disability and Older People	1997	<i>Final Report to NSW Government</i>	<p>The NSW Accommodation Task Force was established to report on strategies and actions for improving the supply of accommodation and support for older people and people with disabilities. The focus was mostly on people with disabilities. It made 31 recommendations.</p> <p>The context was a concern about the impact of the Commonwealth's planned major changes to the funding of aged care and COAG discussions about possible transfer of aged care to the states.</p>
Department of Urban Affairs and Planning	1998	<i>Multi-Unit Housing for Older People</i>	Three factsheets, one each for older people, developers and councils, produced as part of the Older Persons Housing Strategy. The factsheets promote the concept of increasing housing choices, the attractions of multi-unit housing, describe good design features, adaptable housing and SEPP 5.

<b>Author</b>	<b>Date</b>	<b>Title</b>	<b>Brief Description</b>
Department of Family and Community Services	1999 (most recent edition )	<i>Home and Residence Choices for Older People</i>	Practical guide that aims to help older Australians, their families and those who care for them, with important lifestyle and housing decisions. The book includes information on: <ul style="list-style-type: none"> <li>• How to make sure older people get the care they need;</li> <li>• How to get help in the home;</li> <li>• The accommodation choices that are available and how these choices may affect entitlement to payments and services.</li> </ul>
Productivity Commission	2000 ?	<i>Policy Implications of Ageing</i>	Includes chapter on 'Housing implications of population ageing'.
Department of Family and Community Services	2000	<i>Moving House - Your Choices</i>	A book with practical tips for older people on selling, buying, renovating, repairs and moving. Aims to make the decision easier and help people to make the choice that is best for them. Also, advice on how changing where you live can affect your social security payments and income.
Department of Urban Affairs and Planning	2000	<i>Review of SEPP 5: Housing for older people and people with a disability, Options for change, Discussion paper</i>	Preceded most recent round of changes. Discussed the criticisms of SEPP 5 – that it allows medium density developments of dubious quality and in sometimes inappropriate locations, the dwellings are not occupied by people over 55 or with disabilities, and that councils cannot claim Section 94 levies on SEPP 5 developments.
Australian Coalition '99 (NSW)	2000	<i>Platform for Action on Issues of Concern to Older People in NSW.</i>	Issues of concern identified by a broad coalition of older people's organisations in NSW during IYOP after a major consultative process. Includes sections on housing, community care, safety and security at home.
Commonwealth Minister for Aged Care	2000	<i>National Strategy for an Ageing Australia : Attitude, Lifestyle and Community Support Discussion Paper</i>	Says that key issues/options are : <ul style="list-style-type: none"> <li>• the need for better design and adaptable housing to enable people to successfully age in place, with HACC services if necessary</li> </ul>

Author	Date	Title	Brief Description
			<ul style="list-style-type: none"> <li>• research and modeling by housing industry</li> <li>• encouraging the development of innovative housing that could be adapted throughout the lifecycle</li> <li>• how to make older people aware of the options available</li> <li>• older people's difficulties with home maintenance and repair, causing health, safety and security problems.</li> </ul>
Healthy Ageing Taskforce, endorsed by all C and S Ministers	2000	<i>Comm, State and Territory Strategy on Healthy Ageing</i>	Areas for Action include promoting state and territory policies which encourage medium density housing and adaptable housing for older people and the Adaptable Housing Standard.'
Stimson R and Star L, University of Qld	2001	<i>What the Residents Do and Think: An overview of results from a national survey of retirement village clients</i>	<p>Major research project, undertaken with an ARC grant, with the RVAA. Describes the 'push' and 'pull' factors behind why residents had moved into independent living units in a retirement village, and a factor analysis identifying which factors are stronger for people in what circumstances. The main 'push' factors or stressors reported were:</p> <ul style="list-style-type: none"> <li>• not feeling safe in previous home (30%), cost of maintenance (17%) and difficulty (30%), size of garden (54%), design of house (12%)</li> <li>• wanting change in lifestyle( &gt;1/3<sup>rd</sup>), to free up more time (30%),</li> <li>• social isolation - death of spouse (18%) other family member had moved out (10%) to be closer to family/friends (20%), to spend more time with like people (30%), lonely</li> <li>• health related reasons (31%) and mobility.</li> </ul> <p>The 'pull' factors reported were about :</p> <ul style="list-style-type: none"> <li>• the built environment, services provided, could afford</li> <li>• location, proximity to recreational facilities, transport, already familiar with area</li> <li>• maintaining existing lifestyle, convenient location so could maintain contact with family, friends and services.</li> </ul>

<b>Author</b>	<b>Date</b>	<b>Title</b>	<b>Brief Description</b>
Physical Disability Council of NSW	2001	<i>Housing for Everyone: Adaptable, accessible &amp; barrier free</i>	Fact sheet about adaptable housing and physical design.
National Strategy for an Ageing Australia	2001	<i>An Older Australia : Challenges and Opportunities for All</i>	Section on 'How will housing need to change?' identifies the following Goals: <ul style="list-style-type: none"> <li>• Exploring options that enable older people to maintain their accommodation in accord with their needs, or enable them to move to accommodation which better suits their needs;</li> <li>• Improving consumer and housing, design and building industry awareness of housing options for older people, and encouraging innovative housing designs.</li> </ul>
NSW Department of Planning	2002	<i>Strategies for meeting changing housing needs; Housing for older people and people with a disability</i>	Guide for Councils to assist them seek an exemption to SEPP 5, under the most recent round of changes to SEPP 5. An exemption allows them to refuse SEPP 5 applications from developers, by showing that there is sufficient supply of housing suitable for older people to meet forecast demand over a 15 year period.
Harding A, King A and Kelly S, NATSEM	2002	<i>The Income and Wealth of Older Australians: Trends and Projections</i>	Examines trends in assets and income between 1986 and 1997, during which period the average wealth of older Australians more than doubled. This average picture masks major differences among older Australians.
Faulkner D, and Bennet K., for the Australian Housing and Urban Research Institute (AHURI)	2002	<i>Linkages among housing assistance, residential (re)location, and use of community, health and social care by old-old adults: shelter and non-shelter implications for housing policy development</i>	Major report, just released, about a study examining the influence of housing and housing assistance on the wellbeing of older people.

## APPENDIX B: Examples of programs/services available to assist older people overcome housing-related difficulties

Service/program	Comments
HACC Program Home maintenance and modification services	<p>Available only to those who fall within the HACC target population.</p> <p>Other HACC services may in practice also mediate problems that may be regarded (though not necessarily by the older person concerned) as housing-related. Similarly Veterans' Home Care offers a minor amount of home and garden maintenance.</p>
Home Renovation Service (Victoria)	<p>The program assists home owners who are over 60 years. Aims to help people remain independent in their homes. A free home inspection and report is provided through the Archicentre Home Service. Loan assistance is also available to eligible applicants for health or safety related home modifications or repairs.</p>
Home Assist Secure (Qld)	<p>The aim is to remove some of the practical housing related difficulties for people over 60, (owners or renters) who wish to remain in their own home. Established in 1993. Provides free information and advice and home maintenance, repairs and modifications and home security.</p> <p>Subsidised assistance is available to those who are eligible (on a pension, not able to obtain alternative assistance from HACC, family or friends). Limit of \$200 subsidy per job and job size of \$1000. In practice, the client group includes people in and outside HACC target group.</p>
DVA Home Maintenance Helpline	<p>Provides free property maintenance advice and referral to reliable and efficient tradespeople where necessary. It can also arrange home inspections to identify current or possible future maintenance problems</p>
DVA Home Front	<p>A program designed to prevent falls and accidents in the home (There have been several similar programs in different states over the years, plus older people may be able to access a similar service from a hospital or community-based OT. Not confined to HACC target population).</p> <p>An assessment of the home is carried out to identify hazards, a HomeFront tradesperson will carry out minor modifications and / or supply and install items recommended by the assessor. Some financial assistance is provided by DVA towards the cost of this work.</p> <p>Gold and white card holders are eligible for a free annual HomeFront assessment.</p>

Advice about housing options (SA)	South Australian Seniors Information Service Housing Consultation Service. Older people can get personal advice about their housing options an related topics.
Private relocation services for older people	Offered by some companies, eg Perpetual Trustees offers a Lifestyle and Retirement Relocation Service to its private clients whose investments they are handling. Will provide advice, assist with selection of new home, sale of old one, help with actual relocation. Some real estate agents offer similar services.  (Most other relocation services are for company executives, paid for by their employers.)
Sources of information	Numerous guides, handbooks, videos , checklists etc in hard copy and on the internet. Eg Seniors Information Service, FACS publications <i>Home and Residence Choices for Older People</i> , and <i>Moving House - Your Choices</i> . These offer information and general advice but not personal advice or actual assistance. The Financial Information Service (FIS) does offer personal advice but only about the pension/financial implications.
Adaptability and visitability	Australian Standard AS4299-1995 (Adaptable housing) UK Single family access law (visitability to all new houses) – See <a href="http://concretechange.home.mindspring.com/uknews.htm">http://concretechange.home.mindspring.com/uknews.htm</a>
Homeshare	The Benevolent Society is running a pilot program. It is a scheme to match frail older people who need help with chores and someone around at night with younger people needing affordable accommodation. The homesharer provides 10 hrs work per week in exchange for accommodation.
Home equity loans schemes and reverse mortgage schemes	There have been a few such schemes over the years but they have never taken off. Some were badly designed or offered poor consumer protection and gave the whole concept a bad name among many older people.  Home equity loans schemes were a focus of a recent housing industry forum convened by DADHC and the Department of Housing. This included discussion about whether loans schemes could become viable and attractive to the financial services industry and older people. The federal government used to guarantee one such a scheme, but it has not operated for several years.
Pension lump sum advance	People on full age or veterans can borrow between \$250 and \$500, (and receive a reduced pension while it is repaid). Some people use it to pay for home repairs.

## APPENDIX C: Statistics

**Table 1: Types of dwellings lived in by older people, Australia 1996**

% of age group	65-74	75-84	85+	Men 65+	Women 65+
Separate house	76.9	65.4	44.6	75.5	66.3
Semi, terrace or town house	7.3	8.6	6.5	6.7	8.3
Flat, unit, apartment	12.1	16.3	14.2	11.3	15.4
Other	1.6	1.1	0.5	1.8	1.0
<b>Total in private dwellings</b>	<b>97.9 (412,900 people)</b>	<b>91.3 (213,800 people)</b>	<b>65.7 (43,200 people)</b>	<b>(295,600 people)</b>	<b>(374,300 people)</b>
Nursing home	0.9	4.4	19.1	2.3	4.7
Accommodation for retired/aged	0.5	3.5	14.0	1.5	3.6
Other	0.7	0.7	1.1	0.9	0.6
<b>Total non-private dwellings</b>	<b>2.1 (8,700 people)</b>	<b>8.7 (19,900 people)</b>	<b>34.3 (21,900 people)</b>	<b>(14,500 people)</b>	<b>(35,900 people)</b>
<b>Total</b>	<b>421,500</b>	<b>233,700</b>	<b>65,100</b>	<b>310,100</b>	<b>410,200</b>

Note : ABS definitions of nursing home, retirement accommodation may differ from those used by DADHC or the Commonwealth.

- 60% of older people live in dwellings with three or more bedrooms, but if they live alone they are more likely to live in a smaller dwelling.
- 59% of older people who live alone live in separate houses.
- 84% of older people own their own home outright or with a mortgage and around 80% fully own.
- Older women living alone outnumber older men living alone, in all age groups and dwelling types.

**Table 2: Older people who live alone, Australia, 1996**

% of age group	65-74	75-84	85+
Separate house	60.0	58.7	56.7
Semi, terrace or town house	11.3	11.8	11.6
Flat, unit, apartment	25.8	28.0	30.8
<b>Total (includes people in non-private dwellings)</b>	<b>93,000 people</b>	<b>79,800 people</b>	<b>21,000 people</b>

- Older people are less likely to have moved in the previous 5 years than younger people.

- In the 65-74 age group, the vast majority of movers (95% of the 79,300 movers) had moved to another form of private dwelling. Only 5% had moved to a non-private dwelling.
- By contrast, in the 85+ age group two thirds of movers (11,700 people) had moved to a non-private dwelling.
- On average, older people's actual expenditure on housing is low. Households with a reference person aged 65+ spent only 4% of their income on housing. Therefore very little being spent on repairs, maintenance and modifications.

**Table 3: Moving house - Older people, Australia, 1996**

<b>People who had moved in last 5 years</b>	<b>65+ %</b>	<b>65+ Nos.</b>
Separate house	12.4	60,400
Semi, terrace or town house	37.5	20,250
Flat, unit, apartment	31.8	30,650
Other	32.9	3000
Non-private dwellings	66.1	33,300
<b>Total</b>	<b>20.6</b>	<b>148,400 people</b>