

Rising to the Challenge:

The Role of Christian Social Services in Matching Older Peoples Housing with Support Needs

New Zealand Council of Christian Social Services

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NZCCSS – Who we are

Overview

The New Zealand Council of Christian Social Services (NZCCSS) represents six denominations: the Anglican, Baptist, Catholic and Presbyterian social services agencies, as well as the Methodist and the Salvation Army churches.

Collectively, these six members are responsible for over 500 social service delivery sites in their networks throughout New Zealand.

Our members deliver a wide range of services that cover such areas as child and family services, services for older people, foodbank and emergency services, housing, budgeting, disability, addictions, community development and employment services.

This size and diversity in services are amongst the many reasons for NZCCSS to celebrate its membership and the work that they do to meet people's needs throughout New Zealand.

NZCCSS Mission and Role

NZCCSS works for a just and compassionate society in Aotearoa New Zealand. We see this as a continuation of the mission of Jesus Christ. In seeking to fulfil this mission, we are committed to:

- *giving priority to the poor and vulnerable members of our society*
- *honouring Te Tiriti O Waitangi*

The key roles of NZCCSS are to represent the common interests and vision of our members at the national level; to supply information and networking opportunities to support members provide quality services; and to develop, critique and advocate for policies that will assist poor, vulnerable and disadvantaged members of society.

A national Council, made up of two representatives from each denomination, governs NZCCSS.

A small Secretariat team carries out the day-to-day work of the Council. This includes gathering and distributing information, research on social policy issues, and building relationships with government officials and others working in the community sector.

A Policy Group oversees the policy and research work that NZCCSS does in three key areas: child and family, housing and poverty, and services for older people. Each Policy Group is made up of at least two council representatives plus social services managers, academics or others with particular expertise in that area. This means that the work NZCCSS does is well informed by what is happening in our members' communities.

www.nzccss.org.nz

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Executive Summary

New Zealand Council of Christian Social Services (NZCCSS) is concerned that the changing environment in services for older people will lead to accommodation problems for many low-income older people. This report looks at some case studies of supported independent accommodation (SIA). The focus has been on considering sustainable housing options for older people who cannot afford retirement villages, and low-cost housing appropriate to the needs of older people with various levels of functional impairment.

Christian social service organisations have a significant existing and potential contribution to make in housing for older people. Existing networks of informal support and skilled professional service providers, existing buildings and land, and investment capital are some of these elements.

With the projected ageing population it is important we address future housing options for low-income older people. Current government policies (e.g. Positive Ageing Strategy, Health of Older People Strategy and the *New Zealand Housing Strategy*) recognise that the provision of housing strongly impacts on other health and social outcomes for older people.

New Zealand is not the first developed country to be confronted with the issues of an ageing population. The experience of other countries further down the path of an ageing population is informative. SIA in a range of forms is one of the key ways that other countries have responded to helping older people with high needs to live in the community.

Several other elements are vital for the future well-being of older people. Universal design featuring assistive technologies should be incorporated, enabling people to continue to live in their own place as they age and functional impairment increases. Providing effective programmes for modification of existing homes is an internationally proven response to helping older people to continue healthy and socially integrated lives in their own homes.

The heart of this project is telling the stories of practical work by NZCCSS member organisations offering models of SIA. The eight case studies give an insight into the practicalities of making SIA work. The key learnings are summarised under three broad themes:

- **Integrating housing and support** to provide supportive environments.
- The role of **partnerships** in providing older people with solutions to ageing in place.
- **Gaps in providing support** to older people.

Integrating housing and support

Integrating housing and support to provide supportive environments involves a number of factors. High quality needs assessments for people moving into supported living arrangements are important so appropriate accommodation can be offered. Client input into project planning, feedback and identifying risk areas is vital for the success of a project. The residents are looking for supportive environments with safety and security of community and companionship, as well as information about other services and advocacy.

Supportive environments are enhanced through the informal support provided by agencies "going the extra mile". Planners and funders should not take this for granted and such support has both advantages and disadvantages. All the projects showed in differing ways a commitment to low-income older people. A consequence for some agencies is the marginal financial viability of the projects. For their continued success it is important to have the right mix of services and government policy support.

Partnerships

Good project **partnerships** are important in ensuring successful SIA projects. NZCCSS member organisations have large resources of experience in working with older people, of buildings and land and some financial resources

Given the right attitudes and policies, local authorities, central government and community partnerships are all workable. There are opportunities for more partnerships between community organisations through cooperation in service delivery, rationalising management, administration and compliance costs, sharing expertise on project management issues or the compliance issues of legislation.

Gaps in the support spectrum

The third theme identified in the case studies was **gaps in the support spectrum**. A great range of possible options exists across the continuum between residential aged care and full independent living. For low-income older people there are many accommodation and support gaps.

- There is a significant policy gap between social housing and care services, with funding and operational silos of the various government agencies hindering innovation and initiative.
- Health care funders are reluctant to consider housing projects.
- One pressing gap is housing for older people with high needs who do not qualify for residential aged care.

Our case studies highlight some pragmatic, locally-based innovations to deal with the policy gaps. Government and local authorities need to share some of the social risk taken on by social services providers in their work filling gaps in the support continuum for older people

Future Scenarios in Older People's Housing

Housing for older people is a long-term investment with the associated risks of trying to predict housing trends. We have analysed future scenarios for housing and older people based on experience in other countries and New Zealand research on trends and drivers of the housing market.

Key factors driving the market include:

- technological change in the way accommodation is built and in controlling the ambient environment
- an increasing number of households relative to population
- recognising that houses that exist now will comprise 70 percent of the future housing stock in 25 years time.
- the impact of climate change.

Variable factors interact with these, producing possible scenarios that need to be planned for when developing accommodation projects for older people. They include:

- regional economics and communities

- social aspirations and attitudes (particularly rising expectations of all older people about services and accommodation)
- resource availability
- infrastructure.

This analysis shows that social service providers should support particularly low-income older people as they seek appropriate modifications to existing homes. Investment in quality, affordable supported independent accommodation with strong social support links and built with sustainable materials, affordable modern technologies and adaptable to changing needs will be a sound investment into the future.

Working with Key Government Agencies

We have looked at ways of working successfully with three key public sector partners for SIA projects: Housing NZ Corporation (HNZC), Territorial Local Authorities (TLAs) and District Health Boards (DHBs). HNZC sees its main work for older people's housing through the Housing Innovation Fund (HIF) and Community Housing Aotearoa (CHAI). Their entirely different planning processes, operational structures and funding and contracting processes are a hindrance in developing new projects.

Analysis of implementation of the 2005 *NZ Housing Strategy* suggests slow progress in key areas such as implementation of universal design, cross-departmental cooperation and evaluative research on housing models for older people.

Recommendations

NZCCSS:

1. encourages members to involve themselves in the CHAI networks and consider applying for HIF funding as soon as possible.
2. recommends that Government policy makers continue demonstrating a commitment to housing for older people by strengthening the work and capacity of both CHAI and HIF. The HIF should be continued and expanded; this model of project funding has a significant "multiplier" effect, as community resources are matched with public funding. Reviewing the 10-year limit on interest-free loans from HIF and a clearer funding application process will also help improve financial viability of marginal projects.
3. recommends members strengthen their engagement with District Health Boards and Territorial Local Authorities asking them to show how they are meeting their statutory obligations to provide supported accommodation for older people as set out in the Health of Older People Strategy and the Local Government Act 2002.
4. recommends members explore pragmatic, locally-based solutions and coordinated regional responses with local authorities, DHBs, community organisations, housing and social service agencies around issues related to older peoples' supported housing. These could include streamlining funding through regional initiatives, and pooling funding from different agencies to target accommodation for older people.
5. recommends HNZC and other government agencies formally adopt universal design and affordable assistive technology principles in the planning and building of all future public housing.
6. recommends that member agencies and government extend programmes that support all older people to appropriately modify their homes.

1.0 SETTING THE SCENE

1.1 Introduction

The New Zealand Council of Christian Social Services (NZCCSS) is concerned that the changing environment in services for older people will lead to accommodation problems for many low-income older people. This is important because of the continuing trend away from residential aged care and the discussion in the sector about sustainability of services and the role of the Christian social services in services for older people.

This study into the range of innovative accommodation projects available to older people builds on recent research and the New Zealand Housing Strategy. The aim of the project is to research and report on the accommodation options for older people, with a particular focus on:

- a) sustainable housing options for older people who cannot afford to live in retirement villages
- b) low-cost housing appropriate to the needs of older people with various levels of functional impairment.

The increase in various types of Supported Independent Accommodation (SIA) for older people is an international trend that New Zealand will follow in the coming years. There will be proportionally fewer older people in institutional care and more older people living in their own homes and/or in a range of supported living environments. SIA refers to those programmes that offer some element of support to accompany the accommodation provided.¹

NZCCSS recognises that low-income older people with little or no accumulated asset wealth will have few choices and that the Christian social service agencies will be among the front-line agencies working with these older people as they seek to live fulfilled and dignified lives.

1.2 Structure of this report

Chapter One analyses the current policy environment for housing and older people and discusses relevant demographics. It looks at future housing options for low-income older people, and examines current government policies, particularly the Positive Ageing Strategy, Health of Older People Strategy and the *New Zealand Housing Strategy*, for signs of recognition that the provision of housing strongly affects health and social outcomes for older people.

New Zealand is not the first developed country to be confronted with the issues of an ageing population and the experience of other countries that are further down the path of an ageing population are looked at in Chapter Two. This provides some indications of the accommodation options that really work for older people.

The heart of this project is telling the stories of the practical work of NZCCSS member organisations offering models of SIA. The eight case studies discussed in Chapter Three give an insight into the practicalities of making SIA work and we summarise the key learnings from these case studies.

¹ See p.20 for a definition of SIA

Some future scenarios for older people's housing are considered in Chapter Four. Making predictions is difficult and making a housing investment decision involves taking risks. We analyse future scenarios for housing and older people based both on the experiences of other countries and the research in New Zealand on key trends and drivers of the housing market.

In Chapter Five we looked further at ways to make projects work. We provide more detail on how three key public sector partners operate and can be worked with: Housing New Zealand Corporation (HNZC), local authorities and District Health Boards (DHBs).

1.3 The motivation for church-based organisations to do this work

A basic question is why Christian social services involve themselves in such work. NZCCSS member agencies have long traditions of involvement in pensioner housing and residential aged care. There is a clear history of agencies identifying the gaps in services and responding to these needs in practical ways.

NZCCSS members are long-standing advocates for older people and their right to quality health and accommodation. This often involves agencies in being both housing providers and advocates for older people.

The basis for the response of Christian social services to the situation of older people has been set out in documents such as *Towards a Robust Society*, the Church Leaders Statement issued in 2005², the NZCCSS discussion document *Landscape of the Aged Care Sector and the Place of Religious and Welfare Providers*³. It was also a theme of the 2006 NZCCSS conference *Future Directions*. All address the special contribution of Christian social service work.

Key foundations for this work are, firstly, commitment to a holistic view of the older person with spirituality central to personhood and, secondly, recognition of the essential relationality of existence and a consequent concern for the wellbeing of all members of society (our 'neighbours')⁴. Christian social services place people at the centre of their work and give priority to the supportive relationships that surround them.

In practice Christian social services are in constant touch with the community. We are often asked to do something about social problems and are seen by government as a voice of the community, reflecting our wider networks in churches and the community. These wider networks have the potential to bring other resources into the work, including financial resources but also informal, voluntary networks of support and communication.

Traditionally, religious and welfare organisations have provided a significant proportion of aged residential care. Currently, older people in residential care are primarily over 85 years, and they experience high needs and dependency⁵. With moves in government policy priority encouraging older people to 'age-in-place'⁶,

² Church Leaders Statement, June 2005. *Towards a robust society*.

³ NZCCSS, November 2005. *The Landscape of the Aged Care Sector and the Place of Religious and Welfare Providers: Discussion Paper*, p.9ff

⁴ Ibid.

⁵ Davey J., de Joux, V., Nana, G., & Arcus, M., 2004. *Accommodation options for older people in Aotearoa New Zealand*. Wellington: New Zealand Institute for Research on Ageing.

⁶ Ministry of Social Policy, 2001. *The New Zealand Positive Ageing Strategy Action Plan*. Wellington: Ministry of Social Policy.

some religious and welfare providers have chosen to leave the sector, including a number of NZCCSS members. Among reasons cited by those exiting aged residential care are major shortfalls in government funding, and inability to provide sustainable levels of care and high quality buildings to meet ever-increasing expectations⁷.

Christian social services have over the years looked to fill the gaps in providing services to those in need who have no means of accessing them. NZCCSS has identified the growing gap in options for accommodation for low-income older people as an area that needs urgent attention. This is the area of housing between full independent living (where older people receive no care or support services) and full residential aged care (a specialised care and support package).

1.4 Where do older people live?

The vast majority of older people live in their own privately-owned properties, most of them mortgage-free. The focus of the case studies looked at in this report are lower income older people with few assets. They are unlikely to own their own home and are most likely to be renting.

According to the 2004 research of the New Zealand Institute for Research on Ageing (NZIRA) based on 2001 census figures (the most recent information available), of the 407,000 older people in NZ, 43,000 were living in rental accommodation. Of that group, just over a third rent privately or from a trust, 12,470 (29 percent) from a Government agency (HNZC) and another 9,460 (22 percent) from Territorial Local Authorities (TLA).⁸

Of the total 52,500 HNZC households, 15.8 percent were in the over-65 age group (down from a peak of 21.1 percent in 1986). In contrast, 60.9 percent of the 14,115 TLA households were in the over-65 age group (an increase from 55.6 percent in 1981)⁹. This demonstrates the strong involvement that TLAs continue to have in providing pensioner housing while the emphasis for HNZC seems to have moved slightly away from over 65s, despite the demographic trend towards an ageing population.

1.5 Current Policy Climate of the Housing for Older People Sector

New Zealand has a relatively young population compared to a lot of developed countries. However, New Zealand's population is ageing, with people over 85 years expected to have the highest growth rate over the next 50 years¹⁰. The New Zealand Government has implemented a number of strategies to manage the change in population characteristics.

The most important and overarching of these is the *Positive Ageing Strategy* (Ministry of Social Policy 2001). This is in line with overseas policies developed to meet the health care needs of ageing populations, and was influenced by work undertaken by the World Health Organisation (WHO 2001) and the Organization for Economic Cooperation and Development (OECD 1996)¹¹. Other important strategies

⁷ NZCCSS, November 2005. *The Landscape of the Aged Care Sector and the Place of Religious and Welfare Providers: Discussion Paper*,

⁸ Davey et al, 2004, p.47

⁹ Changes in the structure of the NZ Housing Market Volume 1 2004, p.344

¹⁰ Davey J., Gee, S. 2002. *Life at 85 plus: A Statistical Review*. Wellington: New Zealand Institute for Research on Ageing

¹¹ Ministry of Social Policy, 2001. *The New Zealand Positive Ageing Strategy Action Plan*. Wellington: Ministry of Social Policy.

that impact on housing for older people, is *Building the Future: the New Zealand Housing Strategy* (Housing New Zealand Corporation 2005) and the *Health of Older People Strategy* (Ministry of Health 2002).

1.5.1 Positive Ageing Strategy

The New Zealand Positive Ageing Strategy is the primary document reinforcing the Government's commitment to promote the value and participation of older people in communities¹², and is an overarching strategy in health and housing. Through consultation with the community and development of positive ageing principles, ten goals were identified, of which four relate directly to accommodation for older people. The health goal is that there will be equitable, timely, affordable and accessible health services for older people, the housing goal is to provide affordable and appropriate housing options for older people, and the ageing in place goal, stipulates that older people feel safe and secure and can 'age-in-place'. Finally the cultural diversity goal aims for a range of culturally appropriate services allowing choices for older people.

1.5.2 Health of Older People Strategy

The primary aim of the Health of Older People strategy is "to develop an integrated approach to health and disability support services that is responsive to older people's varied and changing needs"¹³. This was the key health action in the *New Zealand Positive Ageing Strategy Action Plan for 2001/2002*. When considering the health and disability of older people, it is closely linked to housing, and therefore the provision of housing needs to be well integrated with health services to achieve the aim of the Health of Older People Strategy¹⁴.

The vision of the Health of Older People Strategy is for older people to participate to their fullest ability in decisions about their health and wellbeing and in family, whanau and community life, and that they are supported in this by co-ordinated and responsive health and disability support programmes. Eight objectives identify areas where change is essential to achieve this¹⁵. Objective 8 relates primarily to housing for older people: "Older people with high and complex health and disability support needs will have access to flexible, timely and co-ordinated services and living options that take account of family and whanau carer needs". Provision of supported living arrangements is a key component of community-based support.

Actions on Objective 8 include MOH and DHBs funding a range of health and disability support services to provide flexible, co-ordinated support for older people to age-in-place¹⁶. In particular, MOH aims to collaborate with providers of social housing (including community organisations) to promote the development of culturally appropriate supported living options for older people. This is consistent with Objective 5, in which a key priority is to promote intersectoral collaboration on housing and transport.

Supported living (SIA) has been identified as an important part of the care continuum and is of particular relevance to this report, which examines how NZCCSS members

¹² Ministry of Social Policy, 2001. *The New Zealand Positive Ageing Strategy Action Plan*. Wellington: Ministry of Social Policy

¹³ Ministry of Health, 2002. *Health of Older People Strategy*. Wellington: Ministry of Health.

¹⁴ Davey J., de Joux, V., Nana, G., & Arcus, M., 2004. *Accommodation options for older people in Aotearoa New Zealand*. Wellington: New Zealand Institute for Research on Ageing.

¹⁵ Ministry of Health, 2002. *Health of Older People Strategy*. Wellington: Ministry of Health.

¹⁶ Ibid.

have integrated models of support and housing for older people, and are significantly contributing to older people's ability to age-in-place.

1.5.3 New Zealand Housing Strategy

Area 7 of the New Zealand Housing Strategy focuses on meeting diverse needs, including the housing needs of older people¹⁷. As part of this strategy the government is promoting the development and growth of the third (community) sector by developing new housing models and approaches in partnership with community based organisations¹⁸. The Strategy was released in May 2005 and in July 2006 HNZC provided NZCCSS with an update on the progress of the work programme set out in the Strategy. In Appendix One¹⁹ we set out this part of the Strategy and comment on the various areas of progress identified by HNZC.

It is clear that HNZC is placing a great deal of emphasis on the Housing Innovation Fund (HIF) as the key government initiative to address new and innovative ways of meeting social housing needs in partnership with community groups. This fund covers the whole range of community housing needs and the question must be asked about the level of resources available in future for projects specifically targeting older peoples' housing needs.

1.6 Demographic Trends impacting Older People's Housing

It is expected that the group of New Zealanders over the age of 65 will reach approximately 1.2 million by 2051²⁰. In addition, there is an increase in the numerical growth of older Maori and Pacific people (although the number in the 85 plus age group will remain low unless life expectancy of these groups change). The ageing population will increase demands on housing for older people and the distribution of older people who will rent or own housing in the future is important for predicting housing needs²¹.

Extrapolating current trends and assumptions indicates the number of older people in aged residential care will double in fifteen years. However, the impact of 'ageing in place' policies will most likely mean that overall numbers in aged residential care will remain much the same and that people will enter residential care later in life and have higher needs. As the proportion of older people with care needs living in their own homes rises, the acute concern is to ensure that adequate community-based care options are available to meet the growing number of people needing these services. Existing models of community-based care for older people appear insufficient to successfully implement 'ageing in place' for this rapidly-growing number of older people.

In addition, with low-income older people ageing in place there will potentially be a shortfall in the number of rental homes available in the public sector. Either more houses will be required, or there needs to be a change in behaviour to help alleviate

¹⁷ Housing New Zealand Corporation (2005) *Building the Future: The New Zealand Housing Strategy*. Wellington: Housing New Zealand Corporation.

¹⁸ Ibid.

¹⁹ Page 57.

²⁰ Davey J., de Joux, V., Nana, G., & Arcus, M. (2004) *Accommodation options for older people in Aotearoa New Zealand*. Wellington: New Zealand Institute for Research on Ageing.

²¹ Ibid.

the shortfall, or a combination of both²². Adding to the future pressures on rental housing demand for older people is the recent decline in home ownership rates.

A statistical reference on the health of older people in New Zealand identified the following important issues²³:

- In the medium term (around 2010 to 2035) the biggest growth will be in the age group 65 to 74 years, as the baby boom generation enters retirement. The most rapid growth rate over the period to 2051 will be in the age group 85 and over.
- Socio-demographic characteristics of older people:
 - older people are more likely to be female, although this gender gap is closing.
 - although Maori, Pacific and Asian peoples will have a large numerical increase, the majority of older people will be European, particularly over the age of 85.
 - women are more likely to live alone and have a lower income.
 - older people may be less likely to own their own home in the future - equity in a home provides older people with a range of accommodation options as they grow older.
 - the majority of older people live in urban areas.
- Although 74 percent of people aged 65 to 74 live at home without requiring any assistance, the likelihood of having a disability and needing assistance increases with age. The proportion of people needing assistance increases with age, as does the need for residential care.
- There is no simple relationship between population ageing and future demand for health and disability support services because a range of variables have been shown to affect demand:
 - increased life expectancy
 - changes in health status and prevalence of disability
 - technological advances
 - expectations of health and support services and expectations of what should be publicly funded.

1.7 Conclusion

With the ageing population and these projected trends it is important we address future housing options for older people. There is no single housing option which can be recommended to meet the future needs of older New Zealanders. Nor can the provision of housing be separated from the health and disability of older people. This is recognised in current policy around older people, particularly in the *Positive Ageing Strategy* and the *Health of Older People Strategy*. It is widely accepted that improving the quality of housing for older people will have a direct impact on their health and could lead to long term savings in health expenditure.

²² Davey J., de Joux, V., Nana, G., & Arcus, M., 2004. *Accommodation options for older people in Aotearoa New Zealand*. Wellington: New Zealand Institute for Research on Ageing.

²³ Ministry of Health, 2002, *Health of Older People in New Zealand: A Statistical Reference*. Wellington: Ministry of Health.

2.0 WHAT IS HAPPENING ABROAD?

2.1 Responding to an Ageing Population

Significant periods of net migration have resulted in New Zealand having a more youthful population than other countries of comparative economic development²⁴. This gives us the advantage of learning from other developed countries' responses to an ageing population. 'Ageing in place' is the favoured approach in New Zealand government policy; however the ability of older people to do this depends on a range of factors, such as design of homes, the ability to adapt, renovate, and/or use assistive technology.

2.1.1 Lifetime Homes and Universal design

The United Kingdom has led the way in developing and implementing universal design principles such as Lifetime Homes, an "architectural design that meets the requirements for accessibility that allow the widest range of people to move freely around and use with ease the provided facilities"²⁵. A similar concept is called Barrier Free Living. The United Kingdom is approaching their peak in people aged over 65 years and, there, as in New Zealand, current policy recognises that the home environment and its design are central to developing effective community care packages²⁶.

Current United Kingdom legislation on building regulations has begun to embrace universal design principles, meaning that all buildings are to be constructed to specified standards to allow physical accessibility. A number of leading community housing organisations substantially contributed to this field and have embraced these principles. Lifetime Homes, designed by the Joseph Rowntree Foundation, include 16 design standards to provide more flexible, convenient, safe and accessible new homes, and allow for ease of modifications as lifetime experiences change the occupier's needs²⁷. A number of studies have demonstrated that the standards are welcome to occupiers, are feasible to introduce within most developments, cost very little and result in future cost savings for the government, local authorities and individuals²⁸.

Such standards extend beyond open spaces and ramps, and include adequate parking space, provision for lifts and adaptable walls, sockets and controls at a convenient height, widths of doors to enable wheel chair access, and an easy route from bedroom to bathroom. While not yet obligatory in England, all new social housing in Northern Ireland and Wales must be built to Lifetime Homes standards²⁹. These design features are no longer expensive and are attractively designed to blend into modern homes.

²⁴ Ministry of Health, 2002. *Health of Older People in New Zealand: A Statistical Reference*. Wellington: Ministry of Health.

²⁵ Martin, F., 1992. *Every House You'll Ever Need: A design guide for barrier free housing*. Edinvar, Scotland.

²⁶ Ibid.

²⁷ Joseph Rowntree Foundation, 1997. *Building Lifetime Homes*. Website <http://www.jrf.org.uk/knowledge/findings/foundations/2.asp>. Joseph Rowntree Foundation, England.

²⁸ Ibid.

²⁹ Davey J., de Joux, V., Nana, G., & Arcus, M., 2004. *Accommodation options for older people in Aotearoa New Zealand*. Wellington: New Zealand Institute for Research on Ageing.

2.1.2 Assistive and Smart Technology

Assistive technology (AT) is an umbrella term for any device or system that allows an individual to perform a task they would otherwise be unable to do, or increase the ease and safety with which the task can be performed³⁰. For older people, AT aims to help them maintain their autonomy and dignity, enable pursuit of self-fulfilment and to allow an independent life and be a valued member of society³¹. Although AT is a recent term, New Zealanders have been using this technology in their homes for decades. The use of communication (e.g. hearing aids, the internet), and security aids (e.g. personal alarm systems) in the home are examples of AT.

Smart technology is a form of AT, and the term 'smart housing' describes the electronic and computer controlled integration of many devices within the home. It can include automated door and window openers, curtains and blinds, heating, lighting, security devices including motion sensors and video surveillance, telephone and communication devices and automated taps³². There has been some reluctance to adopt smart house technology, which traditionally has only been utilised by the rich, on a large scale³³. This lack of acceptance is thought to be due to a lack of outcome studies, and not having sufficient research and development in the social care sector³⁴. There is some support for the view that smart technology may take off, provided it is marketed to pro-technical older people and identifies safety and security benefits to potential users. It has also been pointed out that potential cost-savings should be seen as a side issue to enhancement to the quality of life and care provided by this technology³⁵.

Recent research by Tinker and Colleagues (2003) studied 82 different properties around London and assessed them in relation to the needs of seven hypothetical older people with different types and degrees of disability. They found there are potential cost savings to AT and that the higher the level of disability, the sooner the savings are realised. They also found that ground level flats and bungalows were the most easily adapted, and the most difficult were flats in converted houses and high level flats. In addition, it was found that there is a lot of confusion around the terminology of AT, that users need more information about opportunities for AT, and it is not clear who pays or how to obtain AT³⁶. They concluded that current developments in alarms, monitors and sensors have great potential for addressing safety and security issues, and were most likely to be adopted.

Davey et al. (2004)³⁸ note disadvantages of such technology in that it is not likely to be a viable alternative for low-income home owners without subsidy, as well as the potential of its leading to isolation of older people. It was also emphasised that the

³⁰ Cowan, D. & Turner-Smith, A., 1999. *With Respect to Old Age Research Volume 2 Appendix 4: The Role of Assistive Technology in Alternative Models of Care for Older People*. London: Kings College.

³¹ Ibid.

³² Ibid.

³³ Dewsbury, G.A. & Edge, H.M. , 2000. *Designing the Home to Meet the Needs of Tomorrow...Today: Deconstructing and rebuilding the home for life*. Aberdeen: The Robert Gordon University, Scottish Centre for Environmental Design Research (SEARCH).

³⁴ Ibid.

³⁵ Ibid.

³⁶ Tinker, A., McCreadie, C. Stuchbury, R., Turner-Smith, A., Cown, D., Bialokoz, A., Lansley, P., Bright, K., Flanagan, S., & Goodacre, K. , 2004. *AT Home with A. Introducing assistive technology into the existing homes of older people: feasibility, acceptability, costs and outcomes*. London: Kings College London and The University of Reading.

³⁸ Davey J., de Joux, V., Nana, G., & Arcus, M., 2004. *Accommodation options for older people in Aotearoa New Zealand*. Wellington: New Zealand Institute for Research on Ageing.

provision of appropriate housing to those who need it should be the main priority. The enhancement of quality of life is likely to continue to be the domain of the rich, but there are a number of safety and security benefits of AT which can be implemented without great expense.

2.1.3 Home Improvements and Modifications

Universal design features, such as Lifetime Homes, are important to consider when building new social housing. Although the social housing stock needs to grow considerably, a number of older people live in already existing social housing. This means that modification of houses will continue to be necessary to enable older people to age-in-place. In the United Kingdom, there are Home Improvement Agencies (HIA) that are government funded and operate in most local authorities. These HIA were originally set up by non-government organisations (e.g. Age Concern) in the 1970s to address housing needs for vulnerable people, and have been supported by local government.

The core functions of HIAs are:

- helping older people remain independent in their own homes
- helping people access public resources, including disabled facilities grants
- helping people access other sources of funding through information on loans.

Such organisations for older people do not currently exist in New Zealand, but could be established in future. At present housing needs are met through the government or local authorities, and specialist providers have contracts from the MOH and DHBs for certain groups (for example, those with intellectual disabilities and people with mental health problems).

2.1.4 Homesharing

Homesharing is a flexible concept, and can be adapted to suit different countries, cultures and circumstances. Homesharing is defined as two or more unrelated people sharing a house or apartment⁴⁰. Many older people live alone, and some may decide to share their home in exchange for support to help maintain their independence, or for additional income⁴¹. The needs of older people vary considerably, but the majority of older people have some requirement for support with household tasks and concerns about security. Homesharing can be arranged informally and a number of organisations have been set up internationally to protect older people and homesharers and to provide a safer way to homeshare.

Homeshare International is a worldwide programme which originated in the United States of America in 1953, and now has a number of worldwide partners. Agencies such as these match house owners with homesharers, based on the needs and abilities of both parties. With Homeshare International screening is provided, as well as continued support to ensure both parties are happy with the arrangement. In addition, a contract sets out on the obligations of both sides. Homesharers are expected to offer 10 hours identified help per week, are entitled to one weekend off a month and have one day off per week. They need to be committed to the welfare of the householder, and commit for a minimum stay of six months. The benefits of Homesharing include providing help with household and outdoor chores, companionship and friendship for older people and their homesharers, and providing

⁴⁰AARP Website, 2006. http://www.aarp.org/families/housing_choices/other_options/a2004-02-26-homesharing.html.

⁴¹ Homeshare International Website, 2006. <http://www.homeshare.org>.

some security for the older person by having someone in the house at night⁴². There are a number of additional benefits which are less measurable, such as building bridges across generations, encouraging people to listen to each other and valuing the other person for their life and experiences.

In New South Wales in Australia, Homeshare NSW is an initiative of the Benevolent Society, a charitable organisation, and was initially funded through the state with a grant. Evaluations to date demonstrate that it has been successful, with positive reports from both householders and homesharers.

2.1.5 Sheltered and Extra-care Housing

Sheltered housing is a term more commonly used in the United Kingdom, and has a number of definitions; including 'housing designed to meet the needs of elderly, including a range of support services, such as an emergency alarm system, communal facilities and a resident warden'⁴³; and 'groups of housing units provided for elderly people who require occasional support and assistance from a resident warden but who do not require full residential care'⁴⁴. This definition aligns with the definition of 'Supported Independent Accommodation' (SIA) used in this report in the New Zealand context (see p.20). Sheltered housing covers a continuum of housing between independent living and high-level support. In the United Kingdom this is considered the main option for older people who need some support but wish to remain living independently. Similar schemes also exist in USA and Canada, where they are known as supportive or congregate housing, and in Europe⁴⁵.

Extra-care housing (also known as very sheltered housing) has become increasingly prevalent in a number of European countries with a large population of older people. It is essentially small, more personable living for very old people who have high needs. There is generally a good staff-to-resident ratio and external services can come in. Extra-care housing consists of shared living and kitchen areas and meals are prepared for clients.

Davey et al.⁴⁶ give an example of extra-care housing in Denmark. This resulted from the unacceptable institutionalisation of care for older people in Denmark, and replaced residential care by easing pressure on acute hospital services. Legislation prohibited the construction of nursing homes without adequate room, or excessive concentrations of older people requiring intensive nursing, or those closed off from the outside environment, or lacking a satisfactory staff-to-resident ratio.

Riseborough and Fletcher (2003) emphasise that extra-care housing is more a concept than a type of housing. In line with Denmark, it is a philosophy and design of living arrangement which promotes independence⁴⁸. For effective implementation, strong partnerships are required between housing, health, care and support agencies.

⁴² Ibid.

⁴³ Ealing Borough Website, 2006. <http://www.ealing.gov.uk/services/planning/planning+services/glossary.asp>.

⁴⁴ Planning Aid Scotland Website, 2006. www.planning-aid-scotland.org.uk/glossary.html.

⁴⁵ Davey J., de Joux, V., Nana, G., & Arcus, M. 2004. *Accommodation options for older people in Aotearoa New Zealand*. Wellington: New Zealand Institute for Research on Ageing.

⁴⁶ Ibid. p.100-103.

⁴⁸ Ibid. p.101.

2.1.6 Cluster Housing

Cluster housing refers to groups of independent units or villas. Retirement villages are a form of cluster housing and can include either social villages (where the community comes into the village) or self-contained retirement communities, in which all services required by residents are available without leaving the retirement community⁴⁹. However, the difference is often quite subtle. Social villages seek integration with the wider community by bringing the outside in, for example providing a community centre that the wider community can utilise within the housing complex⁵⁰.

Self-contained retirement villages often allow for a large range of varying support needs. Living options can range from small homes to two-bedroom units and bedsits. Often there is a rest home and hospital care on site. They are not necessarily situated close to community services and amenities. Different models of tenure and different levels of care and support are found internationally. Davey et al. presented Hartrigg Oaks an example of the first Continuing Care Retirement Community in Britain, wholly funded by the Joseph Rowntree Housing Trust⁵¹. This village is aimed at lower-income older people, and includes 152 bungalows around a central building containing a 41 bed care home and extensive communal facilities. The long-term aim is integration of the village into the wider community of New Earswick.

As New Zealand does not have such a well-established community housing sector making retirement village options available to low-income older people will require government support.

2.1.7 Equity Release Schemes

Equity release schemes are relatively new to New Zealand and up-take of these schemes has been quite low. A variety of these exist abroad, generally mortgage-based schemes or home reversions⁵². In the former, mortgages are used to make lump-sum payments, line of credit or provide annual payments to the house owner. Repayment is made once the house is sold, including accrued interest. In reversion plans, houses are sold at a discounted rate to investors, either wholly or partially, but the resident retains occupancy rights for life. Reversions are provided as cash sums, annual payments, or a mix of both. These schemes can be done on a personal basis through legal agreements.

A number of reverse mortgage products are offered in New Zealand now and this area is changing rapidly. People are able to borrow a percentage of the house value based on their age, similar to a line of credit, and there are no limits on the use of the funds. Interest is compounded, and there are no repayments until the house is sold. The schemes vary in their fees and how they are paid, as well as how the interest is calculated. Early indications show considerable interest in these schemes.

2.2 Summary

New Zealand is not the first developed country to be confronted with the issues of an ageing population and the experience of other countries that are further down the

⁴⁹ Davey J., de Joux, V., Nana, G., & Arcus, M., 2004. *Accommodation options for older people in Aotearoa New Zealand*. Wellington: New Zealand Institute for Research on Ageing

⁵⁰ Ibid.

⁵¹ Ibid.

⁵² Ibid.

path of an ageing population provide some indications of the type of accommodation options that really work for older people.

SIA or extra-care housing in all its forms is one of the key ways that other countries have responded to helping older people with high needs to live in the community. The international experience indicates several other options that are vital for the future well-being of older people. In building new accommodation, universal design features should be incorporated that will enable people to continue to live in those places as they age and functional impairment increases. Similarly, assistive technologies are becoming more affordable and more diverse. Providing effective programmes for modification of existing homes is an internationally proven response to helping older people to live healthy and socially integrated in their own homes. In some countries some of this work has been done through organisations set up by the religious and welfare sector.

3.0 HOUSING FOR OLDER PEOPLE IN AOTEAROA: EIGHT NZCCSS CASE STUDIES

Over fifty NZCCSS member organisations currently provide accommodation for older people outside of the traditional residential aged care. These programmes include pensioner units, retirement and residential units, cottages and retirement villages offering different levels of supported accommodation. This is a significant portion of the community housing sector and represents accumulated investment and experience needed to respond to the growing needs for SIA identified in this report.

Key stakeholders in the housing for older people sector, and several NZCCSS members who provide older people housing, were approached to take part in a workshop in November 2005. Sixteen organisations were represented, including research institutes, government agencies and NZCCSS older people housing providers. From the workshop, eight case studies were selected as part of a scoping project to examine various housing initiatives being provided by NZCCSS members.

3.1 Rationale for Case Study Selection

The case studies represent a range of the denominations that make up NZCCSS. All are current members of NZCCSS and exemplify a housing initiative for low-income older people. They vary in size, scope and geographic location. Some agencies have a long history of housing provision, while others are newer. Some are much larger than others, and therefore experienced different learning challenges. The case studies should not be seen as representative sample. Rather, they present different stories of approaches to housing for predominantly low-income older people.

The diagram on the following page helps give an overview of the range of services that are covered by the concept of **supported independent accommodation (SIA)**, being accommodation which provides an element of support, while maintaining a level of independence.

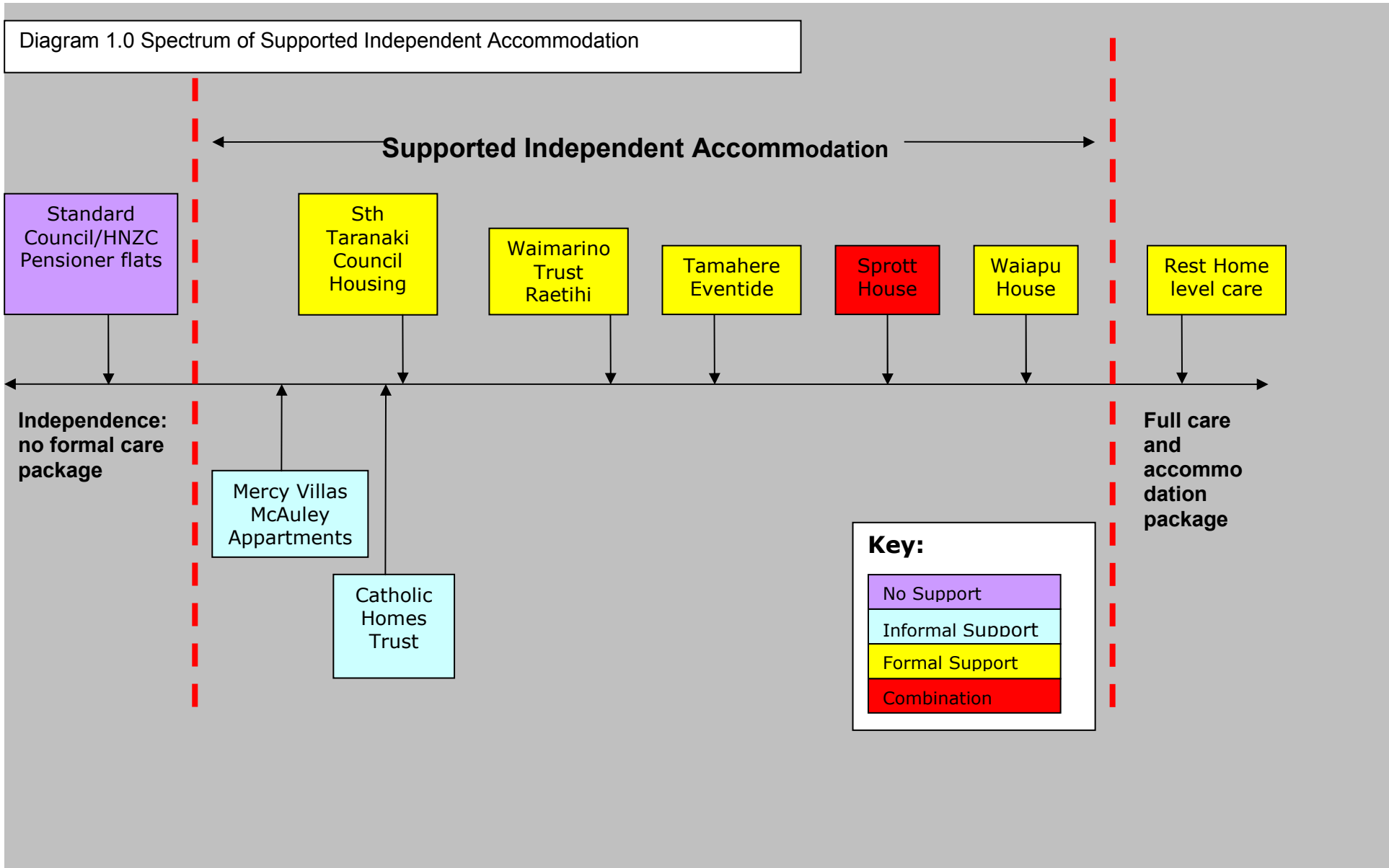
- Support is linked to housing (can include universal design features).
- Support can vary in terms of **level** (high or low) and whether it is **formal or informal**.

The case studies are all similarly structured:

- Description of the agency
- Description of the housing project
- Housing features and the services provided
- Key learnings and challenges emerging from their experiences

These key learnings are then summarised into a discussion of the emerging themes that follows the case studies.

Diagram 1.0 Spectrum of Supported Independent Accommodation



3.2 Case Studies

3.2.1 Case Study One: McAuley Apartments - Sisters of Mercy, Upper Hutt

Agency description

Four autonomous Catholic Mercy congregations created a new foundation 'Nga Whaea Atawhai o Aotearoa – Sisters of Mercy New Zealand' in December 2005. As a group, Sisters of Mercy affirm and respect the dignity and human rights of each person. This includes their right to affordable, safe, clean, attractive housing, and the opportunity to develop their human wholeness; physical, psychological, social, cultural and spiritual.

Housing Project

Mercy Villas is a retirement complex located in Upper Hutt that provides a range of different housing options for low-income older people. The site was originally a children's home. In 1975, twelve rental units for older people were built adjoining the main building. Once the children's home was vacated in 1985, the facilities were redeveloped as a 20-bed rest home. Subsequently there were two further housing developments to provide rental housing for older people adjacent to the rest home. In 2004, the rest home was closed and the decision was made to architecturally renovate the building into an alternative model of affordable housing. The area, McAuley Apartments, now comprises 10 single bedroom rental apartments. The whole complex has a total of 41 units.

The Sisters of Mercy worked in partnership with HNZA, who essentially provided a loan to finance the redevelopment of the rest home through the Housing Innovation Fund (HIF). Plans for the project were well developed prior to HNZA involvement, but fortunately the plans for the apartments were within the scope that HNZA required with regard to size and design of apartments (for accessibility and modification) and the HIF agreed to support the project. All resource consent and planning was conducted by an architect. The Sisters of Mercy also worked with the Upper Hutt City Council, who provided practical support for the application for the HIF. The Sisters of Mercy already owned the land and had the required infrastructure, making the project more financially viable.

The apartments are aimed at low-income older people, therefore the rentals are kept to a level affordable for people dependent on Government Superannuation, and who have few assets. Rentals are reviewed on a two-yearly cycle. The rental income received finances the loan and the costs of running the apartments (including a stipend for a coordinator for Mercy Villas).

Eligibility to move into units/apartments is established informally through an interview process based on application form information and home visiting. Since HNZA became involved at a late stage of development they did not require Mercy Villas to conduct the formal HNZA needs and eligibility assessment. The priority is to provide accommodation for people who do not own their own home, or those whose own home is not sufficiently valuable to finance the move into a retirement village. Residents are required to have a good level of independence when they come into the apartments, although a large number will be eligible for some assistance (e.g. cleaning). The use of universal design features for tenants to age-in-place was essential in the design of the apartments. It is expected these needs will increase

while they are living in the apartments, and care and support will be provided in the apartments through external care agencies.

Housing Features and Provision of Services

In addition to the universal design features mentioned above, apartments are equipped with modern appliances and a range of assistive technology (AT) designed for people living alone (e.g. a twin element cook-top, a bench top oven, a range hood, a single dishwasher drawer and video security access). Included in the rent is the cost of exterior maintenance, building insurance, property rates, security lighting, maintenance of lawns, rubbish removal, the cleaning of common areas and use of laundry for apartments. Tenants are responsible for their own electricity charges, telephone charges and television installation. There is wheel chair access to the building and apartment, and a parking area. Electric sockets are provided for mobility scooters in the shared hallway. There is also a communal laundry.

Activities in the communal hall area are available to all residents in the complex (both apartments and units). Recreation programmes, such as Tai Chi, music therapy, craft, painting and social outings are offered. There is minimal cost for some activities, with the remainder being subsidised through grants. Other services provided for a fee include hairdressing, podiatry and reflexology.

A groundsman acts as gatekeeper and does minor maintenance but no other formal services. There is a chapel and chaplain on site. All other support is informal through the Sisters of Mercy who also live on site. Some tenants receive home support services provided through other agencies and, if required, the coordinator liaises with the needs support assessment agency and residents and their families. A community atmosphere of respectful care between residents, and between the residents and the coordinator, has been fostered.

Key Learnings and Challenges

The Sisters of Mercy sought client suggestions and opinions in the development of new projects but always on an informal basis. In building the second rental unit development, private gardens and additional electric power points were incorporated on the basis of feedback from the residents of the original units.

The Sisters of Mercy feel that Mercy Villas has been a success for several reasons. The residents feel safe, the environment is peaceful and beautiful, they have support from the Sisters and their neighbours, they have the opportunity to participate in a range of activities and trips and residents still maintain access to the local community.

Persistence paid off in working with the HIF in developing the McAuley Apartments. It was a long process and challenging at times, particularly with personnel changes. They did not know if the tenants would adapt to a more enclosed environment (without a garden), a shared laundry facility, modern contraptions (i.e. dish drawers, video security etc.), and not having an oven. In practice these have not been a problem. Initially tenants expressed concern that they would have to use a communal laundry, but this has in fact worked well in fostering a sense of community.

Owning the land and having the infrastructure already set up was a huge advantage. It would be a lot more difficult (and expensive) to start a project like this from scratch.

3.2.2 Case Study Two: Sprott House Trust, Wellington

Agency Description

Sprott House Trust is an independent charitable trust affiliated with the Wellington Diocese of the Anglican Church. The Trust maintains financial and operational independence and accountability. The mission of Sprott House Trust is to fulfil the Trust Deed by performing charitable work, providing care for elderly people, maintaining a duty of care to all the residents at Sprott House and educating the staff.

Housing Project

In 1898 the Karori St Mary's Guild offered care for unmarried, pregnant young women and consequently over time also operated an orphanage. In the 1950s, as Sprott House Trust, rest home facilities were added to the site. The Trust also built rental units adjacent to the rest home. In setting low rentals targeted for older people there were on-going difficulties in covering maintenance costs. In the 1990s the rental units were revamped, and converted to License to Occupy (LTO) units, of which there are currently 14 independent one-bedroom Villas. The villas are called 'Independent Care Villas' as care is given to each resident to keep them as independent as possible.

Sprott House had no funding partnerships for this redevelopment nor did it receive any support from local authorities. The residents in the LTO units are charged a weekly service fee set to cover the cost of services provided. The license is bought by villa residents on entry. There is no income testing for eligibility. Families are encouraged (though not required) to contact their primary health care practitioner to organise full needs assessments for applicants, as they often do not realise the extent of an older person's needs when they apply to live in a unit. The information from a full assessment ensures adequate services are set up prior to the older person moving into the independent villas.

Housing Features and Provision of Services

Home support for villa residents who qualified was originally provided externally. This was found to be unsatisfactory and unreliable. Sprott approached the DHB for a contract to provide the home support to the villa residents. This was not possible as all contracts had been let and only come up for renewal every three to four years. Sprott approached Presbyterian Support Central (PSC), who had secured a contract from the DHB and were able to reach an agreement to provide the services directly to tenants as subcontractors to PSC.

The Sprott House Trust supplies all bed linen, towels, does the washable clothing for villa residents and employs a caregiver for eight hours a day Monday to Friday and for three hours each Saturday and Sunday. The caregiver administers medications (for those who require it), showers if required, and keeps a close eye on all the villa residents. Additional care of about thirty minutes in the evening is conducted by a caregiver or a registered nurse if required. This care is relatively flexible, with the aim of keeping the villa residents independent. Recreational activities and a hairdresser are available on week days. Sprott House provides all the maintenance on the properties.

Meals are available for a fee in a separate dining room. The villa residents vary in their meal needs. Some continue to cook all their own meals, others buy all meals, and for some residents it's a combination.

If a villa resident has a fall or for some reason needs to stay in the rest home overnight for close observation, Sprott House provides this additional care informally,

without cost, to help maintain their independence. However if a villa resident goes to hospital and then requires convalescent care, this involves a cost to the individual.

Key Learnings and Challenges

Prior to designing the independent villas Sprott House Trust held a forum for potential residents to discuss their design needs as well as to gauge interest in the Licences to Occupy.

Residents continue to have input into the running of the villas. Currently there are meetings every six months in which villa residents and families can take part. A questionnaire is distributed annually for feedback. In addition, residents seem to be comfortable coming to the office to inform staff of any issues. The main reasons older people say they are moving into the supported accommodation is for security, companionship and the safety factor of having staff available 24 hours. They also state they realise they “are coming to the end of doing all the house and garden work for themselves”.

A key challenge for the Sprott House Trust has been the time taken to ensure compliance with the various Acts related to retirement villages. The Board is considering joining with other Anglican Care organisations to rationalise compliance and management systems.

An interesting issue raised by villa residents is access to equity release in LTO units. The Board is anticipating further government regulations on equity release in the future and at present has no plan to offer equity funding.

Another challenge is the increasing levels of support that older people need as they are now moving into villas where previously they would have been moving into a rest home. Providing the caregiver for the units, who can be flexible to the changing needs of the villa residents has helped to provide a supportive living option in a small scale, secure environment.

Lessons learned included examining all the occupation options more closely and considering which is the most sustainable in the long term. Serviced apartments, unit title and rental units are all possible options. The Board considers LTOs a good option for the near future, but providers need to be flexible and constantly examine changes and opportunities in the market. When examining the costs of any project it is important to take into account the cost of units being unoccupied for a period of time. Initially, it took eighteen months to fill all the villas at Sprott House.

Another key area of learning is the importance of assessing the needs of potential villa residents prior to entering an independent villa. It is also important to consider the layout of the site. The current dining facility is separated from the villas by a driveway and this may present a barrier for some potential residents.

3.2.3 Case Study Three: Tamahere Eventide – Methodist Trust, Hamilton

Agency Description

Tamahere Eventide Home Trust was set up by the Methodist Church and managed by a Board of Trustees. Local Methodist parishes are involved, offering a chapel and full-time chaplain.

The Tamahere Eventide mission statement is “to provide a quality caring service for older people in a Christian environment”, with a vision “To be a provider that provides for the total care needs of the elderly, in a quality driven, efficient, effective and professional manner, upholding the Christian values and ethos of the Methodist Church”.

Housing Project

The Board of Trustees originally developed a 34-unit retirement village offering LTO in addition to rest home and dementia units. Capital was left over after completion of the retirement village LTO project. After research into client needs it was decided to set up some rental units. The 19 rental units in a single complex were opened in April 2006. They comprise 10 single bedroom units and nine studios which are self contained with cooking facilities, and a communal laundry.

In developing the project, board members provided key services (engineering, architecture) free of charge. Funding from HIF provided 50 percent of the capital by way of a 10 year interest-free loan. Repayments are planned within that time period and include maintenance allowances. HIF does not share the risk. Effectively they act as a bank with input into development and design.

Application for rental units includes income and asset-testing, as well as needs assessment for dependency through a process similar to the Government Needs Assessment and Service Coordination (NASC). This is required by HNZA and they provided a framework through standardised forms, which were used to develop an assessment tool for the Trust in a way that was acceptable to both parties. HNZA place more emphasis on the financial assessment, but the trust places equal weight on financial and service needs (or social assessment). To meet the social assessment for a Tamahere Eventide rental unit an individual must have a good level of independence.

Housing Features and Provision of Services

Tamahere Eventide also provides a day-care service, used by a mixture of private and publicly funded clients. It has working partnerships with local home support providers who have the local DHB contracts, and the regional NASC agency. Home support services are provided by external agencies for those who are assessed as needing support. Most clients have packages of care within their homes; a minority of clients are funded to attend the day programme through the NASC agency. Morning tea, lunch and afternoon tea is provided for day care clients.

The design of the units was important to enable care to be provided in the units, and mobility of the clients was considered in the design of the rental housing, including universal design features (e.g. wet area showers).

Tamahere Eventide also provides accommodation for up to nine boarders in a separate wing attached to the rest home. This is for individuals who are not able to live on their own but who have not been assessed as requiring rest home care. Services are individualised with clients paying only for the services they require.

Tamahere Eventide does provide home support services such as cleaning, meals, linen and laundry, and medical and rehabilitation services are available on request to all their residents but these all carry a charge. Informal support is provided through keeping an eye on whether the external support is being provided to an adequate level of care, and Tamahere Eventide can provide advocacy for tenants and quick action when things do not go as they should. Having a full-time chaplain employed to keep in touch with all the clients has proved to work well with the existing LTO residents.

Key Learnings and Challenges

Tamahere Eventide learned much through involving clients in the development of the rental project. Day-care clients (48) and boarders (11), who were seen as potential residents of the rental units, were used as a sounding board for their design. These older people were able to recommend valid options, for example, the communal laundry. Most day-care clients are living with family (i.e. granny flats) or in their own homes. The most common need identified was socialisation, as they spend a large part of their days alone while family are at work and school, and they mostly go to bed early. However, it is important that older people also maintain a space of their own. Cooking facilities have a lesser priority than was initially assumed, as residents prefer to buy main meals rather than cook themselves. Residents prefer to do their own breakfast and tea meals so reduced cooking amenities (i.e. a microwave oven and simple cooking hob) were included in the design.

Another key learning was that Tamahere Eventide felt they should have applied to HIF earlier, but it was not known to them. HNZC required information that had not been collected in research, as well as formal information on design decisions. The Trust could have utilised HNZC expertise, such as an architect, in the early stages to make design suggestions. Later involvement of HIF meant that some elements could not be changed without major re-design.

When the units were advertised there were 300 applications within two days, demonstrating the high demand for rental units from those who cannot or prefer not to have LTO.

Another key learning is the importance of good relationships with other agencies, such as social workers in the area of mental health. The Trust has a dementia unit with skilled staff who can provide adequate support for those who require it.

Residents can buy other services if they want but HIF requires that they be offered separate to the accommodation. It was important for HNZC that this project was not an 'undercover' financing of an extension to the rest home. It had to be a separate, financially sound service, where individuals could be as independent as possible. A benefit is that residents can access government-funded home support and also qualify for a Living Alone Allowance from Work and Income New Zealand (WINZ).

Overall, this project has been a success due to the mixture of funding provided by HIF, which has enabled the Trust to offer low-cost rental accommodation affordable to those dependent on Government Superannuation. Tamahere is a significant and established community organisation with good project management skills and professional experience which helped them meet the strict HIF funding application standards. Tamahere Eventide felt that HNZC provided excellent feedback and support with funding applications and recommends that other community groups trying to provide this type of accommodation involve the HNZC early on. HIF has the expertise in such housing developments and can be involved in project design in a way which save time in the long run.

3.2.4 Case Study Four: Waiapu House – Waiapu Anglican Care, Napier

Agency Description

The Diocese of Waiapu in the Anglican Church covers the regions of Hawkes Bay, Poverty Bay and Bay of Plenty. Within the diocese a Social Services Trust Board operates a registered charity called Anglican Care (Waiapu) Ltd (ACW). ACW specialises in aged residential care in the Waiapu region and has 10 aged care facilities including 206 units.

The mission of ACW is “Through commitment to the mission of the Anglican Church we will provide residential-based aged care services, which will be renowned for the distinctive and inclusive manner in which the needs of its clients are met, with an emphasis on loving service and the provision of spiritual support to both clients and staff”.

Housing project

LTO units were first developed in the Waiapu Diocese in 1980 using Trust funds because a need was identified for a lower-priced LTO that offered security of tenure. Waiapu House in Napier currently includes 52 rest home beds, 20 hospital beds, and within the village there are 18 independent living units. Once the new development is finished, within the main complex there will be 13 LTO apartments (studio living), 46 rest home beds (with ensuite) and 20 hospital beds, to accommodate the changing needs of older people.

There is currently a gap between independent living (in units) and rest home care and ACW have decided to fill this gap by building 13 apartments included in the main building within the rest home complex. Services can be easily provided on a user-pays basis through the apartments or, if residents are assessed as requiring rest-home care, the units are designed to allow care to be provided within their apartment. The residents will have a separate entrance and are free to come and go without any involvement with the rest home but if care is needed from the rest home internal access is available.

ACW has developed a good working relationship with the Hawkes Bay DHB. Although currently not formalised, the DHB have indicated that they will support Waiapu House in providing up to rest home level care to individuals as they require it, in their LTO apartments. The long-term potential is to be able to provide care for those who are assessed as needing residential care, while they ‘age -in-place’ in their existing unit and obviate upsetting moves in the latter stages of life. Such arrangements have not been tried before because DHBs have considered it to be ‘double dipping’ on accommodation costs (facilities receiving the full aged residential care subsidy from DHB as well as the accommodation (LTO) service fees). Waiapu House plans to deal with this issue by terminating the LTO contract and doing the minor conversions needed to comply with the Rest Home Standards when the time comes for the resident to move to the rest home level of care.

This is a long term view and the clients moving into LTO apartments will be expected to have a good level of independence. The relationship with the DHB evolved, in consultation with other local providers, when DHBs were handed aged care to manage with minimal knowledge of the aged care sector in the region. The DHB is very supportive of any initiatives which support ageing in place. ACW worked in partnership with the Ministry of Health (MOH) and DHB to ensure that design of apartments is appropriate to the level of rest home care. This is an innovative approach to ageing in place which involves a level of risk if the relationship with the DHB is not maintained, a risk borne entirely by ACW.

The development is financed entirely by ACW. LTO units in Waiapu Village are sold at market value, and residents currently receive 90 percent of their capital back, plus their share in the capital gain once the dwelling is vacated. ACW also provide an equity release scheme where an individual can utilise capital to pay for LTO service fees and this is taken out of capital once the LTO is terminated. There is no income/needs testing conducted to come into a LTO unit but clients are expected to have a high level of independence. The financial viability of LTO is good and once the village matures there is the option of providing rentals in response to market needs. It is anticipated that some of the apartments within the development will be rentals.

Anglican Care has had to move away from reliance on funding from government to survive. However, inherent in the concept of the apartments is the intention to maintain a funding relationship with the DHB for residents who are later assessed as needing rest home level care.

Housing Features and Provision of Services

Features of the apartments will include universal design principles, for mobility and accessibility, as well as wet area showers suitable for rest home level care. Waiapu House provides free activities such as bingo, and communal facilities. Residents can have meals for a fee. There is no precise plan for support arrangements as these are tailored to the needs of users who are charged on a user-pays basis. If residents are assessed for publicly funded care through the local NASC agency, this is provided by external home support agencies direct to the residents in their LTO units.

Key Learnings and Challenges

There has been continuous input from clients into the development of the 13 LTO apartments. ACW conducts an annual survey of customer satisfaction, and a complaints and suggestion form is available for clients and families to provide feedback.

ACW is going into uncharted territory with the development of the new units and there are no guidelines. Current aged care policies are lagging behind these innovations and there will be challenges in negotiating the DHB relationship, which is still a work in progress. Another key issue is finding the right mix of between LTO and rental units to ensure that the project is financially viable. Finally, ACW's project demonstrates the importance of developing good relationships with DHBs that recognise the shared objective of meeting the care and support needs of older people.

3.2.5 Case Study Five: South Taranaki Older People Council Housing – Presbyterian Support Central, South Taranaki

Agency Description

The mission of Presbyterian Support Central (PSC) is “In response to the teachings of Christ, PSC will provide social services that effectively meet the needs of those they help”. PSC is managed by a Chief Executive Officer (CEO), and governed by an independent trust separate to other Presbyterian Support (PS) regions.

Housing Project

PSC has 40 years’ experience in working with older people, and recently entered into a partnership with South Taranaki District Council (STDC) to take over the tenancy agreements of 77 pensioner flats in the South Taranaki region. This includes a number of sites in Hawera, Opunake, Waverley, Kaponga, Eltham and Patea. The flats are a combination of one-bedroom units and bed-sits. The partnership took effect in January 2006 and is believed to be the first of its kind in New Zealand.

PSC provide independent housing, support and advocacy through regular contact from three Support Independent Living (SIL) workers. PSC have undertaken to do the recruitment and assessment of tenants for the council flats. To be eligible for council housing, tenants need to be on a Government Superannuation pension (or under 65 on a disability allowance) and have a means assessment conducted.

This project provides an alternative funding model for PSC where they have access to continuous funds (through rent). An advantage of having SIL workers means that PSC can respond to late rent payments quickly whereas the council may have been less responsive in the past. There is currently 98 percent occupancy and a waiting list.

Housing Features and Provision of Services

One limitation of using council housing is that the flats are relatively old and were built before ageing in place policies. There may be an opportunity for funding from HNZC for modifications and PSC would support the Council in applying for this. The responsibility for maintaining the grounds and the major maintenance (such as refurbishing) still remains with the council.

The SIL workers’ role is to make regular visits or telephone calls and provide advocacy and social support for tenants. They maintain regular contact with the tenants and report any maintenance issues to the council or facilitate repairs through local contractors. Tenants are provided with direct contact details for everyday little emergencies such as leaking taps. SIL workers also facilitate optional social events for the tenants’ enjoyment .

This project enables tenants to build relationships with PSC residential care facilities (e.g. some tenants visit the day care at Ngahuru). Older people in council housing can access funding for their specific needs through the local NASC agency, although SIL workers can aid them in this process if required. SIL workers provide links with support services and the local NASC agencies and they can request re-assessment if they feel this is necessary. This is a proactive service intended to pick up changes in need before it is too late and aid individuals to stay in their home for longer.

Key Learnings and Challenges

The idea of SIL has been well received, with positive feedback from tenants about feeling safer and it being easier to ask for help. Assessment of the project will be

formalised but most likely in the form of a survey, interviews or a combination of both. The reason for the success to date (although it is early days) is the tenants have not lost anything but instead they have gained personal trust, security, socialisation, opportunity for education and benefit of building relationships. SIL workers provide information and advocacy, as well as recommend services. It has been found that suggestions to older people are more readily accepted from a professional than family members. SIL workers have the opportunity to build up relationships with service providers, and create a knowledge base of services available to older people.

The council has been supportive and innovative, willing to try new things, and keen to see the project work. The income from the rents makes this project viable; they do not have to rely on alternative funding to provide this support. A strong partnership between PSC and the council has created a good working relationship, and a risk and cost sharing agreement. PSC are hoping that now maintenance is proactive the reactive maintenance should decrease in the long term.

The key challenge was to find a solution which is consistent with the ageing in place policy of the Government. This pilot is being monitored closely, and any issues and challenges will be examined, as well as ways to operationalise this model in other communities. Unfortunately, there is no communal or central point that staff or clients can use. Most often visits are conducted in tenants' own home, or sometimes they utilise the local library. A contributor to the initial success is possibly the fact that older people need to band together to get to services in rural communities and this means that they tend to help and look out for each other more.

3.2.6 Case Study Six: The Waimarino Elder and Care Trust and Presbyterian Support Central, Raetihi

Agency Description

The Waimarino Elder and Care Trust is a Trust Board incorporated under the provisions of the Charitable Trusts Act 1957. The Trust leases pensioner housing units from the Ruapehu District Council with a 100 year lease for a nominal amount. The units are now the responsibility of the Waimarino Elder and Care Trust, which offer services and affordable housing to older people in the area. PSC was involved to set up and manage the village initially, with the long term goal for the Trust to be self-sufficient. In December 2006 the Trust will begin full management and sole service delivery responsibility.

Housing Project

The locals and the council had been trying for approximately 12 years to set up a retirement village; however Raetihi is a small and isolated town, and there was not the expertise in the community. The Trust provided the capital for the development of the project and developed a partnership with PSC who took on a management contract for the village. The contract included employing staff and volunteers to set up and run the village, and manage the provision of services in the communal centre, which is used for a Day Care Programme one day a week. PSC invoiced the Trust for staff and has a contract with the Wanganui DHB for those older people who require day care. PSC charged a management fee but it was a minimal amount and did not cover the full investment of resources and expertise. The Trust also has a relationship with HNZC, which provided a loan through the HIF to build the day care centre and four new units currently under development.

Housing Features and Provision of Services

The accommodation consists of one-bedroom and bedsit apartments, with own kitchen and bathroom, and access to shared community facilities. There are currently 16 rental units (with four additional units being built) and a community centre. Eligibility to enter one of the units is assessed by the village manager and is means tested. Clients need to be able to live independently, though this can be with home support provided through assessment through the local NASC agency. The Trust runs a shop in the town which provides some income. The project is financed through the Trust, the rents received from the tenants and donations received from the community.

PSC facilitated maintenance, encouraged community and identified community services. Social opportunities and activities were provided through the volunteers at the centre on a daily basis for the tenants. Employees kept an eye on the tenants but did not offer care services directly.

A day care programme in the communal centre funded through the DHB was offered one day a week for 12 people from the wider community. Tenants were able to go to the day care centre for lunch, morning tea and afternoon tea on days when full day care services are provided. PSC has recently handed over responsibility to the Trust for the continued provision of socialisation and community activities for the tenants at the centre and this includes deciding whether to continue the day care programme or offer alternative programmes.

Key Learnings and Challenges

Regular discussions, newsletters and having a tenant on the Trust Board (which also includes a representative from local iwi) means there is a high level of client involvement in continued development of this service, but this is kept relatively informal due to the nature of a small community. A tenant forum is currently being set up to allow the tenants to discuss their needs and make suggestions which will be fed directly to the Board.

The key challenge was the difficulty in getting past funding silos for the various government agencies involved. The rural nature of the centre has meant that resourcing of staff and volunteers to run the project is extremely difficult. The strength of the local community has been a key to success of the project thus far. There is very strong motivation in the community to make it work. In a small community consultation has been relatively easy and the Board has been very accessible.

3.2.7 Case Study Seven: Bishop Snedden Retirement Village – Catholic Homes Trust, Waikanae

Agency Description

The Wellington Catholic Homes Trust provides accommodation, care and services for elderly people expressive of Christian principles. The Catholic Homes Trust aims to provide quality accommodation for people of limited income and low asset holding. The Trust is associated with the Wellington Archdiocese; however, the Trust is independent and not under diocesan control.

Housing Project

The Bishop Snedden retirement village was built in 1983 and has 20 units (16 two-bedroom and four one-bedroom units, all with garages). The Trust owns the land and financed construction of the Village and underground services. The day-to-day management of the Village is undertaken by a local committee responsible to the Trust's Board.

The Bishop Snedden Village is geared for people of modest means who can generally care for themselves. Tenure is by way of a form of lease to occupy and the cost of the lease is based on market value. The Trust arranges a registered valuation each time a unit becomes available. There is a monthly levy which is intended to cover the cost of rates, insurance, structural and exterior maintenance of the units and ground maintenance. Residents pay their own household bills and internal decoration, etc.

Housing Features and Provision of Services

A religious Sister lives in the Village and is very much part of the Village community. She provides pastoral care and other forms of support and generally keeps an eye on all residents. The Sister is not a nurse so caregiving and referral to health services occurs externally but the Sister provides information and support regarding these services on an informal basis.

Key Learnings and Challenges

The Trust had set the monthly fee for the units at low level to make the units accessible to lower-income older people. This has meant more recently that the Trust faces the financial challenge of meeting accumulated maintenance costs. At present the Village lacks community facilities such as a hall. However there is the opportunity to extend the Village and the Trust may consider providing rental units in the future. At this time the Trust is uncertain as to the effect any compliance costs relative to the new Retirement Villages Act may have.

3.2.8 Case Study Eight: Presbyterian Support Otago

Agency Description

Presbyterian Support Otago (PSO) is an incorporated society under the Charitable Trusts Act. It offers a range of services for older people and general social services and counselling focussing on children and families. As part of its services to older people, PSO owns seven rest homes all but one including continuing-care hospital level beds. PSO has a combination of rental and unit title properties in Oamaru, Dunedin, Milton, Alexandra and Wanaka.

Housing Project

PSO has had research contributions from the Centre for Housing Research in Aotearoa New Zealand (CHRANZ), Dunedin City Council and the Housing Innovation Fund (HIF). While it has no capital funding partnership at this stage, PSO is involved with the HIF on a project possibility investigating older people's housing in Dunedin.

Key Learnings and Challenges

The project proposal is still in the early stages so the discussion of this case study focuses on PSO's experience of working with HIF.

PSO has found that applying for funding from HIF takes a lot of resources and it is important to be willing to carry the project through long term. The HIF has strong

guidelines and demands effective policies and procedures to demonstrate that the agency applying is a well developed organisation. PSO was able to take their already well-developed policies and procedures and tailor these to needs of the HIF and HIF will provide support (including grants) to develop these policies and procedures.

Despite such support a major drawback in working with the HIF is the uncertainty. HNZC provide no formal commitment that they will provide the funding despite a community organisation investing a large amount of time and resources in developing an application. Overall obtaining money from the HIF is slow (up to two years) but persistence pays off.

Other issues for PSO in working with HIF included a lack of clarity around communicating the development and funding process to applicants. While HIF demonstrate a high level of flexibility this can mean they are not sufficiently direct about what the fund will and will not support. PSO also suggests that the expensive and time-consuming process of producing policies and procedures for every eligible applicant could improved through some form of template or guidelines.

Although there is currently no prioritisation of the fund, there is an obvious commitment by HNZC to fund projects that will fulfil a housing need in areas in which they are currently not committed to supply social housing. For example, Dunedin is not on the list for additional state houses; therefore, it may be that they wish to provide some other commitment to this area through the HIF. This commitment to the south is further demonstrated by having an HIF member work out of Dunedin, which is viewed positively by community agencies in the South Island.

3.3 Emerging Themes from the Case Studies

The case studies discussed in this chapter demonstrate common themes and issues that NZCCSS believes must heeded by any agencies wishing to work with housing older people as well as those looking at policy and funding in this area.

We have grouped these issues under three broad themes:

- **Integrating housing and support** to provide supportive environments.
- The role of **partnerships** in providing older people solutions to ageing in place; and
- **Gaps in providing support** to older people.

3.3.1 Integrating Housing and Support

Older people are looking for supportive environments

The case studies demonstrate the reality that community organisations find housing and support for older people cannot be separated. Effective integration of social housing and support is essential for older people to feel secure within their homes. The older people who move into the various models of SIA in the case studies identified a range of things that are important to them:

- The **safety and security** of extra support and on-site assistance.
- Having **pleasant and peaceful surroundings**
- **Not having to manage** previous household and garden tasks and looking for a new, less burdensome lifestyle

- A sense of **community and companionship**. **Communal facilities** such as a meeting room or hall or even a shared laundry are important.
- The **knowledge base** for referral to other services and the **advocacy** through support workers and a supportive local community

Needs assessment

The case studies refer to the very high health care needs, not to mention social and spiritual needs, of many older people living in LTO and rental units. A large number of HNZA and Territorial Local Authority (TLA) tenants may have similar high levels of need. Without the right support, care and social advocacy, these people could quickly fall through the gaps. Good quality needs assessments for people moving into supported living arrangements are very important so that appropriate accommodation can be offered. Some projects have made formal needs assessments a requirement for moving into their accommodation, while others work more informally, relying on their own knowledge of the people and their situation.

Importance of Informal Support

A significant element and key point of difference for Christian social service providers in the case studies was the important role of the informal support. This often extends to advocacy in accessing homecare and community services and, in some cases, stepping in to provide home care when care workers do not show up.

Informal support has advantages because there is no additional cost to the client, especially important for low-income older people. Informal support networks foster a sense of community amongst residents; the support grows 'organically' out of the particular church or community context and can be adapted to the changing needs of residents.

There are disadvantages inherent in informal support. By its nature it implies that there are no set procedures and processes. Its intangible nature means it is not fool-proof and accountability can be unclear. Generally informal support is not formally evaluated and it is hard to measure its effectiveness. However, some churches and agencies do conduct a kind of evaluation through their structures of pastoral or community support. Informal support does not receive additional funding although the back-up provided by some agencies through their own staff incurs additional costs. This is a demonstration of the way that Christian social services go the 'extra mile' for their low-income residents and this is in turn a 'bonus extra' for the funders of those services.

This demonstrates in practice the 'added value' offered by Christian social services. It cannot be counted in dollars but must be understood by policy makers and funders. Not every kind of support can be formalised into contracts, but by funding such projects, public funding is 'buying' older peoples' housing services with some 'extras' for free. This is a key point of difference for religious and welfare organisations. In going the extra mile, organisations are also risk being exploited or taken for granted. Government policy has to back up the commitment of our members by (for example) not loading these initiatives with unreasonable bureaucratic and compliance burdens.

Commitment to Supporting Low-income Older People

Christian social service agencies have a commitment to low-income older people. This is illustrated in all the case studies. A direct consequence of wishing to keep rental or LTO accommodation affordable to low-income older people is that such housing projects become financially marginal. It can lead to deferring longer term costs such as maintenance and raises the issue of long-term sustainability.

Some of the agencies have sought to face the issue by moving away from providing low-cost accommodation alone and instead offering a mix of accommodation packages. In other situations this approach is not always possible or desirable so it is important that the government recognises the commitment of community agencies to low-income older people and finds ways to provide financial support or risk-sharing with the social service operator.

Importance of Client input in creating supportive environments

A key feature across the case studies is ensuring input into the planning and development process of the projects as well as including means for ongoing feedback. Involving the residents in planning allowed some key design features that may not otherwise have been considered (e.g. type of kitchen facilities) to be incorporated. Similarly, having both formal and informal methods of gaining feedback from residents through surveys, residents' meetings or committees, or feedback forms, is a key feature of the case studies.

Such client input also helped to identify risk areas for new innovation. For example, the assistive technology used in the McAuley Apartments was new to both the residents and the operators and no-one was sure how it would work in practice.

3.3.2 Partnerships

Working in partnership with other agencies has been shown in the case studies to be essential to providing successful and innovative housing solutions that are holistic and financially viable. Although each involves a unique set of relationships, seen as a whole the case studies demonstrate the range of possible partners: government agencies, local authorities and partnerships between community organisations. Christian social service organisations have a very significant existing and potential contribution to make in housing for older people. Existing networks of both informal support and skilled professional service providers, existing buildings and land that can be made available, and investment capital are some of the elements. In Chapter Five some of the practicalities of working with central and local government agencies will be discussed in more detail.

Local Government: Under the new legislation governing local authorities they now have a broader responsibility to ensure the provision of quality housing for low-income older people within their area. This makes working with local authorities a natural partnership for community organisations, especially those having a current housing stock and a long term commitment to housing older people. Although in recent years some local authorities have sold their housing stock, there is now a commitment from government to encourage councils to stay in social housing⁵³. Case Study Five provides an excellent example of how a partnership with a community organisation, such as PSC, can add value to council pensioner housing.

Community Organisations: Partnerships between community organisations are also important as they can lead to seamless delivery of services. The Sprott House partnership with PSC to provide home care to their residents is one example of this. The reasons for its success include flexibility and responsiveness of support to enable tenants to stay in their apartments, delaying the need to move into rest home care.

⁵³ Housing New Zealand Corporation (2006) Housing Innovation Online <http://www.hnzc.co.nz/HIO/LA>

Other areas where advantages could be gained from partnering with other community organisations include the possibility of rationalising management, administration and compliance costs by sharing such services and expertise on project management issues (such as paying experienced NZCCSS members as consultants to help develop new projects, rather than each NZCCSS member starting from scratch). Sharing expertise in dealing with the compliance issues of legislation such as the Retirement Villages Act and Resource Management Act is another advantage of community partnerships. Partnerships can mean assisting each other in exploring the full range of financing options, such as factoring in the cost of unoccupied units and the relationship between LTO, rental, unit title and equity funding.

Government: The case studies demonstrate without a doubt how important the Housing Innovation Fund (HIF) is, and that it must be involved early in planning. The case studies also referred to the value that HIF places on working with established organisations with a proven capacity to successfully deliver programmes. At present the HIF is the key initiative from Government to increase community-based social housing. Interest-free loans provided by HNZC also contributed substantially to the economical viability of several of the housing projects for older people studied.

3.3.3 Gaps in Support for Older People

The key policy problem highlighted by the case studies are the gaps in services for older people with various levels of need who cannot or do not wish to access residential aged care. Existing services are fragmented and accommodation choices for low-income older people are limited. Health care, social services and housing need to be integrated to ensure adequate support while promoting independence and positive ageing. This is particularly critical for older people with high levels of need.

Community organisations are meeting some of these gaps with innovative approaches and informal support, but they often find a lag between their work and government policy development. Government strategies such as the *NZ Housing Strategy* specifically address the cross-departmental nature of dealing with social housing issues with the goal of intersectoral links so that older persons can receive a holistic health service and the best possible range of choices. In practice slow progress is being made to reduce barriers created by having funding and service responsibilities distributed across many different government agencies.

Policy Gap between Social Housing and Care Services

A dominant issue for community organisations wanting to provide social housing for low-income older people is the funding and operational silos that are encountered. Christian social service agencies generally see their role as more than simply being landlords and are among those leading the way with innovative programmes for older people to age-in-place. This tests the responsiveness and effectiveness of the government and local authority agencies involved and there are a number of them. Housing New Zealand Corporation, Territorial Local Authorities, District Health Boards, Primary Health Organisations, Ministry of Social Development, Department of Work and Income and Department of Building & Housing are some of the agencies that can become involved in a supported accommodation project.

Funding Silos

HNZC has made a commitment to increasing social housing provided by the community sector, but there are sensitivities around the provision of support services being attached to housing, as this is not considered to be part of HNZC's funding responsibility. There is equivalent hesitation from the MOH and DHBs to get involved

in funding housing projects as they do not regard it as health expenditure, despite evidence of the role that housing plays in the health of older people. This separation is due in part to a legal issue under the tenancy laws that are designed to protect tenants from possible exploitation (or 'tenant capture') through irresponsible service agreements that lock them into services provided by their landlords.

There is an urgent need for housing and health policies to evolve further to accommodate more the diverse service and housing arrangements emerging as a response to positive ageing and ageing in place strategies. DHBs are watchful around the issue of so called 'double-dipping', as retirement villages attempt to access rest home subsidies for people living in units where they are already paying accommodation costs through their LTO agreements.

Pragmatic, Locally-based Solutions

It is important that older people as tenants are protected from exploitation. But there are few guidelines for social service providers who need to work through legal and logistical concerns to provide a holistic package of housing and support to older people. The reality illustrated by the case studies is that the majority of older people (and particularly those over 85 years) require some level of support and live in varying types of accommodation. For those social service providers who are thinking 'outside the square' and thereby moving into uncharted territory, flexible policies are required. Such policies need to be responsive to the different living and support arrangements generated by ageing in place while maintaining the protection of older people.

Innovative Responses

The case studies of Sprott House and Waiapu House illustrate the possibilities. Sprott House has subcontracted home support organisations to deliver services to their independent living villas. As subcontractors to another provider there is an independent accountability for the quality of the services. Residents benefit from informal oversight and the ability to respond quickly and appropriately to residents' needs. In this way two funding streams are brought together and should produce wins for the funder (DHB), provider and the residents. Waiapu Anglican Care has taken a similarly pragmatic approach to cut across a current barrier, opening the option of rest home level care within an individual's LTO apartment. Other community agencies recognise that a combination of funders is required to coordinate their commitment, so that the mix of funding streams required to make the proposal work can actually be relied on over the medium to long term (10 or more years).

Importance of Risk-Sharing

Housing initiatives for ageing in place are often ahead of supporting policies and are exposed to the risk of being left stranded without social policy support. The experience of a Christian social service agency in the 1980s and 1990s is salutary, when interest-free loans for pensioner rental units were abruptly changed to market rates by the then Housing Corporation. The risk-sharing from Government must have a long-term perspective both in the financing as well as the supporting policies, to reduce the vulnerability of community organisations to such a sudden policy changes.

3.4 Summary

The heart of this project is telling the stories of the practical work of NZCCSS member organisations offering models of SIA. The eight case studies give an insight into the practicalities of making SIA work and we summarise the key learnings into three broad categories.

The first theme emerging from this work is the importance of **integrating of housing and support** to create supportive living environments. Good quality needs assessments for people moving into supported living arrangements are very important to enable the appropriate accommodation to be offered. Client input in various ways into the planning of projects and providing feedback is essential. The residents in the accommodation projects are looking for supportive environments safety and security of community and companionship, as well a knowledge base and advocacy for referral to other services.

The key role of informal support available in the case studies demonstrates the added value of 'going the extra mile'. This is something that planners and funders should not take for granted and informal support has both advantages and disadvantages. In differing ways, all the projects showed a commitment to low-income older people. A consequence of this for some agencies is the marginal financial viability of the projects. For their continued success it is important to have right mix of services and government policy support for this investment.

The second key theme is the fundamental importance of **partnerships** in ensuring successful SIA projects. Among NZCCSS member organisations is a large potential resource of experience working with older people, building and land as well as some financial resources available. The key to success is finding the right 'mix' to make projects viable. The difficulties of working in partnership are clear through the case studies but the general sentiment is that it is worth persisting.

Partnerships with local authorities and central government as well as community organisation are all demonstrably workable, given the right attitudes and policies. There are opportunities for more partnerships between community organisations through cooperation in service delivery partnerships, rationalising management, administration and compliance costs by sharing such services, and sharing expertise on project management or legislation compliance.

The third overall theme identified in the case studies was the issue of **gaps in the support spectrum**. There is a great range of possible options across the continuum between aged residential aged and full independent living. For low-income older people there are many accommodation and support gaps. There is a significant policy gap between social housing and care services, with funding and operational silos of the various government agencies involved hindering innovation and initiative. There is reluctance from health care funders to consider funding housing projects and a similar reluctance from social housing providers to fund anything beyond social housing. One of the most pressing gaps is for older people with high needs who are not eligible for residential aged care and our case studies highlight how some pragmatic, locally-based innovations have shown ways to deal with the policy gaps. Government and local authorities need to be prepared to share some of risk that social services providers are taking on in their work to fill gaps in the support continuum for older people.

4.0 WHAT WILL IT LOOK LIKE? THE FUTURE OF HOUSING FOR LOW-INCOME OLDER PEOPLE IN AOTEAROA

Attempting to look into the future is mostly about ‘informed guesswork’. However, the long-term nature of the investment decisions regarding housing requires that some assessment be made of where we will be in twenty or thirty years time.

There are some good sources of evidence that can help inform future decisions. Firstly, there is experience of overseas countries that have experienced population trends still beginning to emerge in New Zealand (see Chapter 2). This chapter looks at international experiences and current New Zealand research on future trends in housing and how these will impact on older people.

4.1 Other countries are further down the path

A key “meta-trend” identified across developed economies are the three phases of societal response to the ageing population. Canadian researcher Satya Brink shows that, as the proportion of over-65s in the population grows, developed societies have changed their policy and service responses. Countries such as Japan, Norway and the Netherlands, where older people make up more than 15 percent of the population, are already in the third phase of this process. Around 12 percent of New Zealand’s population is aged over 65 and it can be expected to reach 15 percent within 10 years.

Brink describes ‘phase three’ countries that have a high proportion of older people with better health and declining rates of disability. Provision of housing and services are separated and existing housing stock is adapted for ageing in place. Home and community services are readily available with care services provided regardless of the type of residence. Housing and household management costs are primarily carried by the individual, while quality lower-level community care is government-funded with the aim of delaying entry into high level care⁵⁴.

This trend implies that there will need to be an extensive range of services to help make the necessary housing modifications to the existing housing stock for ageing in place. Lower-income older people will need financial and practical support to do this and there are examples from the UK of not-for-profit organisations that assist older people in this area.

The case studies in this report are leading the trend to meet the needs in this future scenario where older people live independently with various types of community-based support. Both government policy and the organisational strategies of social service agencies need to be tailored toward supporting this development.

4.2 Scenario-building in future in New Zealand

Two key recent pieces of research published by CHRANZ indicate future scenarios. *The Future of Housing in New Zealand*⁵⁵ sets out possible housing scenarios for New Zealand in 2030. The report identifies the pre-determined factors that we are already

⁵⁴ Sourced from article ‘Ageing ready or not’ *About the House* November – December 2002, p.18.

⁵⁵ Centre for Housing Research, Aotearoa New Zealand, 2006.

aware of and unlikely to change in their impact in the coming 25 years. As well as these, there are areas of critical uncertainty that will also drive trends in New Zealand housing. These uncertainties will determine the nature of the housing market and the report set out four possible scenarios. These scenarios are based on what might happen in indicative regions such as Auckland, Wellington, Tauranga and in the region of Nelson, Marlborough and Tasman.

The second study, *Affordable Housing in Nelson, Tasman and Marlborough: Taking Action*, concentrates on regional trends in Nelson, Marlborough and Tasman⁵⁶. The report provides an example of the kind of factors that will apply in other regions but in different dynamics and combination. This region is popular for retirement living and therefore the findings have implications for other such regions.

4.2.1 Pre-determined drivers in the housing sector

A number of identifiable factors will continue to drive the housing sector into the future and therefore must be considered in decisions regarding accommodation for low-income older people. These can be summarised as follows:

- **New technologies/ new solutions:** the technology revolution will continue and bring more mobility and potential to control the ambient environment to create more comfortable living. The building industry will be streamlined by such things as online construction management.
- **Construction industry capability:** shortages of qualified engineers and quality trades people will continue.
- **Mass-produced/factory housing:** sophisticated variations of mass-produced pre-fabricated housing are likely to become established (although until now the New Zealand market has been resistant to this style of housing).
- **More households relative to population:** the trend towards smaller households will continue, with the proportion of one-person households rising (over 40 percent of those in one-person households are over 65). At the same time private occupied dwellings are becoming larger (more 4-6-bedroom houses).
- **Ageing:** (see also p. 12-13) more than half of total population growth over the next 25 years will be in the over-65 age group. This age group will also be more culturally diverse (more people from Maori, Pacific and Asian cultures).
- **70 percent of future housing stock already exists:** the majority of houses occupied in 25 years' time will be those that already exist now. Modification of existing housing will therefore be vitally important for the whole population.
- **Climate change:** the impact of climate change will intensify in the next 25 years and bring with it risks such as more flooding, overheating buildings and more intensive storms. There are also unanticipated building and infrastructure failures to factor in as existing buildings and infrastructure is not built to cope with new extremes of climate.
- **Regulatory changes to building industry:** After two decades of 'hands-off' government allowing market forces to operate in the building sector, recent legislation responding to industry and market failures (e.g. 'leaky building' syndrome) signals a return to closer regulation of standards and administration of the housing sector.

⁵⁶ CHRANZ, MED and Work and Income – Nelson, Marlborough and West Coast, 2006. *Affordable Housing in Nelson, Tasman and Marlborough: Taking Action* CHRANZ, MED and Work and Income – Nelson, Marlborough and West Coast..

4.2.2 Variable factors in the housing sector

Interacting with these trends is a set of key variable factors, and it is the way that these factors develop that will shape different housing outcomes around the country in the future. These factors can be grouped into four sets:

- **Regional economics and communities.** Particular regions and communities may experience 'boom & bust' in housing. A region such as Nelson may experience a strong growth and demand for housing but then be affected by climate change, collapse of viticulture and horticulture industries and geographical infrastructure constraints. Such a situation could leave lower income groups (particularly older people and younger families) trapped in impossible social situations. Popular retirement destinations such as the far north, Bay of Plenty, Hawkes Bay and Nelson run such risks, whereas unfavoured regions already have people trapped in unsuitable housing without adequate support but unable to afford to move.
- **Aspirations and attitudes, durability, economic lifetime, maintenance.** The declining in home ownership looks set to continue. It may be driven by a generation of people who value mobility, freedom and lived experiences (e.g. overseas travel) over the ownership of a housing asset. The impact of rising debt levels (student debt, credit cards) will also see fewer people in a position to become home owners. People may well look to more flexible lease arrangements that give security of tenure but not the burdens of home ownership. Other styles of housing such as short-life, affordable 'disposable' homes that can be dismantled after 15-20 years may become prevalent. Rising expectations play a huge role in the nature of older people's choices, including those on low incomes.
- **Resource availability and price, transport and infrastructure.** Increased density of inner city housing may well be the response to the pressures of sprawling urban areas unsupported by adequate or affordable modes of transport and other social infrastructure. Finding good models for quality inner-city communities inclusive of and affordable to older people with low incomes will be crucial.
- **Demographics, communities, attitudes.** The rising trend towards gated communities is an example of how social attitudes may shape communities in the future. Retirement villages often function as a type of gated community, noted for their exclusiveness and pursuit of social homogeneity. Rising religious and social conservatism is also an observable trend that could lead to older people who do not fit the social models of wealth or religiosity becoming more marginalised.

4.3 Factors shaping future housing for older people in Aotearoa NZ

What might be the impact of the factors identified above, combined with international trends, for future models of supported housing for low-income older people in Aotearoa New Zealand? With the increasing diversity of our ageing population, there is no one defining trend, but several things are changing in the housing for older people market. These include:

4.3.1 Downsizing Into Larger Units

Research in New Zealand suggests that, although older adults will downsize their home once their children leave home, older people prefer a spare bedroom over one-bedroom units or bed-sits, so family and friends can continue to stay. In addition, a

spare bedroom for a live-in caregiver will be required to age-in-place in the later stages of life⁵⁷.

This trend in people's expectations will also apply to low-income older people and is already demonstrated in the fall in demand for local authority bedsit-type accommodation. For providers of low-cost rental accommodation, this means building more two-bedroom units, and existing bedsit units will need to be renovated appropriately.

4.3.2 Home Modifications

The majority of older people will continue to own and live in their own homes; however, as discussed in Chapter One, the number of older people requiring social housing will continue to increase. We need to recognise that the vast majority of older persons' housing in the future (e.g. in 25 years) will be houses/units that exist now. This raises the huge issue of modifying existing housing and units in a way which meets universal design principles. Schemes such as Home Improvement Agencies (see p.16) currently utilised in the United Kingdom could be developed in New Zealand.

A key issue for older people is that there is currently little in the way of support systems for them to make modifications to their homes to improve their safety, comfort and healthiness for ageing in place. Environmental Support Services (ESS) are the key access point for older people and disabled who require housing modifications. The criteria for access to this funding are tight; before receiving the service, Specialist Assessors employed by the MOH ESS must decide you have a disability lasting over 6 months. However, there are no services that provide support for preventive-style modifications as part of the normal process of ageing.

The Government is currently reviewing ESS and one aspect of this is improving the inter-agency cooperation. The MOH, ACC, HNZC, DHBs and local authorities all have an interest in ensuring that the existing housing stock is modified to lessen the likelihood of older people needing acute services as a result. Not-for profit housing agencies supporting low-income older people to modify their homes is an area where Christian social service agencies could potentially make a large contribution in partnership with other community and government agencies.

4.3.3 De-institutionalisation and Extra-Care Housing

One trend that will continue is the government's commitment to the de-institutionalisation of older people's care. Although community services have been implemented to allow older people to stay in their own home for longer, the case studies demonstrate that there is still a gap between living independently in their own home and requiring hospital level care, a gap currently being filled by rest homes.

Overseas countries have responded to high support needs of older people, while maintaining a level of independence, through extra-care housing. Extra-care housing (as discussed in Chapter 2, p.17) is one of many terms used internationally for forms of SIA. SIA for older people is yet to be widely established in New Zealand and high-level care continues to be predominantly provided by rest homes and hospitals.

⁵⁷ Davey J., de Joux, V., Nana, G., & Arcus, M., 2004. *Accommodation options for older people in Aotearoa New Zealand*. Wellington: New Zealand Institute for Research on Ageing.

As New Zealand continues to follow overseas trends to age-in-place it is likely that extra-care housing is a future direction for New Zealand. This is consistent with innovative projects demonstrating supported independent accommodation that are implementing a philosophy similar to extra-care housing (e.g. Waiapu Anglican Care, Case Study Four).

4.3.4 Pepper-Potted Housing and Gated Communities

The growth of gated communities in New Zealand brings risks. Overseas experience suggest that it is important for older people to be incorporated into the community to avoid 'grey ghettos' that can eventuate from isolated and concentrated housing for low-income older people⁵⁸. Retirement villages integrated within a larger community and with facilities utilised by both residents and members of the community (such as a community hall); have avoided this pitfall (eg Mercy Villas in Upper Hutt, Case Study One).

Older people are able to make valuable contributions to their communities, and living within a larger community is preferred by a large number of older people. Therefore, 'pepper-potted' community housing may become more common-place than self-contained retirement villages. On the other hand, the older population is diverse and some older people value being able to live with people of their own age (i.e. avoiding the 'loud young ones' in social housing complexes). Retaining ability to have choices and control over where they age-in-place is important for older people regardless of their level of income and wealth.

4.3.5 Assistive Technology

Older people's housing is going to continue to include more Assistive Technology (AT) in the future, especially for wealthy older people. Although (as noted in Chapter 2, p.15) it seems that smart technology is beyond the realm of most social service providers, universal design features are essential when designing housing for older people and is a goal supported in the objectives of the Health of Older People Strategy⁵⁹. A number of safety and security benefits of AT can be implemented without great expense and as production increases this technology will become more available. It is already being utilised in the case studies looked at in Chapter 3, where, for example, the McAuley Apartments are installed with video security for improved safety of their tenants.

4.4 Summary

Making accurate predictions is notoriously difficult. As one NZ futurist observed:

"If someone had told us, in the midst of the debates of the late 1970s as we contemplated a future of permanently high oil prices, that in 25 years' time transport energy use would have doubled and the 'low-energy modes' of buses, rail, cycling and walking would all have lost mode share (some hugely), such a prediction would have been greeted with incredulity. But this is the current reality."⁶⁰

⁵⁸ Davey J., de Joux, V., Nana, G., & Arcus, M. , 2004. *Accommodation options for older people in Aotearoa New Zealand*. Wellington: New Zealand Institute for Research on Ageing.

⁵⁹ Ministry of Health, 2002. *Health of Older People Strategy*. Wellington: Ministry of Health.

⁶⁰ Scion & BRANZ, 2006. *The Future of Housing in New Zealand*, , CHRANZ.

Investing in housing involves taking on such risks. We have sought to provide some analysis of future scenarios for housing and older people based both on the experiences of other countries and the research in New Zealand on key trends and drivers of the housing market. This analysis shows several factors will drive the way the housing market develops in the coming decades. These include technological change, both in the way accommodation is built and in controlling the ambient environment, an increasing number of households relative to population, the impact of climate change and the recognition that 70 percent of the housing stock in 25 years time will consist of houses that exist now.

How these interact with the variable factors creates a range of possible scenarios that need to be planned for when developing accommodation projects for older people. Some of these variables include regional economics and communities, individual and social aspirations and attitudes (particularly rising expectations of all older people about services and accommodation they are entitled to), as well as resource availability and infrastructure.

Conclusions to draw from this analysis are that social service providers must support older people (particularly those with low incomes) in the process of seeking appropriate modifications to existing homes, as well as developing forms of supported accommodation that integrate housing and support. Investment in quality, affordable SIA with strong social support, built with sustainable materials, affordable modern technologies and adaptable to changing needs is a sound investment in the future.

5.0 Making Projects Work – Partners and Processes in Government

A key goal of this study is to identify some practical ways that agencies can explore possible projects around housing and older people. The case studies and international evidence show examples and share experiences of projects that are already operating. A further dimension is to help provide some guidance through the complex process of developing ideas and strategies into actual accommodation projects.

In this chapter we look at three key potential partners in developing accommodation projects for older people and how they are structured and operate in the area of housing and older people. Housing New Zealand Corporation, Territorial Local Authorities and District Health Boards all include housing for older people in some way within their stated organisational strategies and objectives. The challenge is to put concrete projects together to match those statements.

5.1 Housing New Zealand Corporation (HNZC)

The key Government agency in developing successful housing projects for low-income older people is HNZC. As identified in Chapter One, the *New Zealand Housing Strategy* is the key document driving the Government's work in social housing. In this Strategy the housing needs of older people are specifically named as a priority in the context of meeting the diverse needs of particular population groups.

5.1.1 Housing NZ Work Plan

Since the release of the Housing Strategy in May 2005, NZCCSS has liaised with HNZC on progress on the HNZC work plan towards meeting the goals set out in the Housing Strategy Part 7: *Meeting Diverse Needs – Older People*. HNZC has since provided further information on the way it envisages these policy goals will be met. A detailed table in Appendix One sets out the Strategy and includes NZCCSS comment on the work programmes referred to by HNZC in their briefing.

Our summarised analysis of the HNZC work programme follows below:

Statutory changes: The proposed Residential Tenancy Act amendments do not appear to have considered their impact on older people's tenancy situations. The Rates Rebate scheme was implemented in July 2006 and has real potential to lessen the financial pressures on older people living in their own homes. The Retirement Villages Act implementation has significant implications for the not-for-profit sector, as the definition of a retirement village includes 'two or more units on any one location'. Rental properties are specifically excluded from the definition, which has obvious consequences for the financing of housing projects for low-income older people.

Universal design: The implementation of universal design principles does not go far enough in that the HNZC Design Guide specifications are only applicable to specific housing for disabled persons (and not for all older people). The wider implementation of universal design principles is restricted by the caveat of not incurring additional costs.

Housing Innovation Fund: HNZC clearly sees its primary response to community partnerships in meeting older people's housing needs addressed through the HIF. However, this fund covers all forms of housing and not only older people's housing. It is questionable whether sufficient resources will be available in the future to support investment for older people's housing.

Cross-Government Work: Interdepartmental work named in the work programme includes the Suitable Homes Scheme and the MOH ASPIRE Ageing in Place evaluation research. The Suitable Homes Scheme is specifically targeted at the disabled and is therefore not a full response to meeting the needs of all older people. The ASPIRE project evaluation is open for sector consultation during the second half of 2006 and will be a crucial 'litmus test' for the effectiveness of coordinated case management for older people across different health, housing and social service agencies.

Research: Only one of the four research projects specifically addressing the various research priorities set out in the Housing Strategy is currently under way⁶¹ and it is not clear what other processes are envisaged to pursue the other areas of research identified. NZCCSS sees a need for sound evaluative research on housing models that could build on the work of research such as the ASPIRE project to assess the outcomes and effectiveness of alternative models in practice.

5.1.2 Key Agencies of HNZC

In meeting its broader goals to build capacity in the non-government, not-for-profit community sector, HNZC is funding two main programmes: the Housing Innovation Fund and Community Housing Aotearoa Incorporated (CHAI). In seeking to develop new projects that involve housing for low-income older people, these two programmes are essential sources of support, networking and funding.

5.1.3 The Housing Innovation Fund (HIF)

In the discussion of the case studies we noted the vital role that HIF played in helping to develop and finance the projects. HIF was set up to develop new and innovative ways of meeting social housing needs by working in partnership with the community sector. HIF has provided grants and low interest loans for community projects, as well as funding to develop a third sector representative group which led to the development of Community Housing Aotearoa Incorporated (CHAI). The role that CHAI takes on is discussed in the following section. The information summarised can also be accessed from the CHAI Fact Sheet *Funding Community Housing Projects* (April 2006) that can be obtained through CHAI or downloaded from their website⁶².

HIF is divided into three parts: capital funding, grants and low interest loans; feasibility and development grants; and funding to develop a third sector representative group⁶³. Among the eligibility criteria for community organisations are the requirement to demonstrate that they will meet an identifiable housing need and the need for a well-developed governance and organisational structure.

⁶¹ Accessible Housing for the Future Ageing and Disabled Population in NZ, Centre for Research, Evaluation and Social Assessment, due February 2007

⁶² Fact Sheet *Funding Community Housing Projects*, www.communityhousing.org.nz/resources

⁶³ Housing New Zealand Corporation, 2005. *Building the Future: The New Zealand Housing Strategy*. Wellington: Housing New Zealand Corporation.

A number of older people's housing providers, some of which are NZCCSS members, have received grants or are in the process of negotiating with HIF. The following discussion addresses some of the positives and negatives that our members have encountered when working with HIF.

1. Apply to HIF as soon as possible:

The fund was initially funded for four years but the 2006 Budget extended the funding for a further year to June 2008. The fund was set up with an initial amount of \$63 million and has a further \$14.3 million allocated to extend its work for a further year. The immediate effect of this is that community organisations seeking funding for new projects must have submitted their applications well in advance of the June 2008 financial year if they wish to access this funding. The government is yet to identify other direct initiatives that will help expand the community housing sector

2. Key criteria the organisation must fulfil.

- Identifiable housing need: To be eligible for HIF funding, community organisations must demonstrate that they will be meeting an identifiable housing need.
- Well-developed governance: HIF requires that community organisations applying have well-developed governance, including stringent policies and procedures. This requirement is not to be underestimated, as HNZC looks to minimise the risk associated with providing external funding.
- Broad community support: Applicants need to be able to demonstrate that there is broad support for the project in the community where it is planned
- Affordable housing for those on modest incomes: It needs to be demonstrated that the housing provided will be at a level that people living on modest incomes can afford.

Practical things HIF does:

1. Establishment Grants

These are capacity-building grants that can be accessed to fund a feasibility study (to identify the nature of the housing needs and how it might be responded to), for developing a business plan to support the application to HIF or work to develop the necessary governance, policies and procedures to fulfil the Fund's requirements.

2. Project Funding

The actual project costs can be funded by a formula:

- 15 percent by community contribution
- 15 percent by HNZC conditional loan (not repayable unless the rental housing is sold)
- 70 percent by HNZC loan interest-free for first 10 years (25-year term)

This funding formula presents some challenges for community groups seeking to access the Fund. Putting together the community contribution is a key element. CHAI, in its information about HIF, makes it clear that there are a number of ways that this can be done. It can include fees and rates abatements from local authorities, volunteer work of future tenants or other volunteer contributions, acquiring land or buildings via donation or for a price below the market value.

A further issue is financing interest on the HNZC loan once the 10-year interest-free period is over. This has implications for significant future costs on the community organisation. Similarly what might be seen as an affordable level of rental is also an issue for those who wish to offer low rentals. CHAI has found that rentals at around

80 percent of market rentals are deemed 'affordable'. This is higher than many providers of low-rental properties for older people would find comfortable.

5.1.4 Community Housing Aotearoa Inc. (CHAI)

CHAI, established in 2004, is the third sector group which has emerged out of HIF. It aims to become the national umbrella organisation for the not-for-profit community sector, providing advocacy, policy and research, and will contribute to building the capacity of the community housing sector⁶⁴. A clear goal of the organisation is to grow the size and increase the self-sufficiency of the community housing sector. A look across the Tasman to Australia shows the possibilities there are for a well-resourced and supported community housing sector.

As a new organisation CHAI is still establishing its role in the sector but is in the process of establishing strong regional networks of community housing providers, developing training programmes to upskill those running housing schemes, scoping the extent of the community housing sector and providing information through a regular newsletter and its website. CHAI estimates that community housing may be already providing as many as 16,000 units housing (i.e. as many as local authorities) but definite data on the sector is not collected. CHAI is currently advocating for research funding to do a sector survey to establish the extent of the community housing sector.

Capacity-building remains a crucial issue in the community sector. The effective administration of low-income housing requires a high level of skill and resources that are not currently widespread in the New Zealand community sector. This requires a stable and predictable public infrastructure to resource community groups providing such housing⁶⁵. A large number of small community housing providers may not be an effective way to build sector capacity unless supported by umbrella organisations such as CHAI that can offer specialised management, financial and technical support.

Membership of CHAI is definitely to be recommended for any non-government agency with an interest in community-based housing projects. Among the current membership of the CHAI there does not appear to be a strong presence of housing providers specifically for older people. This could well change as the membership expands and NZCCSS will look to advocate within CHAI for the particular perspective on housing for older people. The dynamics of the ageing population mean that older people will quite likely make up a significant proportion of the residents in community housing schemes.

5.1.5 Key learnings from NZCCSS members on working with HNZC

The HIF has worked well with a flexible approach to funding applications from different community agencies. HIF provides excellent support and advocacy throughout the application process and offers expert advice to community housing providers. A key success of HIF is the contribution to making community projects economically viable due to the interest free loans, as well as the provision of grants for feasibility studies to assess demand for low-income housing need in the area.

⁶⁴ Housing New Zealand Corporation Website, 2005. <http://www.hnzc.co.nz/HIO>

⁶⁵ McKinley Douglas, 2004. *Role of Local Government in the provision of affordable housing*, p.29

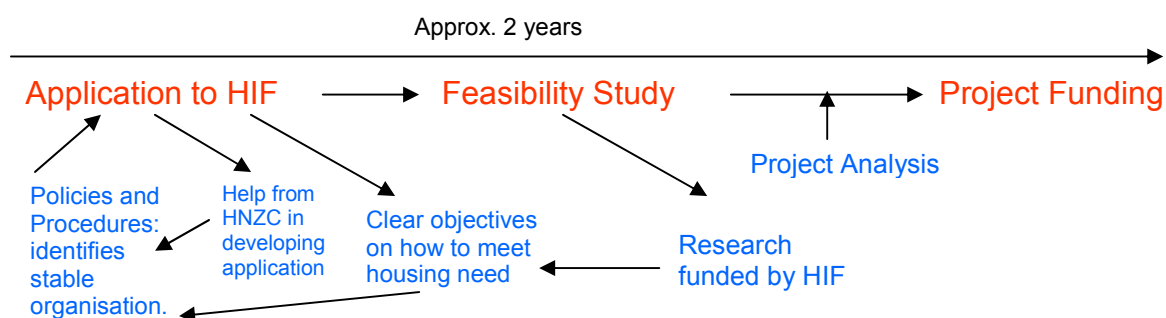
As with all new programmes, they are works in progress and require constant improvement. The case studies suggested that although HIF can offer a flexible approach to different community agencies, it lacks a clear, observable work plan. HIF often did not communicate where a community organisation was at in the development and funding process and feedback can take a long time. Another disadvantage is the high up-front cost of getting a community-based housing project to the stage where HIF will support it. The application to the fund requires a lot of time and financial resources to develop a project to the level required by HNZC, without any on-going commitment. One suggestion is that templates be available by HIF so that organisations can meet the various criteria that HIF requires.

Some of the case studies examined demonstrated more success with HIF than others. Although HIF are careful to treat every application fairly, receiving a grant from the fund appears to be related to the size and financial resources of the community organisation. Large ones are more likely to have clearly defined policies and procedures as well as a well-developed reputation within the community. Consequently these organisations are considered 'low risk' for HNZC investment. The 15 percent community contribution required by HIF is a minimum and it is arguable whether an affordable rental can be sustained with only 15 percent community contribution. HNZC can make a suspensory loan available provided the funding application is a strong one. Organisations may struggle to find the resources to get to the 'ready to build' stage before HNZC is willing to commit to the project. Organisations with a strong commitment to low-income older people, whose projects by nature are on the margins of financial viability, are most in need of government support.

This emphasises the importance of commitment from HNZC to set out an agreed work plan with a time frame and potential funding package. Religious and welfare groups take on significant financial risks in these projects, given the lack of return on investment, the risk if new units go unoccupied, and the sheer size of the required investment. It is important for government agencies going into partnership with religious and welfare organisations to be sensitive to the financial and service risks confronting a community organisation, and to be upfront about the cost of investing in a project to get to the 'ready to build' stage.

Through the case studies that have had involvement with HIF there appears to be a loose process (see Figure 2 below) that takes approximately two years from start to finish before a community organisation has confirmed support of project funding.

Figure 2. Process for HIF



5.2 Territorial Local Authorities and Housing for Older People

As noted in Chapter One, TLAs are significant social housing providers for people over 65, with more than two thirds of their households in that age group. Local authorities are potential supporters and partners in any locally-based initiatives to address older people's housing needs. Although there is continuing strong involvement by TLAs in pensioner housing, over the past 10-15 years the situation has become confused. The role and commitment of individual TLAs in older persons' housing varies greatly. Despite this, a HNZC survey of TLAs found 90 percent of local government housing stock was held by councils committed to housing⁶⁶. This implies there is still plenty of commitment among TLAs to social housing and that they will remain essential partners for community-based housing projects for older people.

5.2.1 Statutory Structure

The Local Government Act 2002 redefined significantly the role of TLAs and this has had a direct impact of the role they play in social housing. In addition to their traditional roles as regulators of housing and managers of any existing housing stock that they may own, TLAs are now required to address community needs and outcomes as they related to housing. McKinley notes that "this can be seen as putting local government at centre stage in terms of identifying housing need and options for meeting that need."⁶⁷

The Local Government Act 2002 provides the general framework and powers under which New Zealand's 86 elected TLAs operate. The Act is designed to provide democratic and effective local government that recognises the diversity of New Zealand communities. It aims to accomplish this by giving local authorities more general powers and flexibility to decide what they will do and how⁶⁸. Part 6 of the Act promotes greater accountability between local authorities and their communities and a long-term focus for the decisions and activities of the local authority. Amongst other requirements, a local authority has to prepare a ten-year Long-Term Council Community Plan (LTCCP), which is reviewed every three years. The LTCCP describes key aims, objectives and priorities for the local authority, and how they will meet these objectives⁶⁹. A local authority's LTCCP is the first document a community organisation needs to examine, to determine its priorities and objectives regarding the housing and health needs of older people in that community.

5.2.2 Working with TLAs

TLAs are also known as Local Councils, District Councils, Regional Councils, Unitary Authorities and City Councils. Each has different functions and responsibilities. Some of the functions of local authorities include:

- Community well-being and development
- Environment health and safety
- Infrastructure
- Recreation and culture
- Resource management

⁶⁶McKinley Douglas, 2004. *The Role of Local Government in the provision of affordable housing*, p.6

⁶⁷ *ibid.* p.17

⁶⁸ The Department of Internal Affairs, 2002. *Local Government Act*, Wellington

⁶⁹ *Ibid.*

As with DHBs, every local authority has an independent structure, strategy and plans designed to deliver outcomes which are unique to the local community. Some local authorities have a greater commitment to social housing than others. The best way to find out initial information on older people's housing specific to a local authority is through the website, www.govt.nz/record?recordid=3930, which provides a direct link to the older people's housing section of each local authority website within New Zealand.

5.2.3 Issues for TLAs in social housing for older people

One trend observed by some local authorities (such as Wellington City Council) is a reduction in the proportion of older people applying for social housing. This appears to reflect factors such as increasing demand from other social groups (e.g. mental health consumers) for access to council housing, and the unsuitability of much council housing stock for the needs and standards for older people (e.g. high rise blocks without lifts, bedsit units). The question is whether this trend will reverse as the effect of the ageing population gathers momentum in the coming years. This is an issue that needs urgent attention in the planning of individual local authorities and the social agencies they are working with.

One of the key measures of a local authority's level of commitment to older people and their needs is through their plans and policies. In 2000 Age Concern conducted a survey of local authorities on their strategies surrounding older people. The survey found that local authorities vary widely in their recognition of older people as a special interest group, as well as their level of involvement in working with older residents in developing strategies and services⁷⁰.

Although councils are actively involved in services and programmes that can improve the lives of older people, only three of the 74 councils who responded to the Age Concern survey had developed an Older Persons Policy.⁷¹ In the intervening six years and with the implementation of the Government's Positive Ageing Strategy this number has grown, and by the end of 2007 25 local authorities are expected to have developed such policies.

Included in the *Positive Ageing Strategy Annual Report 2005 - 2006 and Action Plan 2006 -2007* produced by the Office for Senior Citizens is information from individual TLAs and their responses in regard to housing and older persons policies. This information is a useful starting point and is available in hard copy from the Office for Senior Citizens or from their website: www.osc.govt.nz/publications/. At present, many local authorities' approach to older people may still be embedded within their general social and community policies. This makes accessing this information for community agencies very difficult.

5.2.4 Accessing TLA Resources for Housing Older People

The most important information for a community organisation is the TLA's accommodation strategies and policies for older people and it is important to build a relationship with the appropriate personnel.

CHAI has also identified working with local authorities as an essential key to effective community housing partnerships and is organising a summit for the end of October

⁷⁰ Gee, S. and Glasgow, K., 2000. *Creating communities for all ages: Local government and older New Zealanders*, The 40+ Project and Age Concern New Zealand Inc., Wellington

⁷¹ Ibid.

2006 that will address this issue as one of its key themes. For those developing community projects, CHAI provides some general advice about working with TLAs in developing the projects.

The CHAI fact sheet resource *Funding Community Housing Projects*⁷² is an essential introduction to developing a community-based social housing project. It provides details on the process of accessing funds from HIF, important information for any organisation looking to develop a project for housing and older people. It also provides tips on ways of working with local authorities to help increase the chances of developing a successful project.

The HIF reports that some TLAs have accessed HIF funds, including Dunedin, Manakau, Nelson, Timaru, Christchurch, Franklin, Otorohanga. It does appear however that most of this funding has gone into refurbishing existing stock and there has been little investment in building new capacity.

5.3 District Health Boards (DHBs)

DHBs have a clear statutory obligation to contribute to good housing outcomes for older people. The statutory objectives for DHBs are set out in the *New Zealand Public Health and Disability Act 2000*. They include improving, promoting and protecting the health of communities, promoting the integration of health services, and promoting effective care or support of those in need of personal health services or disability supports⁷³.

The *Health of Older People Strategy* is the primary document for direction in health for older people. Familiarity with this document and other strategies is fundamental for working with DHBs, as they are effectively driven by these strategies, despite the uniqueness and independence of each DHB. Objective Five in the *Health of Older People Strategy* states that "Population-based health initiatives and programmes will promote health and wellbeing in older age". A number of actions can be taken to achieve this objective, including promoting inter-sectoral collaboration in housing (Action 5.5)⁷⁴.

The majority of older people live independently, but frequently some level of home care and/or support services is required, due to difficulties with maintaining adequate living conditions especially for the very old⁷⁵. A key step identified in the *Health of Older People Strategy* to achieve this objective is that MOH and DHBs work with other agencies to advocate for low-cost housing options for older people on low incomes, subsidies for heating and insulation, and universal design of houses to suit all ages⁷⁶. Essentially, the *Health of Older People Strategy* outlines the MOH and DHBs' commitment to work with other agencies to ensure older peoples housing and support needs are met.

While there is recognition of the links between poor housing situations and poor health outcomes, in practice most DHBs would not see themselves as being in the business of housing provision. There are real concerns about 'client capture' in situations where housing providers are also care providers. (This risk is very strongly

⁷² See www.communityhousing.org.nz Resources

⁷³ Ministry of Health, 2006. MOH Website http://www.moh.govt.nz/moh.nsf/wpg_index/About-DHBs.

⁷⁴ Ministry of Health, 2002. *Health of Older People Strategy*. Wellington: Ministry of Health.

⁷⁵ Howden-Chapman, P., Signal, L., & Crane, J. ,1999. Housing and health in older people: ageing-in-place. *Social Policy Journal of New Zealand* 13:14-30

⁷⁶ Ministry of Health (2002) *Health of Older People Strategy*. Wellington: Ministry of Health.

emphasised in the mental health field). But the realities of health and disability service provisions show that there are frequent exceptions in practice (e.g. supported living for the young disabled).

All DHBs are facing up to the demographic trends that an ageing population brings. In services for older people there is pressure to find ways to reduce admissions to acute and residential care and to support older people in the community. This is an opportunity for Christian social services to work with DHBs on accommodation and care models that are outside of existing care models and to seek innovative new approaches.

While there is limited consistency across DHBs, partnerships between DHBs and community groups in providing care and accommodation are beginning to emerge. Anglican Care Waiapu/Hawkes Bay DHB (Case Study Four) and Sprott House (Case Study Two) are two examples. Now is the time to build on these examples to meet the emerging gap in accommodation and care options for older people.

5.3.1 Working with Local DHBs – Gathering Information

Community organisations need to obtain specific information pertaining to the local DHB that they would like to work with, as well as the strategy specific to their community. DHBs are required to report appropriately on their spending and services; they are required to develop and make public a District Strategic Plan, a District Annual Plan, and regular monthly and quarterly reports against the Annual Plan⁷⁷. The best way to access this information is through the specific DHB website⁷⁸

The District Strategic Plan for the local DHB is a good place for community organisations to begin, as it is important to establish whether their local DHB has community housing and support for older people as a strategic priority in their area. The District Strategic Plan is a high level strategy therefore direct reference to older people may not be made. However older people may fall into a category such as 'community care'. For example in the Capital and Coast DHB (CCDHB) District Strategic Plan 2002/07⁷⁹ a key priority is reducing disparities in health care; and under the DHB actions there is reference to working with communities (part 5.3) and developing models of care for diverse communities (part 5.6), which are both relevant to the delivery of housing and support for older people.

If the DHB does not have a strategic priority consistent with a community housing and health project for older people, this will impede the development of a partnership with the DHB. The community agency will then have to advocate at a policy level, and become involved with consultation for the next District Strategic Plan, with the goal of highlighting how the DHB is not in line with the *Health of Older People Strategy*. Living in an environment which is supportive and maximises potential for older people will have a downstream effect, with fewer older people accessing higher/acute levels of care. As the political process is arduous, community organisations have to take a long term view; however the issue of health and housing of older people is ongoing, particularly for low-income older people.

If community organisations wish to work with DHBs, it is important to make contact and build a relationship with the appropriate person. This will ensure that the

⁷⁷ Ministry of Health (2006) MOH Website <http://www.moh.govt.nz>.

⁷⁸ Contact details and links to the 21 DHB websites, as well as further information on DHBs can be found at <http://www.moh.govt.nz/districthealthboards>)

⁷⁹ Capital & Coast District Health Board (2002) *District Strategic Plan 2002/07*. Wellington: CCDHB

community organisation will be notified when contracts and Requests for Proposals (RFP) are coming up, so the community organisation can have an opportunity to find more information and prepare a competitive application. When looking at innovative housing or care proposals which are an alternative to residential care or may be a form of supported independent accommodation, community organisations are encouraged to make an initial approach to the Aged Care Manager (Aged Care Portfolio Manager) at the DHB. This can clarify whether the DHB is open to a proposal outside of the RFP process while still in line with the DHB key priorities. This can be done in terms of a key pilot study or the DHB may decide to open it up to the RFP process.

5.3.2 Accessing Resources through DHBs for Housing for Older People

DHBs have a set budget to spend on housing and on older people, and it is allocated and prioritised into areas that demonstrate the highest need in their district. As a requirement of spending of public money, funding is primarily distributed through a tender process. All 21 DHBs have a different process for tenders, and community agencies need to contact their local DHB to find out the specific process. However, the majority of DHBs will follow a form of the Request for Proposal (RFP) model. This process can be illustrated through the CCDHB⁸⁰ but the process will vary for each DHB.

The CCDHB has four service areas in which housing for older people could potentially fall (aged residential care beds, aged care, disability, and home and community care). When a contract comes up within a service area, the DHB will put out a request for proposals (RFP). People who have a close relationship with the DHB may be contacted directly via email or telephone regarding the request; however, an advertisement will also be published in the paper and notification will be put on their website. Soon after the RFP is published, a clarification meeting will be held so that potential providers can find out more information about the application process, and have any questions answered. Following this meeting there will be the opportunity to write in with further questions, within a specific time period. The answers to these questions will then be published, and a final public meeting will be held for interested candidates. After the RFP closing date, the CCDHB selects one or more providers to fulfil the contract.

In addition to the RFP model, the CCDHB also works on a more consultative model in regards to rest-home and hospital beds. The CCDHB publishes occupancy rates, and service providers are encouraged to approach the DHB with proposals. The level of consultation accepted from the community varies across the different DHBs.

5.4 Summary of recommendations for action and policy

In this chapter we have looked at the three key agencies in any region that have responsibilities impacting on housing for older people: HNZC, TLAs and DHBs. The most immediate issue is simply the completely different approaches taken by each organisation. Each one has entirely different planning processes, operational structures and funding and contracting processes. This is a huge challenge to any organisation seeking to develop a new approach to affordable supported housing for older people.

⁸⁰ Reid, M., 2006. Personal Communication.

HNZC has recently updated NZCCSS on work on the implementation around older people's housing in the *New Zealand Housing Strategy 2005*. There appears to be little evidence of progress in key areas such as implementation of universal design, cross-departmental cooperation and evaluative research on housing models for older people.

HNZC sees its main work for older people through two projects: HIF and CHAI. As a result it is vital that NZCCSS members engage with both these organisations.

Based on the information we have been able to bring together in this study, NZCCSS recommends that NZCCSS members:

- Consider membership of CHAI - it is a growing force and membership is currently set at a minimal cost.
- Consider applying to HIF for funding as soon as possible as current funding is limited and there is no assurance as yet that the fund will continue beyond 2008.

NZCCSS also recommends Government policy makers continue to demonstrate a commitment to housing for older people by:

- continuing to strengthen the work and capacity of CHAI
- urgently committing to continuing and expanding the HIF. The model of funding used has a significant 'multiplier' effect for government, as community resources are matched with public funding.
- reviewing the 10-year limit on interest-free loans from HIF to help improve financial viability of marginal projects
- developing clearer processes and templates of documentation required for HIF applications.

NZCCSS also recommends that members seek to strengthen their engagement with DHBs and TLAs by:

- asking local DHBs to show how they are meeting their statutory obligations as set out in the *Health of Older People Strategy* to provide supported accommodation for older people. This should be identifiable within the *DHB District Plan*.
- approaching local authorities to show how they are meeting their statutory obligations as set out in the Local Government Act 2002 and its Long Term Community Plan
- where no formal older persons' policy exists, advocating with local authority staff and councillors to have such a policy developed that includes older people's housing issues
- engaging with TLAs and DHBs to explore concrete regional coordinated responses with community organisations, housing and social service agencies around issues related to health and housing. It is important to demand pragmatic, locally-based solutions to housing for older people in your area (such as demonstrated in the case studies).
- building relationships with the relevant managers and seeking to work at a practical and pragmatic level to overcome structural and procedural hurdles

Processes for accessing funding and resources to support projects are very different between DHBs, HNZC and local authorities. This makes developing viable projects unnecessarily complex. NZCCSS recommends streamlining funding processes and encourages regional approaches to pool funding from different agencies into funds targeting accommodation for older people.

Appendix One

Excerpt from *NZ Housing Strategy 2005* (p. 44-45) - Older People

The ageing population is one force that is driving changing housing needs. 'Baby boomers' are approaching retirement age and people are living longer, giving rise to demand for housing to meet their specific needs.

Housing issues for older people were canvassed in forums related to the development of the Positive Ageing Strategy 2001, the Health of Older People Strategy, and the Older Persons Working Party's report for the New Zealand Housing Strategy. They found that most older people wish to remain in their homes for as long as possible, and that this should be supported by better integration of housing for older people within the wider community. Housing interventions for older people need to be developed with services that support older people wherever they live.

For some older people, this may be a unit they own in a retirement community with support services on-hand; for others, it's an affordable rental house with no steps, close to shops, bus routes and a local doctor, and the security of long-term tenure. Older Māori may want kaumatua housing on or close to their marae. Some migrant communities want intergenerational housing that allows older people to remain with their extended family or live amongst native language speakers.

A housing work programme to meet the needs of older people will be developed during 2005 by Housing New Zealand Corporation, the Department of Building and Housing, and the Office for Senior Citizens, consistent with the Positive Ageing Strategy.

[Housing NZ has provided NZCCSS with a briefing on progress on the work programme arising out of the HZ Housing Strategy and this is summarised below.]

Primary Initiatives - Older People			
	Agencies	Work in progress and planned	NZCCSS comments
Develop ways to enhance tenure security and support ageing in place, whether in homeownership, private rental or social housing	DBH	<p>The Department of Building and Housing (DHB) has agreed a range of proposed amendments to the Residential Tenancies Act (RTA). Details of these amendments are not currently available but the issues covered in the review process included meeting diverse needs in the rental market (including older people's needs), stable housing (longer term tenancies) and extending the coverage of RTA to include such things as serviced apartments.</p> <p>HNZC also indicated that further work is planned on amendments to the RTA and connected legislation and related policy issues.</p>	Changes to the RTA that contribute to improving security of tenure in the private rental market and the availability of suitable housing for older people would be welcomed. Clearly, bringing serviced apartments under the RTA would also have implications for the way retirement villages operate.
Promote the use of universal design principles in state and private sector housing suitable for older people	HNZC	<p>HNZC requires all properties it builds to conform to the Development Guide (2002). This Guide and the associated design guides require needs analysis to ensure new houses meet community needs and are appropriately sited.</p> <p>The Design Guide - Architecture (2002) p. 11 discusses universal design principles. Universal design is only to be met when it can be incorporated "without additional cost" or when being built specifically for specific groups with limited mobility (and the relevant NZ Standards must be complied with).</p>	<p>This policy would seem to fall short of a future focused approach to universal design. Such an approach recognises that no-one is disadvantaged by such design principles and that it enables older people to age in their existing rental units and not be forced by design suitability issues to move.</p> <p>Has universal design proved to bring with it "additional costs" that have ruled out its general application to new HNZC buildings?</p>

Supporting Initiatives - Older People			
Develop low-cost communal and supported housing arrangements for older people, including promoting the development of marae-based kaumatua housing	HNZC	HNZC has named the Abbeyfield developments in Hamilton as well as Auckland & Takaka, and the NZCCSS member Tamahere Eventide as examples of support for low-cost housing for older people.	It is clear that HNZC sees its primary response to the housing needs of older people being addressed through the HIF. The HIF however covers more than simply projects for older people's housing and this raises issues about the level of funding support that will be available for community housing projects for older people in the coming years.
Continue to develop social housing options for older people, particularly in partnership with local authorities and third sector providers	HNZC	Housing Innovation Fund (HIF) and Local Government Housing Fund (LGF) help provide social housing options for older people. The \$1 million loan to Tamahere Eventide for 19 units for older people is an example of this.	
Develop and implement responses to concerns about the quality of many existing owner-occupied and rental houses, including home improvement assistance and energy efficiency initiatives, to support ageing in place	MOH HNZC & ACC	The Suitable Homes programme is an advisory service administered by HNZC together with MOH & ACC to provide for people with disabilities so that they can continue to live in a home suitably modified to suit their needs.	What is the eligibility for this service? It is not clear that this service can address the wider needs of older people are not assessed as having specific health or disability needs. This does not seem to be a sufficient response to this issue. We note that office of Disability Issues has a specific work plan involving HNZC on this area and a similar approach with the office of Senior Citizens would seem helpful.
Provide increased case management services for frail older people with associated complex housing needs	MOH HNZC	HNZC case managers work with older tenants with complex needs on a referral basis. The ASPIRE project results are identified as the next step in addressing case management issues.	NZCCSS will look to see how the projects being evaluated through ASPIRE have demonstrated the benefits of coordinated case management for older people, especially across agencies (e.g. health, housing, social services).
Support and protect older people on low and fixed incomes by reviewing the Rates Rebate Scheme and implementing the Retirement Villages Act 2003	DBH	Rates rebate scheme has been revised and implemented from July 2006. RV Act implementation is proceeding with work on putting the RV Code of Practice, and the fees and regulations associated	

		with the Act due to be in place late 2006.	
Undertake research into older people and housing in areas such as: design for older people's housing; factors influencing older people's ability and desire to relocate; factors influencing future demand for residential care; and different housing models for older people.	CHRANZ	CHRANZ has commissioned a research project entitled <i>Accessible Housing for the Future Ageing and Disabled Population in NZ</i> , due to be completed in February 2007. This project is carried out by the MSD Centre for Research, Evaluation and Social Assessment.	NZCCSS notes no indication of how the other areas of research named in the Strategy are to be pursued. Specifically – relocation decisions, future demand for residential care and different housing models. NZCCSS sees a strong need for quality evaluative work on models, assessing their impact on health and social outcomes for older people.