



Presbyterian Support Otago

With My Boots On!

*A survey of housing quality and preferences
of a selected group of older people in Dunedin, 2006*





Acknowledgements

The authors gratefully acknowledge the contribution many people have made to the production of this booklet:

The home support clients in Dunedin and Nelson who allowed us to visit their homes and conduct the survey and gave their permission for the results to be published in this way;

Associate Professor Pat Shannon of the Department of Social Work and Community Development, University of Otago who has been a consultant for this project;

Profs Amanda Barusch of the University of Utah College of Social Work and Charlotte Paul of the Department of Preventive and Social Medicine, University of Otago, for their advice and guidance;

The Housing Innovations Fund, Dunedin City Council and Presbyterian Support Otago for funding the study; Housing New Zealand Corporation for advice, support and feedback;

Public Health South for feedback on the questionnaire;

Members of Highgate Association of Presbyterian Women and All Saints Anglican parish for piloting the questionnaire;

Presbyterian Support Otago Home Support and Community First Teams;

Gillian Bremner, Maurice Burrowes, Ruth Kibble;

Vaughan Milner, Sue Milligan, Jo Challis and other staff at Presbyterian Support Upper South Island;

Barry Sleeman, Dunedin City Council Community Housing;

Patsy Kingston, Barrier Free advisor, for training for the survey team;

Vanessa Poihipi and Annette Winter for conducting the Dunedin surveys;

Diana Gulbransen and Gina Lyon for conducting the Nelson surveys;

Sharl Liebergreen for database design; Nicola Liebergreen for proof reading;

Buchan Design for content photography and graphic design.

Otago Daily Times, front cover photograph

The names and photos used in this report are not the names or properties of participants in the survey.



Presbyterian Support Otago

With My Boots On!

*A survey of housing quality and preferences
of a selected group of older people in Dunedin, 2006*

Compiled by
Dennis M Povey and Ulrika Harris

Published by
Presbyterian Support Otago
PO Box 374 Dunedin
Aotearoa New Zealand

2006 Presbyterian Support Otago
psotago@psotago.org.nz
www.ps.org.nz/otago

ISBN-978: 0-473-11778-8



Contents



Foreword	Page 3
----------	--------

Summary and Suggestions	Page 4
-------------------------	--------

Part 1: Introduction

Choices, preferences and housing quality	Page 5
--	--------

Chapter 1

A rising tide of interest in nationwide issues of older person's housing	Page 6
--	--------

Chapter 2

What's a reasonable standard for older people's accommodation?	Page 10
--	---------

Chapter 3

Designing the Survey	Page 12
----------------------	---------

Part 2: Findings

Chapter 4

The Interview	Page 14
---------------	---------

Chapter 5

Safety

How accessible, safe and secure are these houses for older people?	Page 17
--	---------

Chapter 6

Soundness

What's typical about the houses? How sound are they?	Page 19
--	---------

Chapter 7

Suitability and Affordability	Page 22
-------------------------------	---------

Part 3: Discussion

Chapter 8

A Good Place to Age? What older people want, some problems and possible ways forward	Page 25
--	---------

Appendix 1 - Some Dunedin and Nelson comparisons	Page 30
--	---------

Bibliography	Page 32
--------------	---------

Foreword

Presbyterian Support Otago and Presbyterian Support Upper South Island have been involved in housing older people since 1918. Until recently our work has focussed on responding to communities and people needing rest home care in their region. As the population ages and lives longer, home based support has become a service in great demand. Government strategies of "Ageing in Place" and "Positive Ageing" are being rapidly implemented. These intend meeting projected demand for aged care services with community-based provisions.

With more older people remaining in their own homes, New Zealand faces new challenges in having suitable housing options available, especially for those with limited retirement income. In the last 25 years Dunedin and Nelson's purpose-built, older persons' housing has not attracted the private investment of previous decades. Where will the growing numbers of over-65 citizens find accommodation suited to their mobility and care needs? What choices will they have? In helping people to age in place with community-based support we need to know more about where people have chosen to live and how well these places will serve as safe and accessible accommodation over the next 25 years. What connections between accommodation and care in the community are being made and sustained? This report looks at

these issues and gathers information that will both support further public advocacy and help guide us as regional organisations on priorities in older persons' care and accommodation.

The findings point to a situation finely balanced between adequate homes for those who have moved out of older, larger houses over the past 20 years and some real quandaries about where new units are to come from in the future.

It is time for concerted action on this front by private, public and not for profit housing providers; safe, sound, affordable housing with appropriate care is a basic human need and a right for people of all ages.

Gillian Bremner
Chief Executive Officer
Presbyterian Support Otago

Vaughan Milner
Chief Executive Officer
Presbyterian Support Upper South Island



'Independent' cottages, Dunedin

Summary and Suggestions

We believe

Presbyterian Support considers that some things are important, no matter what your age.

- ▶ A sense of community
- ▶ Friends, family and whanau - people you love who love you back
- ▶ Being able to give and to receive
- ▶ Being able to make good decisions for yourself
- ▶ Practical support when, how and where you need it most
- ▶ Feeling safe in your own place and in society
- ▶ A place to feel 'at home' and cared for

We have found

(Otago conclusions only - see appendix and supplement for Nelson comparisons and results)

- ▶ 81% of the 150 homes we visited in Dunedin are less than 60 years old. This is well ahead of the average for Dunedin – 65% of properties less than 60 years old. (p 14)
- ▶ Older people living in the community with home support assistance enjoy medium to good quality homes, generally safe (65%), sound (88%) and suitable for older persons' needs (85%). Safety issues (access primarily) predominate in the lower safety scores for older homes in hillside suburbs. (pp 18 and 26)
- ▶ 89% believe it is important or very important to stay in their present home right through retirement. A decline in health, receiving less home support, a decrease in income or no longer driving were amongst the chief factors which could require a move from their present home. The other 11% see a place in a residential home as a real option for the future. (pp 15 -16)
- ▶ 59% made a move to their present home more than 15 years ago when there was then a good supply of purpose built affordable units to choose from.
- ▶ Our investigations have raised important concerns about the future supply of suitable housing for older people who want or need to move into accessible, affordable, newer homes. (p 27)
- ▶ 81% were homeowners, 15% rented from Dunedin City Council Community Housing, HNZC or private landlords, and 4% were living under other arrangements; 75% live alone; 64% had National Superannuation as their only income. (pp 13 - 14)
- ▶ 40% of the respondents found some aspect of living unaffordable. For some the difficulty was in accommodation costs, for others travel, power, gifts, health and transport. For about 13% the difficulty was in all areas. (p 24)

We support

- ▶ The Ageing in Place strategy, provided that people are able to genuinely choose where they want to live and receive the support they need.
- ▶ Continued expansion and updating of Dunedin City Council Community Housing stock.
- ▶ Development of further community based home support. The preventative aspects of these services are invaluable.
- ▶ The inclusion of Universal design elements in the Building Code for all new houses so as to enhance 'lifetime occupancy'.
- ▶ Energy efficient housing for homeowners as currently organised by the DCC retrofitting projects.
- ▶ Full insulation, double-glazing and heat pumps in new houses for older people.
- ▶ Re-visiting of the district scheme to permit higher density housing for older people.

Vision for the future

- ▶ If we can dream a stadium we can dream more houses! Especially accessible, purpose built, two bedroom units at an affordable price.
- ▶ A broader plan/vision for older people's housing with more collaboration amongst providers: DCC, HNZC, ODHB, investors and not for profit sectors. Ad hoc approaches will not meet the needs of a growing older population.
- ▶ Further assistance from the Housing Innovation Fund for diverse affordable housing options provided by council and community groups.
- ▶ Exploration of care options for DCC Community Housing together with support funders and providers.
- ▶ Help with maintenance for elderly homeowners.



Part One - Introduction

1

"...it will be evident that society's provision of housing and housing services for older people must break away from the provision of 'cupboards' and 'care' for a deserving few and become mainstream, broad-ranging, creative and forward looking..."

We believe there should be less reliance on assessment and more emphasis on trusting older people's ability to say what they want, and for those with more complex needs we call for assessment or approaches which are holistic and which are centred upon the aspirations of older people. The available evidence is that this leads to a more cost-effective use of resources. Above all we require the definition of housing to be broadened out to include the provision of low-level, preventive services. Finally, effective joint working is crucial to our grand plan if a seamless service is to be achieved."

(Heywood, Oldman et al. 2002)

Surveying the housing choices and preferences of a group of older persons in Dunedin and Nelson, 2006

Adequate older persons' housing is an issue of considerable future importance but about which little is known. Facts and figures can be gleaned from the 2001 census about the ownership, incomes and rental tenure of properties accommodating people over 65. Quotable Value New Zealand's website gives an approximate age of each property and dwelling. None of these sources is currently able to report on the quality of homes occupied by older people or the serviceability of these homes for lifetime occupancy.

The strategy of 'Ageing in Place' has been enthusiastically (but not uncritically) embraced by all public and many private aged care services. Estimating some of the consequential needs for accommodation and care is one of the drivers behind this study. The future demand for sheltered or low cost accommodation is of interest to providers in the local or national government and not for profit aged care sectors.

In this publication we set out to tell part of the housing story in 2006 and address a number of questions; How willing are older people to leave the homes they've lived in for up to 60 years for more convenient, safer, sounder homes? How suitable are the present older people's own homes for ageing in place? Are there going to be sufficient suitable homes for a growing older population?

We report on the quality of homes occupied by a group of older people who have been assessed as requiring some form of in-home support. Rating the housing quality and needs of older people in Dunedin or Nelson as a whole is a much larger task than we are able to undertake. Although not a random sample we believe this study tells a story representative of the supported end of the older population spectrum. We offer here the results of research conducted by Presbyterian Support Otago in Dunedin and Nelson during 2006.

In Chapter One we discover some of the common issues affecting older persons' housing as reported in international and New Zealand studies. Aspects of the Dunedin scene receive particular attention. Matters specific to Nelson are included in the Nelson Supplement which should be read together with the full report.

For the purpose of this study we have developed a 'lifetime occupancy standard' which includes the accessibility and affordability issues of most importance for older people. Chapter Two describes this standard. Using this as a basis we set out to survey a representative group of NASC¹ assessed older people from our organisations' home support clientele. The approach is outlined in Chapter Three. The surveys consisted of an interview with the occupant receiving home support in which we sought responses on issues of safety, maintenance, management, comfort, social inclusion, future housing preferences and affordability. These are reported on in Chapter Four. The second part of the survey was an inspection using a checklist based on the lifetime occupancy standard. The findings of the inspections are reported in Part Two.

What do our findings mean if we are to make the emphases of 'Ageing in Place' and 'Positive Ageing' work? What do they mean in relation to the future supply and demand for accommodation tailored to older person needs and preferences? These and other questions are discussed in Chapter Eight. We outline some ongoing problems and seek some collaborative initiatives to continue Dunedin and Nelson as good places to age – particularly if older people want to die in their own homes 'with my boots on'.

The Survey Teams

Ulrika Harris, Survey Coordinator, Vanessa Pohipi and Annette Winter (Dunedin). Susan Milligan, Jo Challis, Diana Gulbransen and Gina Lyon (Nelson).

¹ Needs Assessment and Service Coordination

Chapter One

A rising tide of interest in nationwide issues of older persons' housing

Residential homes and hospitals have only ever housed 5 - 7% of the over-65 population. With increasing longevity the average age of this group has gone from the mid 70's to the mid 80's. The levels of care required have increased. The public perception of such homes has also changed. "I'm never going near a rest home - that's for the really old. I'm not like them"² is an extreme reflection of these views by a fit 90 year old.

Faced with projections of an ageing New Zealand population (see Figure 1) and changing care needs for the increased numbers of older people, policies makers and planners have adopted new strategies. The emphasis for the future is encapsulated in the strategies known as "Ageing in Place" and "Positive Ageing"³. The reasons behind this change include demographic, social, and economic factors, but tie in with preferred lifestyle and significant health advantages. (See "Aspire Report", side bar page 7). The aim will be to care for the increasing numbers of very old people in their own homes with 'home support' packages tailored to their needs.

These changes raise questions about the quality and supply of homes in which people will 'age in place'. This requires a deliberate shift of attention; from the high care and regulated services affecting a frail minority to largely unregulated housing and care issues affecting a majority of the 65+ population.

Vital questions being explored by researchers in New Zealand and overseas are "What kinds of accommodation and care will older people want and who will provide them?"

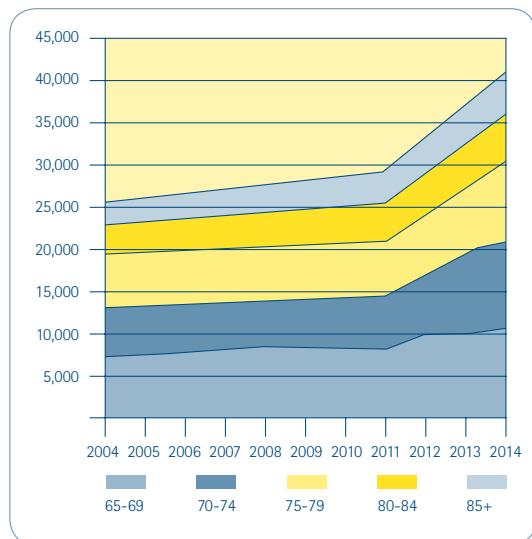
New Zealand studies

Associate Professor Judith Davey, Director of New Zealand Institute for Research on Ageing, is the co-author of a major report on accommodation options for older people⁴. It surveys international literature and how it relates to the New Zealand context. Various New Zealand stakeholders were also interviewed. The report considers that accommodation and care are part of one reality for older people. They should not be separated; 'a mix of housing provision for older people is needed'⁵, reflecting the diverse experiences and preferences of future generations. The report concludes with ideas for the future; for example housing quality marks and energy efficiency ratings, home improvement assistance and home sharing. Alternative housing models need to be further explored to see how they fit the New Zealand context.

International studies

At the University of Wales the HAPPI project, (Housing for an Ageing Population), has produced some interesting reports⁶. One, (Future housing considerations for an ageing population), is based on 423 interviews comparing the age groups 50-60 and 70+. Participants were asked, "What one change would make you leave your home?" in relation to physical and

Figure 1: Forecast Otago Population.



Source: Statistics NZ

"Ensuring the wellbeing of older people will be a challenge, as the age composition of the population changes, requiring attention to be given to groups of older people who are especially vulnerable or disadvantaged. Housing ranks high among the factors which influence wellbeing, thus the availability of suitable accommodation to meet the needs of an ageing population, recognizing diversity in needs and preferences, must be a central issue for policy and planning in all sectors."

Davey, de Joux et al. (2004) p 171

² A survey participant comment

³ Ministry of Health (2002). Health of Older People Strategy

⁴ Davey, J., V. de Joux, et al. (2004). Accommodation Options for Older People in Aotearoa/New Zealand, New Zealand Institute for Research on Ageing, Business Economic Research Limited, Centre for Housing Research Aotearoa New Zealand (CHRANZ)

⁵ Ibid pp 176-177

⁶ Burholt, V. and G. Windle (2003). Future housing considerations for an ageing population: A qualitative comparison of potential relocation catalysts for two cohorts, University of Wales, Bangor.

ASPIRE Research Report 2006

Assessment of Services Promoting Independence and Recovery in Elders

The ASPIRE project was set up to evaluate the effectiveness of three of the more significant ageing-in-place programmes in Christchurch, Lower Hutt and Hamilton.

ASPIRE has been a collaborative research project involving Auckland University, the Ministry of Health, and the Canterbury, Hutt Valley and Waikato district health boards.

The findings provide information on the relative outcomes of different approaches.

The study found:

- All three community based services reduced the risk of mortality compared with residential services in their respective regions.
- All three services reduced the risk of entry to residential care.
- An improvement in the independence levels of older people was noted in the Community FIRST initiative in Hamilton, compared to the control group.

This study supports the view of older people and care providers that receiving care at home has many benefits.

<http://www.moh.govt.nz/moh.nsf/indexmh/aspire-factsheet>

psychological health, social support and housing conditions. The study confirms research findings⁷ that older people prefer to stay in their homes to entering residential care. The younger group showed greater willingness to consider leaving their homes in the future. Is there an optimum age band in which the issues of relocating are seriously contemplated and undertaken?

Home maintenance

Maintenance can be a major issue for older homeowners who can have difficulties, not only financially, but also in finding the energy to deal with repairs needed. In a recent study⁸ Judith Davey presents results from 30 interviews with older homeowners in the Wellington region. The respondents were 60-74 and 75+ including couples and people living alone. Most respondents strongly supported ageing in their own place. A majority was not concerned about renovations at present, but could see issues for the future, especially painting.

Housing, health and well-being

Philippa Howden-Chapman of the Wellington School of Medicine (University of Otago) has reported on the effects of housing on the health of older people. Lack of heating is a major issue. Older people put themselves through "voluntary hypothermia", to save heating costs⁹. They don't feel temperature changes as readily as younger people so their core temperature can drop before they know they are cold. New Zealand has higher seasonal mortality, especially in those aged 65+. Howden-Chapman also reports that community support, neighbourhood and location are important parts of general wellbeing.

British studies show that tenure plays a crucial part in people's health¹⁰. People in rented homes have higher mortality rates and poorer health than people who own their homes. One possible explanation is that home ownership brings a greater sense of control and security, increasing general wellbeing. Many studies have shown a connection between wealth and health. Home ownership is still the preferred option for older New Zealand.

Issues of affordable supply

Major metropolitan areas have experienced booms and busts in the provision of retirement village style accommodation for higher income older people. Some councils were encouraged in the 1990's to sell off their housing stock rather than up-date or extend it. Not for profit agencies have been leaving the older persons' residential accommodation sector, largely unable to upgrade facilities from shrinking surpluses. The HNZC Housing Innovations Fund is supporting new initiatives by councils and communities. **A critical question remains as to where affordable housing is going to come from for lower income older people to rent, buy or to occupy under license. What options will they be able to exercise?**

⁷ Burholt and Windle (2003), Future Housing Consideration... p 1

⁸ Davey, J. (2006). Ageing in Place - The views of older homeowners about housing maintenance, renovation and adaptation, Ministry of Social Development.

⁹ Howden-Chapman, P., L. Signal, et al. (1999). "Housing and Health in Older People: Ageing in Place." *Social Policy Journal of NZ*(13): pp14-30.

¹⁰ Howden-Chapman, P. and Nick Wilson (2000). *Housing and Health, Social Inequalities in Health - New Zealand 1999*, Ministry of Health: Chapter 7, pp 137.

Some Dunedin Features

An ageing population

Dunedin is second to Christchurch in the proportion of the population over 65 and projections suggest it will remain in this position. (See Fig 2) Without the high number of out-of-town students included in Dunedin counts, it is almost certain Dunedin would rank in the number one position now and into the future. The over 65 population for Dunedin City in 1996 was 12.90% and increased to 13.3% in 2001. This trend is estimated to continue in 2006¹¹.

The age and condition of the housing stock occupied by people over 65

A Dunedin study funded by the World Health Organisation¹² reports the mean age of houses in Dunedin as 53 years. Compared to Wellington's 48 and Auckland's 40 years Dunedin houses are the oldest in the country. 86% of Dunedin houses were built before 1977 when insulation became part of the Building Code. 45% of all houses in Dunedin were built before 1941. The age of a building is not necessarily an issue. When compounded with poor quality construction, deferred maintenance, poor sunlight, steep access or poor insulation it becomes increasingly problematic for older occupants.

What proportion of the older population remains living in poor quality, older housing? This is worth exploring because of the underlying health issues associated with older properties occupied by older people. Where older people are living now - why and when they made that choice - is also significant in assessing future needs and options. The housing decisions made over the past 15-20 years by one cohort of older people may have a useful predictive value.

The impact of Student Housing

It will be noted that few of this client group live in the University and North Dunedin census blocks. The higher returns from investing in rental properties or motel accommodation in this area are such that very little redevelopment on this flat and favoured area of the city has advantaged older people. North East Valley is also experiencing some of this trend. If student numbers decline in future it is likely that the oldest and poorest quality housing will be released into the general pool.

Units for older people

Moving from older, larger homes into newer self-contained independent units is a preference many older people have exercised over the past 40 years. This frees up larger homes for families, releases capital for living costs and reduces maintenance and upkeep costs. Flat land locations also improve access to the site and local amenities. Being in a position to make this move depends on a mix of elements; a property sale that releases sufficient capital to purchase the newer alternative; a vigorous development climate building affordable dwellings; zoning that allows increased density of

Fig 2: Population 65+ %

North Shore	10.9%
Waitakere	8.8%
Auckland	10.3%
Manukau	8.3%
Hamilton	10.0%
Wellington	8.6%
Christchurch	13.7%
Dunedin	13.3%
Rest of NZ	13.3%
Total NZ	12.1%

Source:
*Quality of Life in
New Zealand's Eight
Largest Cities 2003, p22*

Fig 3: Dunedin Population Estimates

	June 2001	June 2006
Dunedin	119300	122200
85+	1884	1991
65+	15500	16252
45+	49400	52700

Source: Statistics New Zealand – totals rounded

Fig 4: Units/Townhouses/Apartments/Houses Joined Together

	2 units	3+	% of Dwellings
Fairfield-Brighton	54	57	6%
City Rise	285	159	27%
North excl University	258	141	11%
Highgate	252	156	16%
Western Suburbs	240	162	11%
South West Suburbs	483	300	16%
South East Suburbs	303	204	15%
South Dunedin St Kilda	690	441	29%
Peninsula	174	117	7%
West Harbour	75	66	8%
Green Island Abbotsford	69	81	9%
Taieri Plains	519	51	14%

Source: Statistics New Zealand Census 2001

¹¹ Reports quote varying figures for Dunedin's population in 2001 ranging from Dunedin Community Profile (114342) to (119300) June 2001 estimate. The official Census count was 118035. We have chosen to work with the June 2001 and 2006 estimates in the absence of final 2006 census figures. The provisional figures are slightly above the June 2006 estimates.

¹² Lloyd,B., S. Shanon et al. (2003). Impact of housing on health in Dunedin, NZ, WHO, Kobe, University of Otago, Dunedin City Council, p6

Fig 5: Types of Dwelling occupied by 65 +

65-74 years	75-84 years	85 years and over	Percent of total
Private Dwelling			
5,586	3,411	801	69%
Two Joined Units/Townhouses/Apartments/Houses			
699	723	213	11.5%
Three or More Joined Units/Townhouses/Apartments			
333	309	135	5.5%
Flat/Unit/Townhouse/Apartment or House Joined to or Part of a Business or Shop			
309	282	111	5%
Other permanent or temporary Dwellings			
24	9	3	0.3%
Home for the Elderly, Retirement Home			
165	438	576	8 %
Public or Private Hospital, Convalescent Home			
3	6	15	0.3%
Totals			
7,131	5,190	1,854	14169

Source: Statistics NZ 2001 Census

Fig 6: Age of DCC Tenants 60+ 2006

Age Group	Number	% of Total
60-64	105	16%
65-69	138	21%
70-74	117	18%
75-79	131	20%
80-84	98	15%
85+	61	9%
Total	650	

Source: Dunedin City Council Housing 2006

Fig 7: Older Residents in HNZC Units 2001 and 2006

Age Group	2001	2006	
60-74	150	7%	146
75-84	84	4%	108
85+	18	1%	28

Source: Statistics New Zealand Census 2001 and HNZC

housing for older people; socially attractive sites and services that enable people to remain long-term. Census 2001 (Fig 4) identifies the number of multiple units occupied in various parts of Dunedin excluding the university area.

From existing data there is no way of defining how many people over 65 live in purpose built units in the Dunedin community. Of the approximately 34,000 dwellings in the urban area (excluding the university) 5,600 are units, flats or apartments of more than one dwelling per property. Older people don't occupy all of these. Figure 5 shows in what types of dwelling the over 65 population were living in 2001. There are currently 473 registered retirement village units occupied by one or more people.

New Unit supply

In street-by-street surveys of parts of flat Dunedin where the percentage of units is high, it was difficult to discover sites where multiple units are currently under construction. In selected blocks covering over 1000 properties we counted 5 vacant sites capable of containing more than 1 unit and five multiple unit dwellings under construction. Most of the units identified as having been built since the late 90's (apart from the new DCC units) are larger and in a higher price range than ones built earlier. **Dunedin's population is currently growing by about 600 people a year, creating demand for 200 additional homes. A conservative estimate would be that people over 65 would need 30 of these.**

Dunedin City Council Community Housing

The DCC is currently reviewing its housing strategy¹³. It provides community housing for people over 54 with limited means and for other groups experiencing housing difficulty. 650 one or two bedroom units of varying sizes and ages are let to elderly people. (Fig 6) Following a 25 year building hiatus between 1975 and 2002, a small number of this stock is brand new and built to modern energy saving standards. Replacing old, small and energy inefficient units while slowly increasing the size of the pool is a challenge that has to be addressed at both management and policy levels.

HNZC Houses

Figure 7 shows the age related occupancy of the Housing New Zealand stock of 1452 homes in Dunedin. One of the three HNZC tenants in this survey has been resident for more than 25 years. While the proportion of occupants over 65 may continue to grow Dunedin does not rank high as a priority for building additional rental properties.

Sustainable social housing

A common constraint affecting providers of social housing charging discounted rents is being unwilling to charge present occupiers sufficient to fund future redevelopment.

¹³ A preliminary report in 2002 describes a lack of accommodation in Dunedin for various groups with 'special housing needs'. The groups are low-income families, elderly people, mental health consumers, people with physical and intellectual disabilities and more. The report identified overall social housing problems in terms of quality, cost of rents and energy, location, and insufficient numbers. Houghton 2002

Chapter Two

What's a reasonable standard for older people's accommodation?

Having developed a 'reasonable' standard for rental accommodation in 2004¹⁴ it has been a short step to modify that standard for older persons' housing. This study includes both privately owned and rented properties. Various standards have been published of 'universal' design¹⁵ focussing on accessibility and 'lifetime occupancy'¹⁶. They assess the ability of the housing to meet the changing needs of occupants who will 'age in their own place'.

We were aware that we would see many homes that had been modified to some degree to improve accessibility, safety and or mobility. Some of the occupants would have had recent falls. A question on this subject was included part way into the project.

The Dunedin Lifetime Occupancy Standard 2006

We chose four measures around which to group the survey of private or rental properties occupied by older persons; safety, soundness, suitability and affordability. They have much in common with international standards.

Safety - The property is free of hazards to all who will use it.

- The site and dwelling are fully accessible, with bathroom, bedroom and living areas on the same level.
- The property can be readily modified to meet any future mobility needs.
- The site and dwelling have no potentially dangerous hazards.
- The property provides safe cooking facilities.
- The source of heating is safe.
- The site is free from lasting offensive odours generated on the property.
- The dwelling can be secured.

Soundness - The property provides complete shelter in all weather conditions.

- The exterior is structurally sound, weather tight and vermin proof.
- All rooms can be adequately ventilated.
- The property is kept in a satisfactory state of repair and maintenance.
- The dwelling shows no signs of current damp on internal surfaces from external sources.
- Living areas can be safely maintained at recommended temperature levels, not less than 18°C and not more than 26°C.
- Some energy efficiency is attempted through cylinder wrap and ceiling insulation.
- The source of heating suits the mobility capacities of the occupant.
- Thermal comfort is provided in the form of carpets and thermal drapes.



Some extreme access problems



A 1990's 'retirement' unit



A Dunedin home built pre 1920

¹⁴ See discussion in Povey D.M. and U. Harris, (2005) 'Old,Cold and Costly?' pp 12-13

¹⁵ BRANZ and Alan Bulleyment (2001). Homes without barriers – A guide to accessible houses.

¹⁶ <http://www.jrf.org.uk/housingandcare/lifetimehomes/partMandLT.asp> Joseph Rowntree Foundation: Lifetime Homes Standard

"People from all walks of life have opened their homes in welcome, offered their hospitality in companionship and shared with me a sample of their personal histories, albeit ever so briefly. Many a tale awoke within me the dormant sense of connectedness that I felt about my own home and my own sense of belonging.

In Te Ao Maori, the expression turangawaewae both captures and conveys the essence of my connectedness with home. For me, home is more than a tangible slice of familial history abundant with ancestral remnants of the past. It is more than the maunga, the marae, the awa and its people; the true value of home is indescribably spiritual, intensely personal and bound with identity. Not surprisingly, one common thread that bound me to most of the elderly people I interviewed was our shared affinity for, sense of belonging to, and profound connectedness with, our homes."

Vanessa, survey team member

"Before I started this survey I was worried that we would be seeing a number of elderly people living in very poor housing such as the flats I had seen when I had been hunting for accommodation for my family. What we found was surprising. It has been a great privilege to meet so many fascinating people and to see the way in which they face the challenges of growing older in today's society. The great majority of the people we have interviewed have had clean, warm, comfortable houses that are very suitable for them. The typical house is a two bedroom, one occupant, owned, mortgage free dwelling. Many of them have one or two heat pumps installed. The owner is a fit and healthy over 65 year old who relishes their way of life, has good contacts with friends and family and takes a lively interest in the outside world. So much for my preconceptions that the elderly would live miserable lives in dreadful old dwellings that were falling down around their ears. Some had concerns about the cost of repairs but the majority of houses were solid and well maintained and their occupants enjoyed a good standard of living and were very satisfied with their lives."

Annette, survey team member

Suitability - The property provides basic amenities and services for living that encourage social inclusion.

- ▶ Each room enjoys natural and artificial lighting.
- ▶ A phone connection is available in living and bedroom spaces.
- ▶ The property has an adequate number of power points between 450 and 800 mm from the floor.
- ▶ Bedrooms meet minimum size requirements (9 m² or room for a single bed, wardrobe and desk) and the principal occupied bedroom(s) are accessible by hoist.
- ▶ The dwelling offers adequate living space for the number of occupants including parking/storage space for mobility aids to be at hand when wanted.
- ▶ The site and dwelling offers agreeable visual impact.
- ▶ The dwelling includes serviceable and reachable cooking and laundry facilities.
- ▶ Adequate water, drainage and fully functioning power services are provided.
- ▶ The dwelling includes indoor toilet and bathroom on the same level as the bedrooms accessible for walking frames, wheelchair or personal care assistant (not full disability standard).
- ▶ The dwelling offers privacy and quietness.

Affordability - In relation to present or future retirement incomes.

- ▶ The occupant is able to sustain outgoings for rent, rates or mortgage at no more than 30% of income.
- ▶ The occupant is able to maintain the soundness of the property.
- ▶ The occupant is able to afford to maintain the grounds and/or surroundings either personally or with help.



Mosgiel - an area favoured by older people.

Chapter Three Designing The Survey

A survey instrument was constructed around issues of future choice should the resident no longer be able to age in their own place and the lifetime occupancy standard. The survey has a 'common sense' approach so that someone not trained as a building inspector but with a measure of qualified support can use it and obtain consistent and useful results.

In developing the survey we were assisted by overseas models¹⁸, a registered valuer, Home Support service deliverers, a gerontologist and experienced University of Otago survey developers. Considerations of intrusiveness were weighed so that the interview and inspection could be completed within 45 minutes. The survey team was trained in interview technique and to carry out inspections in a standardised way. It was made clear that it was not an 'expert' building inspection.

The Survey consists of two parts

The interview: This included questions relating to house-hold structure, income levels, length of occupation, affordability of maintenance and repairs, heating and comfort levels and future housing and care preferences. The questionnaires were mailed out with an invitation to participate in the survey. Family members assisted some subjects in factual matters. The questionnaires were then collected as part of the on-site interview. Close to 60% of those approached agreed to the complete process of interview and physical inspection of the property.

- ▶ The presence or absence of insulation was not included as part of our physical inspection but we sought to discover whether occupants knew whether the house was insulated.
- ▶ A section of the questionnaire explored social inclusion in terms of incoming and outgoing social contacts, telephone and internet connections.
- ▶ Looking to the future was an additional feature of this survey. Factors that would incline people to stay in their own home or move somewhere else were explored, as were preferred choices from a range of options.

Property inspection: This included three of the measures, Safety, Soundness and Suitability.

- ▶ Two assessors visited each property, checked the pre-answered questionnaire and used standard checklists to inspect each room, the exterior, site and surrounds. In matters requiring technical expertise their guideline was whether an item was sufficiently faulty that they would want it checked by a tradesman.
- ▶ The assessors then consulted and agreed on a score. The scoring system graded items in relation to their level of importance and quality. For example, adequate kitchen facilities received 10 points, mostly adequate five points or inadequate, zero.

¹⁷ This is estimated as a percentage of the Otago figures from the ODHB. It is in all probability lower than actual because of the urban and rural factors.

¹⁸ A British study has developed a questionnaire called HOOP, Housing Options for Older People. Heywood, F., A. Pate, et al. (1999) *Housing Options for Older People (HOOP)*, Elderly Accommodation Counsel. HOOP is a questionnaire to be used by elderly people to help them decide whether to stay in their house or consider alternative options. HOOP aims to be a holistic assessment tool, considering not only the physical state of the property but also support structure, independence issues and safety aspect. HOOP is also available online: <http://hoop.eac.org.uk/hoop/start.aspx>

Heywood, F., C. Oldman, et al. (2002). *Housing and home in later life*. Buckingham, Open University Press, pp 86-89, helped us design the final part of the questionnaire asking participants about their future housing preferences and options.

Fig 8: Estimate of Dunedin Population 65+ Receiving Care 2006

	Home Support		In elderly residential or hospital care	
Total 65+	Total ¹⁷	%	Total	%
16200	2725	17%	1202	7.4%

Source: Statistics New Zealand Census 2006; ODHB; A Question of Care 2006/2007. Care publications.



Ian and Iris are in their late 80's. They have lived in their house for 50 years and they know most of the people in their street. Their house is very well maintained with a brand new heat pump to keep it comfortably warm. Access on this steep end of town is very good as they are able to get out of the car which they still both drive, walk along the street, and up a ramp to their back door with no steps at all. Inside they have all their living area on one level. Ian still does some gardening although he does have someone to cut the lawns. Their one big concern is that the bath has very high sides and they are worried that they will fall getting in or out of it. It is a tiny bathroom and the bath could not be removed easily. "It would be good if we could get an ensuite in the double bedroom with a walk in shower. That would make things a lot easier." Iris is wondering how she would do the shopping if they stopped being able to drive. "We have internet access so I might be able to shop online and have it all delivered."

Home support – what is it and what are the criteria used by NASC?

The Needs Assessment and Service Co-ordination for older people team assists elderly people to access services that will keep them living at home, safely and independently, for as long as possible. These services for elderly can be funded by ODHB for people who meet the eligibility criteria.

The focus is on elderly people over 65 years of age, who have long-term health problems and are struggling with normal daily tasks such as personal hygiene and housework.

Needs Assessors complete an assessment of needs with the older person, and Service Co-ordinators use this assessment to develop care packages of support services to assist at home.

NASC also assist with moving into residential care if it is no longer safe for the older person to remain at home, even with support services.

Home Support Providers usually offer:

Domestic Support
General Housekeeping
Shopping
Laundry
Assistance with meal preparation

Personal Support
Bathing/showering, toileting
Help with dressing/hairdressing
Assistance with meals

Carer Support
Provides assistance seven days a week, including overnight care, for family respite and for those recently discharged from hospital.

Sample Survey Questions

- What is your main form of transport?
- How safe do you regard this neighbourhood?
- What security measures have you taken around the house?
- What type/s of heating energy do you use?
- How much of the house do you most often heat?
- Do you have any present concerns about the soundness of this home?
- Is this home the right size for your present living needs?
- How many telephone contacts do you usually have per day?
- On your present income how affordable are costs of accommodation for you?
- How important is it for you to remain in your present home right through your retirement?

Scoring

We determined the relative importance in our evaluation of each of the measures; safety soundness, suitability and affordability. We consider them as of equal importance and so express scores as a percentage. The affordability measure is subjective and most likely to affect issues of maintenance. What should be regarded as satisfying each and all of the measures? Each is important in meeting basic needs of shelter, safety and sustainability. An argument can be sustained for 100% as a minimum. We are more interested in a rating than a pass mark but suggest above 80% as a satisfactory rating for **lifetime occupancy**. Many properties with less than an 80% rating on all measures may be made quite suitable with some attention to safety and soundness.

Pilot surveys

After initial design the questionnaire and survey were piloted on five properties, modified and then administered to 150 properties in Dunedin and Mosgiel and to 50 homes in Nelson.

Survey homes

Members of the client group selected for this study have been NASC assessed as requiring a level of home support (home help or personal care). The subjects are home support clients of Presbyterian Support. 91% qualify for a Community Services card. The study is particularly relevant to the lower end of the retirement income spectrum.

Sources and levels of income - Dunedin		
National Superannuation only	96	64%
Nat Super + total less than \$25,000 pa	38	25%
Nat Super + total \$25,000 - \$35,000 pa	13	8%
Nat Super + total \$35,001 - \$50,000 pa	2	1%
%50,000+	1	1%

The Dunedin sample is selected from approximately 650 home support clients listed in April 2006 and matches as far as possible the mix of age, gender, and location found within the total client group.

Fig 9: Age groups in Dunedin survey sample 2006

Age	Women		Men		Total	
65-74	13	12%	9	21%	22	15%
75-84	62	58%	15	35%	77	51%
85-94	29	27%	17	40%	46	31%
95+	3	3%	2	5%	5	3%
Total	107		43		150	

Part Two - Dunedin Findings

Chapter Four

2

The Interview

The first part of the survey consisted of an interview with the occupant. It included questions relating to household structure and weekly income, maintenance and repair issues, heating and comfort levels, environment, social inclusion and housing preferences.

Length of Stay: 13% of respondents had occupied their present address for less than four years. 59% moved to their present home more than 15 years ago. Only 15% have lived in their current homes longer than 50 years.

Tenure: The 15% renting paid rents ranging from \$102-\$141 per fortnight. Private ownership is the strong preference. 17 have set up a family trust.

Form of Tenure		% of Female	% of Male
Private ownership or family trust.	122	83%	77%
Private Rental	4	1%	7%
Dunedin City Council	15	9%	12%
Housing Corporation of NZ	3	2%	2%
Other – eg living with family/boarding	6	5%	2%

Number of Residents		% of Female	% of Male
Living alone	113	75%	80%
2 residents	33	22%	18%
3 or more	4	2%	2%

Size of Dwelling: One property with eight bedrooms turned out to be a community house for a religious order! The surveyors asked participants if they thought their home was the right size for them. 92% said yes.

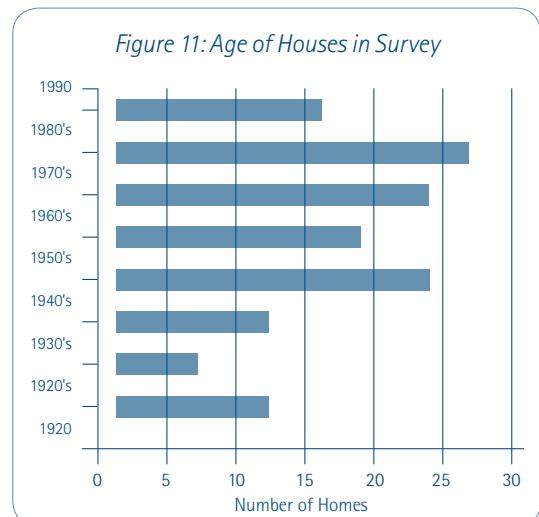
1 Bedroom	13%	Home not the right size
2 Bedroom	57%	House too big
3+ Bedrooms	29%	House too small

Age of Dwellings: Houses in this survey were, on the whole, younger than we expected. Only 28% of this group were built before 1941 compared with 45% of Dunedin housing as a whole. 57% have been built since 1960. The peak period of building for this group was in the 1980's dropping away considerably since. The period shown as >1990 is 16 years and we assessed about one in five of those as having been built since 2000. **The age of the dwellings and the length of stay suggest a majority of this sample made the decision to move into new units a long time ago.**

Main Form of Transport: This is an indication of the form of transport used most frequently. Other forms are also used. Approximately two out of three in this group depend on someone else for transport. Less than a third depend on public transport of bus or taxi.

Fig 10: Length of Stay				
Length of Residence	Number	Percent	Cumulative %	Cumulative %
1-4 yrs	19	13%	13%	
5-14 yrs	42	28%	41%	
15-24 yrs	26	17%	58%	17%
25-49 yrs	40	27%	85%	44%
50+ yrs	23	15%		59%

Source: Survey 2006.



Source: Quotable Value website

Fig 12: Forms of transport	
Drive own car	36%
Own car driven by other	11%
Family/friends car driven by other	17%
Bus	13%
Taxi	14%
Walk	3%
Other (Scooters etc)	7%

Source: Survey 2006

Fig 13: Social Contact per week

	None	1-3	4-7	7+
Support	5%	78%	13%	3%
Family/Friends	16%	54%	23%	6%
Others	81%	19%	0	0
Gone out	30%	57%	12%	1%
Telephone	0-5	6-10	10+	
	88%	11%	1%	
Internet	None	Yes		
	89%	11%		
Messages/month	1-10	10-20	20+	
Email	8%	1%	1%	

Source: Survey Data 2006



Volunteer and the internet.

Social Inclusion: We sought information on the social contacts of all kinds experienced by the residents. All would be expected to have had **home support contact** within the previous fortnight. Only seven reported no support contact in the week under survey.

16% (24) reported no contact from family or friends within the past week. 54% (81) reported one to three visits from family or friends. Only one person reported no visitors of any kind but had been out frequently. 30% (45) had not been out during the past week. 57% (85) had home support in their homes one to three times per week. This seems a very small input of service to maintain people in their own homes.

While we did not explore the duration of **telephone contacts**, most had fewer than six calls a day. **Internet access** is actively used by 11% (16).

Future housing preferences:

In a variety of ways we tried to make clear that the survey had no hidden agenda. Given the number who had already moved to their 'retirement' residence it is not surprising that the answers heavily favoured the status quo.

To the question "How important is it for you to remain in your present home right through your retirement?" 89% (133) rated it as 'very important' or 'important'. 11% (16) rated the issue as not important. The 89% (133) who regard it as very important or important were also asked to rank the five most important factors for them of a possible 14.

Most important factors in NOT moving			
Rank	Important Factor	% of Females	% of Males
1	Desire to remain independent and in control of your affairs	68%	74%
2	Sense of security and comfort within familiar home n/bourhood and friends	13%	16%
3	Desire to keep possibility of family visits (usually about having sufficient bedrooms)	10%	14%
4	Home owned outright	8%	7%
5	Deep attachment and memories associated with home and garden	4%	7%

Source: Survey Data 2006

A further question asked "Please choose all the following items which could encourage you to move from your current home in the future."

Rank	Issue	Yes	No	Maybe	Yes or Maybe	
					% of Females	% of Males
1	Own or partner's health decline	38%	30%	16%	48%	56%
2	Receiving less help/or not wishing to become burden	29%	45%	14%	39%	42%
3	Decrease in income/increase in costs	8%	58%	17%	20%	26%
4	Managing housework/garden	11%	58%	9%	19%	16%
5	No longer driving	9%	57%	10%	12%	23%

The final question asked was about preferences if the resident could no longer live as independently as at present.

Four options were offered:

- 1: In an owned home with more support
- 2: Rented accommodation with support and security of tenure
- 3: With friend or family or boarding
- 4: In full residential care in rest home

Option 1: In an owned home with more support 79%

This group was then asked to rank these options in order of preference. The overwhelming response from this group is to remain in their present home. An ownership cottage adjacent to a rest home is a distant second. Life in a retirement village comes last, a remote possibility for people in this income group.

Preferences	1	2	3	4
In present home	95%	1%	1%	0
Ownership cottage in Rest Home complex with Care available	2%	23%	9%	4%
Privately owned units in community	1%	12%	8%	4%
Serviced ownership apartment in Retirement Village.	1%	8%	1%	10%

Source: Survey Data 2006

Option 2: In rented accommodation with support and security of tenure. 9%

This group was then asked to rank these options in order of preference. The responses reflect well on the Council flats. 13 of the 15 currently renting would wish to remain with some more support. Some of the newer units visited are admirable both in quality and location.

Preferences	1	2	3	4
Council rented unit	10	3	0	0
Rental unit attached to RV or rest home with care available	2	3	1	1
Granny flat on family property	0	1	1	0
Other (including privately rented)	2	0	0	1

Source: Survey Data 2006

Option 3: With friend or family or boarding 1%

Given the importance of independence to people in this survey sample this is not a surprising response.

Option 4: In full residential care in rest home 11%

None in the 95+ expressed this preference, the bulk being in the 75-94 groups.



1960's retirement unit

Changing expectations and abilities...

"Older people are living longer and staying longer in Dunedin City Council flats. They need more space. They're driving longer, own more cars, need more parking spaces than we planned for 30 years ago." Barry Sleeman, Manager Dunedin City Community Housing.

1966 Size of average 1 bedroom unit 40m². (470 sq ft)

2006 Size of average 1 bedroom unit 53-55 m² (550 sq ft)

1966 Size of average 2 bedroom unit 60m² (660 sq ft)

2006 Size of average 2 bedroom unit 73m² (750 sq ft)

Chapter Five Safety

Survey comments on the 17 'Difficult' properties

"Very difficult access to property, no direct access with vehicle. Difficult access to laundry, steep path.

Steep climb up from road.

Frequent falls due to steps and steep section.

Socially isolated because of house situation on steep section.

Very steep section with steep path down to the house from the street. Rail.

Downstairs fire exit locked. Internal stairs down to bedroom.

Steep section, occupant cannot access front of section.

Difficult access from vehicle from street.

Very steep access from the street to the front door and no parking on site.

Fell down the stairs 3 times so has them blocked off with furniture.

Steep steps down to back door from street.

Some paths without rails.

No grip rails in house. Had a fall some time ago.

Difficult steps outside leading down to the garage and laundry.

Narrow steep sloping path from street to front door.

Very difficult access to property. Steep, uneven steps, and overgrown. No grip rails anywhere.

New rail outside for steps but difficult for occupant because of shortness of breath. No external fire exit.

Steps to front door, with handrail. Steps around house as well, with handrail. 3 steps inside house to bedrooms. No fire exit.

Occupant has a problem with his back and his leg. Railings were going to cost the landlord or the DHB over \$1000 to install.

Fire exit out bathroom window or off balcony above a drop. Difficult for occupant. 14 steps from street to door. Has a rail.

Steep ramp down from where the car is parked, has railing only part of the way. Occupant's wife has to be carried out by ambulance as cannot negotiate it with her walker."

The property is free of hazards to all who will use it.

- The site and dwelling are fully accessible, with bathroom, bedroom and living areas on the same level.
- The property can be readily modified to meet any future mobility needs.
- The site and dwelling have no potentially dangerous hazards.
- The property provides safe cooking facilities.
- The source of heating is safe.
- The site is free from lasting offensive odours generated on the property.
- The dwelling can be secured.

What we looked for and what we saw

The questionnaire explored the respondents' perception of the accessibility of their home.

Do you have difficulty using any areas or facilities of your home?

64% of the respondents reported difficulty with one or more aspects.

Which items have become difficult, contribute to falls or limit enjoyment of the property?

The five most commonly reported are:

Most common difficulties	
1 Changing light bulbs	50%
2 Outside access	25%
3 Bath/shower	20%
4 Cupboard access	13%
5 Inside stairs/steps	8%

Half way into the study we realised the importance of asking about recent falls. 33% of the remaining 75 respondents reported that someone in their home had had a fall in the past six months. In some instances further modifications to the properties had been made since.

The on site survey

- 89% of properties were totally or mostly accessible from a vehicle. Only 11% had 'difficult' access. Some of these were very difficult indeed. One involved either a trek down a steep drive and 50 overgrown steps or a 'grace and favour' access through another neighbour. (The view and sunshine were magnificent). Another property had been occupied by its present residents for more than 50 years but posed a real challenge to the much younger surveyors.

► The properties that provided the poorest access internally for mobility aids and bed hoists were older Dunedin City Council units. Management and tenants recognise this difficulty. Tenants in the main accepted it as part of the package.

Poor access emerges as the issue most likely to disqualify properties from meeting the occupant's desire to remain in their own home until they die.

Modifications

It seems the ODHB and DCC are doing well with preventative care in introducing safety modifications to private homes and Council rental units. 124 of the total sample had been modified in some way, 26 had not. However a significant number still regarded modification as something to be done after they'd had a fall of some kind.

Fire and Electrical Safety

9% were not provided with smoke alarms.

13 properties also presented major difficulties in exiting in the event of a fire in the kitchen or living area. Only three properties had both no smoke detection and a difficult exit. Only one property had a visible electrical hazard.

Potentially Dangerous Hazards

We scored properties as offering either no hazards, having three or more minor hazards or one or more high-danger/high-risk hazards.

Hazards generally have the potential for causing injury. High-danger/high-risk hazards would seriously injure or kill with a high likelihood of happening. Missing safety rails, broken glass, unprotected heaters or fires, loose flooring, design faults, building parts that can fall on people, sharp edges, uncleared inorganic rubbish, unprotected waterways, unfenced areas or drops are all examples of minor and major hazards. 91% of the properties were hazard free. Four properties had minor hazards both inside and out; three had one or more high-danger, high-risk hazards. This result is significantly superior when compared with the rental housing stock reported on in *Old, Cold and Costly?*

Tap water temperature

48% were found to have unsafe hot water temperatures.

Over 55°C is considered unsafe. A few properties had hot water temperatures that were too low, but in most instances the owners reported they had turned the hot water off at some point to 'reduce costs'.

Safety of neighbourhood

Only three residents felt unsafe in their neighbourhood. This was in most cases where new units were located in old neighbourhoods in decline.

Conclusion

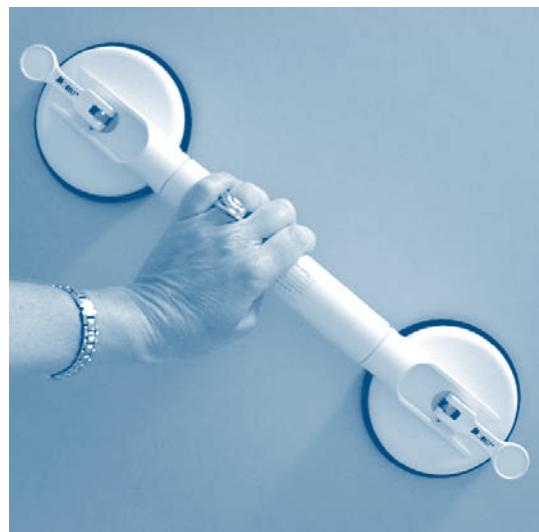
Safety is the standard on which these properties perform least satisfactorily. It is true that that is most likely to be the case with any randomly selected group of houses. For older people in this survey most of the low scoring relates to poor access to the property. 17 failed this test. The lowest total safety score as a result of the access issues was 36%(1), the next lowest 45%(5). All of these are in private ownership.

Taking 80% as a satisfactory score, 65% of the properties were satisfactory and 35% were not.

Fig 14: Safety Modifications Made

Private Homes	74%
Dunedin City Council	80%
HNZC	67%
Private rental	75%

Source: Survey Data 2006



Easily installed hand grip. (www.amazon.com)

Urban myth?

"We keep the hot water temperature very high, because that way we don't use as much, and that's a saving."

Respondent comment.

Fig 15: How safe do you regard this neighbourhood?

Very Safe	61%
Fairly Safe	37%
Unsafe	2%

Chapter Six Soundness

The property provides complete shelter in all weather conditions.

- The exterior is structurally sound, weather tight and vermin proof.
- The dwelling shows no signs of current damp on internal surfaces from external sources.
- All rooms can be adequately ventilated.
- The property is kept in a satisfactory state of repair and maintenance.
- Living areas can be safely maintained at recommended temperature levels; not less than 18°C and not more than 26°C.
- Some energy efficiency is attempted through cylinder wrap and ceiling insulation.
- The source of heating suits the mobility capacities of the occupant.
- Thermal comfort is provided in the form of carpets and thermal drapes.

Fig 16: Unsatisfactory soundness rating

Building Age	Percent of age group
<1914	42%
1920s	29%
1930s	11%
1940s	33%
1950s	17%
1960s	16%
1970s	0%
1980s	0%
>1990	0%
Total	13%

In General

- 37% scored 100% on soundness.
- 13% were unsatisfactory on the soundness standard.
- The age of the property is a significant factor in relation to its continuing quality. The standard of the original build, the costs of ongoing or deferred maintenance, recent major overhauls of some of the oldest properties are all variables that can affect the result. Age on its own is rarely the crucial factor. The disruption and cost of major retrofitting to make the oldest properties comfortable for 21st century occupation is sometimes well beyond the imagination and means of an occupant who has been resident a long time.
- Of the 20 residents who had concerns about maintenance only four were in properties rated unsatisfactory for soundness. Of the 24 that rated unsatisfactory, only four owners expressed concerns about maintenance. These properties were very old and in need of extensive repairs including reroofing, repiling and recladding.
- Many maintenance issues were long overdue; exterior paint work; roof and spouting in bad condition, draughty, difficult to heat, damp etc.
- 12% were estimated as having to spend at least \$10,000 on major maintenance within the next five years.

"This unit was cheaply built in the 1980's. It's got a very low slope roof and as you can see it leaks in the corner over there and in one of the bedrooms around the light fitting which makes me nervous. I've had it looked at a number of times but nothing seems to make a difference."

Survey participant

Structural soundness and weather tightness

As far as was possible on a visual inspection we checked exterior claddings and roofing systems. We checked both the draughtiness and the soundness of the houses in terms of providing shelter from the elements. We observed how much outside air was coming into the house (in June and July). Two properties scored zero for both internal and external state of repair.

Foundations

We looked for signs of shifting or cracking of concrete foundation, loose or rotten piles, sunken or sloping floors, sunken walls, subsidence of paths or section around the house. Only 10 properties showed any problems, though one had a deck whose supports were substantially rusted out.

Weather tightness

In addition to general integrity of claddings we looked for rotting fascias and barge boards, rusted and poorly patched roofing, faulty flashings and signs of saturated concrete tiles in properties built between 1930 and 1950.

87% of inspected properties were airtight, 10% were average, and 3% were considered draughty. The draughtiness is directly related to the old age of these properties.

Dampness

The main living area and bedrooms were inspected for major signs of recent dampness. Major was defined as covering more than 20% of a surface. The surveyors found nine properties with recent signs of dampness in the main living area, and five homes with dampness in the bedrooms.

Heating types

We asked what types of heating energy was being used, and recorded all different types used in one household. Of 150 survey participants the breakdown was as in figure 17.

In 28 homes the occupants used a heat pump as their main form of heating. Nine homes had log burners, but some occupants found them too difficult to use.

74% of occupants depended totally on electricity for heat. 83% had heat sources controlled by the flick of a switch. 17 used solid fuel requiring stoking and eight had no heating facility provided by the landlord.

House heating

We asked '*How much of the house do you most often heat?*'

Extent of Heating	
Living room only	44%
Living room and bedroom	29%
Whole house	27%

Insulation

We wanted to know if occupants knew whether the house was insulated or not. We were not able to physically check this.

Thermal comfort

- 85% of survey participants believed their home was either comfortably or adequately warm. When asked why they thought it was warm, the most common answer was access to good sunlight, followed by good heating.
- 15% considered their home not warm enough or even uncomfortably cold. Most of these stated cost of heating as the main reason for coldness.

The best of them

Solid Oamaru stone unit. Very tidy and well maintained. Tile roof.

Oamaru stone, built for them in the 70's. Very large basement/garage. Heat pump recently installed. Sunny spot.

Very sunny conservatory. Heat pump. Well maintained, recently painted on the outside.

Low maintenance 70's Summerhill stone joined two bedroom house. Heat pump, warm and sunny.

Built 1978 for wheelchair access. Permanent materials. New water heater and heat pump (experimental) since 1978. Renewed last year.

1994 house, low maintenance. Purpose built. Occupant has already made the move to more manageable house. Warm and sunny house.

Very warm modern house and very quiet. Under floor heating.

Good sunlight. Well maintained. Old cottage renovated, extra living space added on.

1946 plaster over brick and tile house built for occupant. Warm, sunny and well maintained.

Modern house in good location. Well designed, skylight in hallway.

Well maintained modern Council flat. Warm and sunny.

Fig 17: Sources of heating

Electricity	145
Gas	14
Wood	25
Coal	14

Fig 18 : Insulation Responses

Ceiling only	46%
Fully insulated	32%
Not insulated at all	10%
Don't know	12%

The worst

Very poorly maintained. Signs of dampness, especially in hallway. Wallpaper coming off, worn carpet, and no lino in toilet. Old diesel heater in dining room. Cracks in roughcast all over. Good roof.

Some major signs of damp: wet patch in floor in lounge possible leaking pipe (happened eight months ago). A lot of mildew in bathroom and some in kitchen. Tiny 1970's bed-sit Council flat.

Old wooden villa needs much maintenance, old scrim wallpaper, ceilings black with mould apart from the lounge. Draughty and possibly damp.

Large old villa. Water damage on ceiling and walls in unused rooms. Might need extensive roof repair. Only electric bar heaters.

Log burner only used when very cold. Requires carpets, vinyl to finish renovations. Hard to heat open plan design.

Externally the windows and garage door needs to be painted. Could do with wallpapering throughout the house and the holes mended. Used to leak in the kitchen and shower through to garage. Down pipes and guttering need to be repaired.

Roof needs repair; leaking over lounge. Sunny in kitchen/lounge. Bedrooms cold.

About to be painted on outside. Decking supports are rusted through. Mould on bedroom ceiling corners. Fixed sputting recently.

Heat pump. Kitchen piles need repair, and re-roofing needed.

Piles seem to be sound but weatherboards need attention along with guttering, flashings and down pipes. Large concrete walled garage not in use as roof is wooden and rotting. Large numbers of windows add to cooler temperature in house and wooden floors.

General observations on state of repair

We found that house maintenance was not a huge issue for homeowners. A majority of the houses we looked at were in good condition and the owners did not find it difficult maintaining their homes. It is worth noting here that a majority of survey participants had national superannuation as their only income. (see page 13) Most were not concerned about their homes at the present, which is similar to what Judith Davey found in her MSD study *Ageing in Place – The views of older homeowners about housing maintenance, renovation and adaptation*. We did not discover widespread asset reduction at the cost of maintaining the property (e.g. a resident who gave away capital so as to qualify for the Community Services card). A few do not regard maintenance as a priority and choose to live as if neither they nor their houses are ageing!

Some observations about heat pumps

2006 was the winter of the heat pump it seems. Early cold winter temperatures and reduced pricing had suppliers reporting inverter heat pumps 'running out the doors'. 'Consumer'¹⁹ reports on their efficiency benefits aided people in their decisions.

For many, heat pumps are a huge advance on previous versions of fan heaters. A number reported they could no longer manage their log burners. Most who had had them installed were pleased with the result. Many were following word of mouth recommendation by family or friends. We found residents unfamiliar with the servicing requirements of heat pumps and the physical and cost implications of the mounting high on walls. Some were unaware of the monthly cleaning required to maintain effectiveness and efficiency. Few had considered how this was to be done safely. HNZC property managers report some people having difficulty with the plastic filter covers, with some people forcing and breaking them. Home support service providers have to consider policies that allow workers to clean the filters without calling in servicemen for a routine task.

Floor mounted heat pump units are becoming more readily available. They still command a premium over the price of wall-mounted units and may not suit small spaces, but are well worth considering. Some older people reported a need to feel radiant heat on their bodies and some heater suppliers are doing well selling radiant heaters to people who have already installed heat pumps.

Noise transfer from the fan units is now being reported as a significant issue. The Dunedin City Council noise control unit receives one complaint per week about heat pump fan noise. For this reason it is not Dunedin City Council Community Housing policy to install heat pumps in their units. The high density of many of these sites suggests five or six heat pump fans coming on together at 7am is not a great idea.

¹⁹ www.consumer.org.nz July 2006

Chapter Seven **Suitability and Affordability**

The property provides basic amenities and services for living that encourage social inclusion.

- ▶ Each room enjoys natural and artificial lighting.
- ▶ A phone connection is available in living and bedroom spaces.
- ▶ The property has an adequate number of power points between 450 and 800mm from the floor.
- ▶ Bedrooms meet minimum size requirements (9 m² or room for a single bed, wardrobe and desk) and the principal occupied bedroom(s) are accessible by hoist.
- ▶ The dwelling offers adequate living space for the number of occupants, including parking/storage space for mobility aids to be at hand when wanted.
- ▶ The site and dwelling offers agreeable visual impact.
- ▶ The dwelling includes serviceable and reachable cooking and laundry facilities.
- ▶ Adequate water, drainage and fully functioning power services are provided.
- ▶ The dwelling includes indoor toilet and bathroom on the same level as the bedrooms accessible for walking frames, wheelchair or personal care assistant (not full disability standard).
- ▶ The dwelling offers privacy and quietness.



Enjoying an active retirement

General

85% were very suitable with 6% achieving 100%. Most of them were well suited to people of an older age with slight or major reductions in mobility, visual or mental acuity. The main reasons for failing were not enough laundry, kitchen or bedroom space, or not enough space for using and storing mobility aids.

Satisfactory light

91% score the maximum in terms of natural and artificial light inside.

Bedroom size

The survey team assessed the main bedroom for hoist accessibility. Some Council bed-sits provided a challenge in terms of adequate bedroom space. Nine of the 24 who failed the suitability rating are Council units of an older style. Seven bedrooms were assessed as being too small for hoist equipment. Six of those were Council flats.

Walls and ceilings

Only 3% of the surveyed properties were considered to have inadequately lined walls and ceilings. Examples of this were old scrim wallpaper and wallpaper coming off.

Hal has lived where he is for the last 27 years in a three bedroom house with a large, treed section. "I think the house is getting too much for me and I have looked into the alternatives. They are all so expensive or so unattractive that I think I'll have to stay put."

He is in his 90's but is still able to do most things for himself. "I am not a good cook and would love to have someone to come in and do the cooking each night."

"The police are in the street all the time, the old families who were here when I came have moved out. It's not a pleasant place to be. I'd move tomorrow if I could afford to."

Participant comment - Survey 2006.



Floors

Only one property was given the lowest score on floor condition. This property had old floorboards exposed through holed lino in the kitchen and toilet. This property also had multiple maintenance issues.

Kitchen

Kitchens were inspected in terms of space, and facilities for storage, cooking and preparation of food. 3% of inspected kitchens were found to be inadequate, mainly relating to space. In one property the oven elements were just below the kitchen cupboards and this was not only inconvenient for the occupant, but also created a major hazard. We did not formally record how many participants had meals-on-wheels or other food services. Many did.

Laundry

63% of all laundries surveyed were excellent. 28% were considered to be mostly adequate, sometimes featuring a shared or downstairs laundry. 9% were scored as inadequate, either because of very difficult access or because there was no separate laundry space at all; the washing machine and/or dryer were crammed into either bathroom or kitchen. In some Council flats there were shared laundry facilities. In most cases this was not really a problem for the occupant since the carer was doing the laundry.

Water, drainage, power

Only one property, the worst we found in this study, was marked down on this question because the water pipes were rusted and the water pressure very low.

Toilet

The survey team checked the size in terms of being accessible if using a walking frame. Toilets with raised seats or grip-rails often got a full score. 5% were considered to have difficult access, often related to the design, which made it impossible to access if using a walker frame.

Bathroom

Accessibility to the shower or bath is a priority for occupants and carers. Highest scores were given to bathrooms with a wet area. Showers or even a bath with a low step in and grip rails were rated highly. Bathtubs with a high step and no grip rails were given a lower score. Only 2% were inadequate or faulty, though some would be a tight squeeze for carers.

Privacy and quietness

We based the scoring partly on what the occupant had told us in the interview about noise and neighbours, partly on what we could see and hear ourselves. Sometimes it was a location beside a busy road that marked the scoring down, sometimes it was stories from the occupant of neighbours partying throughout the night. 10% got the lowest score. Some areas of South Dunedin had been 'spot' redeveloped in the 80's and sit somewhat isolated amidst old family homes that have declined in appearance and are mostly rented. The neighbourhoods, instead of improving as the older residents expected when they purchased, have become less private, secure and congenial. (See Fig 15.)

Best suitability comments

Hard to fault. Wet area comfortable and well designed. Under floor heating.

Large new wet area all set up for stroke victim. Generous storage especially in kitchen. Park at back of section, perfect for children.

Lovely home to retire to in retirement village. Internal access garage.

Separate laundry but small lounge. Spacious kitchen dining area. Huge stainless steel shower tray with substantial rail alongside.

Spacious. Nice, quiet area. Occupant treasures her privacy. Open plan kitchen.

Spacious open plan kitchen and living room. Large bedrooms. Accessible shower with stool.

Brand new bathroom with wet area. Well heated. Good social contacts.

Source: Survey 2006

Tidy appearance

Properties were scored on "tidy appearance", meaning that a property does not stand out as untidy compared to surrounding houses. The focus of the survey is overall housing quality, not chosen lifestyle. 88% had a tidy appearance.

Living space

The living space should be adequate for the number of occupants and in particular be able to be negotiated with walker frame or wheelchair. Five homes did not have adequate space. Three of these were Council flats.

Lever taps and door handles

Some occupants with arthritis already had lever taps installed, which they found extremely useful.

Adequate storage

While all the Council flats we visited were in very good condition, they often lacked adequate space for the use and storage of any kind of mobility device.

Affordability

In relation to present or future retirement incomes

- the occupant is able to sustain outgoings for rent, rates or mortgage at no more than 30% of income;
- the occupant is able to maintain the soundness of the property;
- the occupant is able to afford to maintain the grounds and/or surroundings either personally or with help.

Sustainability

For 88 people in mortgage-free properties receiving only National Superannuation, only four claimed to be spending more than \$1400 a year on rates and none expressed difficulty in doing so. 11% paid more than \$500 per year on household insurance and only 1% expressed difficulty. 48% were spending less than \$900 a year on major and minor maintenance. 35% spent between \$900 and \$1500. 14% spent more than \$1500. One owner with a mortgage was having difficulty with all costs.

Maintenance

Only 18 properties required major maintenance estimated to cost over \$10,000 within the next five years. 34 found major maintenance 'difficult'. Affordability is scored on the basis of a number of accommodation costs (according to the form of tenure) plus some other living costs.

- 40% of the respondents found some aspect of living unaffordable. For some the difficulty was in accommodation costs, for others travel, power, gifts, health and transport. For about 13% the difficulty was in all areas.

Worst suitability comments

Tiny flat. External shared laundry. No room for any kind of mobility aid. No garage.

Very small bed sit. Kitchen tiny and problem with condensation going through ceiling and coming down on lounge wall. Shared laundry.

Shared laundry and very small bedroom. Noisy location. Some vandalism in the area.

Laundry in kitchen. Shower over bath. Pipes rusted, low water pressure. Sliding doors to all rooms. 7.5 °C in lounge.

Shared outside laundry. Small kitchen. Bed sit. Limited storage.

Huge hallway with lots of space. No laundry as washing machine has broken, does all laundry by hand. Toilet out the back in brick shed, very draughty and cold with original water closet and chain.

Laundry and toilet at the back, steps. Very narrow access to kitchen, fridge and table partly blocking. Fantastic view.

Tiny kitchen and bathroom, original 1930's. Toilet and laundry difficult access.

Laundry and toilet off back door, antique washing machine not used.

No separate laundry space, washing machine in bathroom. Toilet quite small. Very close to neighbours, partly blocking sunlight.

Front door just by road, big section at the back. Small kitchen. Leaning ceiling preventing proper ventilation. Small laundry by back door.

House is located at the bottom of the valley and has few hours of sunlight. External laundry in basement.

Source: Survey 2006

	Costs	Affordable	Difficult	Don't know No Response
On your present income how affordable are these costs for you?	Rent	96%	5%	0
	Rates	85%	15%	0
	Mortgage	67%	33%	0
	Minor Maintenance	88%	11%	2%
	Major Maintenance	59%	28%	14%
	Insurance	77%	11%	12%

Source: Survey 2006

Part Three - Discussion

Chapter Eight

3

A Good Place to age?

How willing are older people to leave the homes they've lived in for up to 60 years for more convenient, safer, sounder homes? How suitable are the present older people's own homes for ageing in place? The survey responses have raised further related questions about housing supply and Ageing in Place. Will there be enough newer properties to meet the future access, care, comfort and space needs of older people? What part do the local bodies, HNZC and not for profit housing stocks play in offering older people real options? Will the future demand be met by private development alone? Future planning and research is needed to address these questions.

Jane is 87. She owns her home outright. She has lived there for almost 20 years. The location is very handy for Jane, being close to shops, the church and the park. Jane goes overseas every second year. She can afford all house maintenance and household bills. She still drives and is very active in her local church. Jane loves gardening and has a wide social life.

A Positive picture

- ✓ 81% of the surveyed properties are less than 60 years old. This means that a lower percentage of this group occupies older properties than the general Dunedin population²⁰. Only 8% of the survey sample was built before 1920.
- ✓ The younger homes are in a better state of repair than the older ones.
- ✓ The majority of people in this sample enjoy medium to good quality homes, generally safe, sound and suitable for older persons' needs.
- ✓ South Dunedin - St Kilda - Caversham and Mosgiel are preferred locations for access to the properties and services.
- ✓ A high proportion of houses have been modified in some way to enhance mobility.
- ✓ One of the Council flats featured in the top four properties.
- ✓ Less than 5% of the properties visited between May and August 2006 were physically chilling. Most had modern, easy to use heating.

John is 85. He lives in an old cottage that he rents from his son. John has spent a lot of time fixing the house up. He is very proud of his home. Heating is a big problem for John, especially since the house is draughty. He struggles to pay for power and phone. The property is susceptible to flooding, which is causing a lot of stress for John. Due to his poor health, John cannot use the public transport.

Some reservations

- ✗ The lower scores for the 1961-1980 group reflect the space issues that many properties built in the 1960's and 70's now present. In this survey, Council flats are disproportionately represented in the 1961-80 housing; 60% of the council units in the survey were built in this period.
- ✗ Access issues predominate in the lower safety scores for older homes in hillside suburbs.
- ✗ 40% of the respondents found some aspect of living unaffordable. For some the difficulty was in accommodation costs, for others travel, power, gifts, health and transport.
- ✗ There is a core group of about twenty who have difficulties with affordability. The main issues relate to the maintenance or upgrading of older properties.

²⁰ See note 11

How willing are older people to leave the homes they've lived in for up to 60 years for more convenient, safer, sounder homes?

If the responses to the enquiry "How important to you is it to remain in your present home right through your retirement?" are considered in isolation, the answer to the above question might be "Not in my lifetime!"

89% said it was either very important (95) or important (38) to stay right where they are. All 23 of those who have lived in their present home for more than 50 years regard it as important or very important to remain.

However, when we look at the length of residence of the sample we come to the conclusion that older people are willing to relocate.

58% of this group have already made a decision to relocate within the last 25 years into what they see as their 'retirement home'. People in this group will have made this decision in their 50's, 60's, and 70's. Some in this sample who have not already made the decision to relocate see a rest home as their next step; others intend to be carried out 'with their boots on'.

How suitable are the present older people's own homes for ageing in place?

Apart from the patchy nature of some redevelopments, the newer dwellings in general are very suitable.

81% of those who have moved in the last 25 years now live in dwellings built since 1960. We have already noted that (as with all home building) the size of these homes has been increasing over the period. What was described as 'compact' in 1965 is often now regarded as oppressively small. The middle-aged properties (1930-1960), where they are well maintained, will serve their occupants well. The 'past their use by date' older properties are the exceptions. Their occupants are long term and of the 'boots on' opinion alluded to above.

Of considerable concern is that a relatively small number of units have been built since 1995. Figure 21 shows the drop in house construction that has drastically affected the supply of residential units since the early 1980's.

Fig 19: Tenure and length of residence

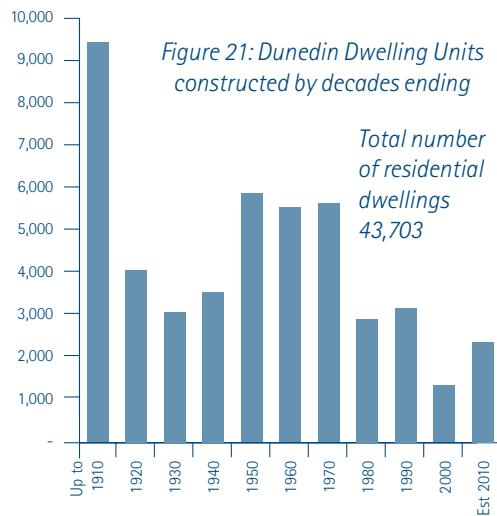
Length of Residence	%	Cumulative %	Cumulative %	Own-F/trust	Rent Other
1-4 yrs	13%	13%		10	9
5-14 yrs	28%	41%		32	10
15-24 yrs	17%	58%	17%	22	4
25-49 yrs	27%	85%	44%	36	4
50+ yrs	15%		59%	22	1

Fig 20: Age of dwellings where residents have lived less than 25 years

Building Age	Percent of age group
<1920	5%
1921-1940	6%
1941-1960	9%
1961-1980	37%
1981-2006	44%

Lifetime Occupancy - Percentage of dwellings with satisfactory ratings

Estimated Year of Building	Number in Survey	Safety	Soundness	Suitability	Affordability	All Measures
Before 1920	12	58%	58%	83%	83%	33%
1921-1940	16	56%	81%	81%	81%	38%
1941-1960	35	57%	77%	82%	60%	34%
1961-1980	45	62%	93%	75%	78%	42%
1981-2006	42	86%	100%	95%	83%	71%
All years	150	65%	87%	85%	77%	47%



Source: QV New Zealand and Statistics New Zealand

Fig 22: Region 6 Small House Costs	
	Cost \$/m ²
Jan-02	\$1,072
Jan-03	\$1,122
Jan-04	\$1,240
Jan-05	\$1,335
Jan-06	\$1,481

Source: Ministry of Building and Housing

Worth considering?

UNDER THE CHRISTCHURCH CITY PLAN

An elderly persons housing unit "means one of a group of residential units developed or used solely for the accommodation of elderly persons and which, where the group is either held under one title or unit titles under the Unit Titles Act with a body corporate and which were not owned by the Crown or a local authority, is encumbered by a bond or other legal instrument which ensures that the use of the unit is confined to elderly persons".

The Council allows elderly persons housing to establish in the living zone subject to the usual standards for a residential activity e.g., setback from boundaries, recession planes, height etc. However, there are some special exemptions, which apply to small EPH Units, as follows:

In the Living 1, 1A, 2 and H zones for EPH units with a gross floor area less than 80m², including garage space, the following applies:

- There is no minimum net area for any site.
- The minimum area of outdoor living space shall be 30m² for each unit, with a minimum dimension of 3 metres.

Effectively this provision allows three units to be built on a section that in Dunedin currently allows only two.

These are usually not less than 1100 sq m.

[http://www.ccc.govt.nz/What is an Elderly Persons Housing Unit \(EPH\) and what do the rules of the Plan allow for.html](http://www.ccc.govt.nz/What%20is%20an%20Elderly%20Persons%20Housing%20Unit%20(EPH)%20and%20what%20do%20the%20rules%20of%20the%20Plan%20allow%20for.html)

Are there enough newer properties to meet the future access, comfort and space needs of older people?

Dr Ruth Houghton, in her unpublished report prepared for the Dunedin City Council in 2001, gives a full review of older persons' housing in Dunedin. Little has changed since that time. Home ownership in New Zealand is declining and the question of the future availability in Dunedin of both rental and ownership properties suitable for ageing-in-place waits to be addressed.

Figure 21 shows one element of the problem of future supply. A Dunedin real estate consultant²¹ identifies the following elements as contributing to a lack of choice for older people at present:

- Many older units 'on the flat' on the market over the past two years tend to have been picked up by investors for rental purposes;
- In the under \$200,000 range there may be only two or three available at one time. These tend to be dated, lack garaging, sun and outlook and are often affected by social and security issues when isolated in older areas.
- Scarcity of land on the flat at a reasonable cost. Competition for available land and a buoyant market has made the land cost component of new housing much higher;
- Building costs are increasing rapidly for Dunedin and Otago (Fig 22);
- New units coming on stream are moving up into the \$300,000 - \$400,000 price range;
- This is pricing new units for older people out of the range of those who would like to sell up a modest home and buy something more suitable. They are staying put. They're stuck really.

The critical and interacting issues are affordability, quantity and quality. We believe there will be a growing need for more suitable retirement options at the lower end of the cost scale. 30 affordable, 'lifetime occupancy' units a year is a conservative estimate. Consents for 89 unit dwellings have been issued in Dunedin since 2000 (12.5 a year.) More research into this area is needed if accurate projections are to be made.

Given the scenario just outlined and the way it impacts on Dunedin, the present and future roles of the local bodies and not-for-profits are crucial for retirement-income older people. Some of these bodies report waiting lists for their older persons units. Other complexes can have periods where a number of retirement village units come on the market at the same time and take a little time to sell. The DCC has a small number of vacant units whose location, size and inflexibility make them very unattractive.

Abbeyfield (see side bar p 28) is taking an initiative with the support of the Housing Innovations Fund for some self-help community housing.

The for profit and not for profit groups who have invested or committed themselves to this area in the past must be encouraged to continue both by national Government (in the form of concessionary loan funding) and local bodies through zoning and consent requirements. The continuation of the Housing Innovations Fund is also vital if councils and not-for-profits are to continue to play a role in providing affordable

²¹ Stephen Johnston, Johnston Realty

housing for the elderly. The fact that demand on this fund is now stretching its resources demonstrates both a recognition of real housing need in the community and a willingness to work in partnerships.

Retirement village legislation sets out to protect more fully the assets of purchasers of homes within a village. This applies to two or more units where there is a capital contribution from the occupants and an element of service provided. Unfortunately the compliance costs of this legislation militate against small schemes within the scope of local community agencies. **Every avenue of alternative funding and participatory arrangements needs to be explored to increase availability at the medium priced end of group arrangements.**

The Dunedin City Council can be proud of the role it has and is playing. An ageing population is a fact of life for this city and without the continuing and expanding involvement of the Council, Dunedin will become an increasingly unattractive retirement location. The purchase from housing reserves of flat land for redevelopment is an ongoing strategy, one that is becoming more difficult with stronger competition from the market. Upgrading of existing stock for 'lifetime occupancy' is essential. **An annual levy on the city property portfolio to build up investment in city housing would, we believe, return a social dividend to Dunedin that policy analysts could well quantify.**

Continued application to the HIF is, we understand, part of management's strategy for improving the housing stock.

Care support has not traditionally been needed or part of the role of Dunedin City Council Community Housing. Their tenants are ageing and many access home support. Some of the needs are beginning go beyond that. We see issues of oversight emerging that could be creatively explored with support funders and providers.

HNZC through its regional planning strategies and support for this study is continuously involved in reassessing need and its role in supplying suitable rental housing.

Visionary models are not far away. In both Adelaide and Melbourne local and national government initiatives have fronted up to large scale housing redevelopments. The private sector has been contracted in both cities to meet the challenges of 'old' (1950's!) housing and diverse cultural and generational requirements for the 21st century. Local and state housing authorities have collaborated with housing developers to achieve mixed social and corporate objectives.

We have the advantage of a slow growth rate; there is still time to take some initiatives. The disadvantage is that the problems are often not given priority until they are well entrenched. **It can also play a strategic role in bringing together the active players in housing supply in both social and private sectors for some creative and collaborative planning.**

Care provision: Our survey team has been struck by the role even small amounts of care support play in maintaining people's independence. It was not our purpose to assess the quality or quantity of funded support. We understand that the Otago DHB faces some strategic imperatives to manage the growing demand for services on a reducing budget²².

Abbeyfield – another option?

The vision for Abbeyfield in New Zealand is:

To be the most respected and successful community volunteer provider of locally based, affordable, family-styled housing for lonely older people who seek independence, companionship and safety in New Zealand.

Abbeyfield is a housing model imported from the UK, where it started in 1957. The first Abbeyfield house was opened in Nelson in 1994.

Residents either rent or have a licence to occupy their suite. It is also available for older people with limited assets.

Abbeyfield was established to provide companionship in a small domestic scale house, for the alone and lonely older person; to break the cycle of isolation and depression and to promote older people's ability to be independent and active contributing members of their community.

Every household has its own housekeeper to look after the house and to provide the main meals, and to care generally for the residents. Each resident has their own room, with ensuite bathroom, furnished as they wish, where both their privacy and their right to invite visitors are assured.

In Dunedin an Abbeyfield house is currently being built in Maori Hill and ready for 'licence to occupy' residents to move in in December 2006. Plans are for a further build in South Dunedin which will be a rental option.

<http://www.abbeyfield.org.nz>

Sustainability of Social Housing.

Hal Bisset, a social housing consultant in Victoria challenged attendees at the Community Housing Aotearoa Conference last November with an unpalatable truth.

"Most social Housing providers forget their responsibility to the future when setting social rents for the present. All right, charge 75% market rents but how will you maintain your asset and develop houses for the future if all your attention is focussed on the needs of present occupants?"

Community housing is a very risky enterprise. Decisions made today have an effect 20,30,40 years into the future. Mistakes or missteps made today are around for a very long time or can prove very expensive to correct.

The UK government has recently required all social housing providers – for low income, disabled and elderly – to gradually raise rents (by 2010) to a level that guarantees the sustainability of the social housing stock.

Fixing rent levels for older people that are both affordable and sustainable is a present challenge facing both public and private sector social housing landlords.

²² Otago District Health Board, Community and Public Health Advisory Committee and Disability Support Advisory Committee, Agenda, Tuesday 22 August 2006, 10am, Part 5, p 2

Summary

- On a 'lifetime occupancy' rating, houses in this sample built since 1960 do surprisingly well. With very little modification they will suit their occupants well, provided they receive some form of in-home support.
- The quality and conditions of the houses built before 1960 is generally much lower and much less suited for lifetime occupancy, particularly on issues of access.
- The vast majority (89%) of the people in this survey intend to remain in their present accommodation 'until they are carried out with their boots on'.
- Older people had more choices in acquiring new homes if they did so before 1990. While there has been a small increase in building since 2000, on average only about 12 new units are built a year.
- We estimate a minimum of 30 per year is needed to replace the old houses and provide for the growing older population.
- The role of social housing providers, Dunedin City Council, HNZC and not for profits is crucial if people on lower retirement incomes are to have some choices in the future.
- Some changes in site size requirements may help private developers get back into the provision of affordable retirement units.
- All future housing design and locations need to consider the essential connection between accommodation and care.

However strategic planning requires engagement with the broader aspects of well-being including housing. It is timely to sit down with present and future accommodation providers and share perspectives on housing and health, community support needs and the ways in which available funds can be made most effective. It was for example, contrary to the view of this cohort of home support users that they would willingly relocate simply to make more efficient use of home management or personal care staff.

We believe 'community consultation' to be an ongoing process and needs to be actively pursued if the care and accommodation issues are not to remain in unconnected silos. Community agencies don't take long to 'get' the 'mantras' of government agencies. HNZC does not fund 'care'; DHB's don't fund 'accommodation' – unless you're in a rest home or hospital. We need some 'joined up' approaches. We know they are not easy to achieve.

We repeat; quality is an issue for the oldest homes but not the major problem with older people's housing in Dunedin. Choices, availability and affordability are problems set to get worse. Older Dunedin (the older Dunedin without \$300,000 to spend) may find themselves with only two options; stay where they are or rent – if they can find somewhere suitable.

The strong housing preference expressed by this group of older people accords with other similar studies – i.e. to stay where they are. Who will provide the rental, ownership, 'license to occupy', 'shared community living', home-sharing options that include the elements of care that Judith Davey (and pretty well everybody else) says will make Dunedin and New Zealand remain **a good place to age?** Will future groups of older people be able to safely say, "I'll stay where I am and you can carry me out with my boots on"?



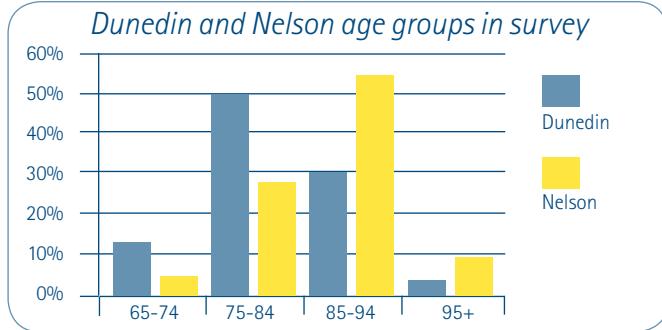
1950's Dunedin House

Appendix 1

- Some Dunedin and Nelson comparisons.

150 people were interviewed in Dunedin, 50 in Nelson.
All were home support clients of Presbyterian Support.

Age groups in sample: The Nelson sample was older.



Interview Findings:

Length of stay at present address: The Nelson respondents had, in general, lived in the present address for considerably less time than their Dunedin counterparts.

Length of stay	Dunedin	Nelson
1-4 yrs	13%	23%
5-14 yrs	28%	35%
15-24 yrs	17%	19%
25-49 yrs	27%	17%
50+ yrs	15%	6%

Incomes: The Nelson group had more people on incomes over \$25,000.

Income pa	Dunedin	Nelson
Nat Super only	64%	42%
Under \$25,000	25%	40%
\$25,001 - \$35,000	9%	12%
\$35,001 - \$50,000	1%	4%
\$50,001+	1%	2%

Form of Tenure

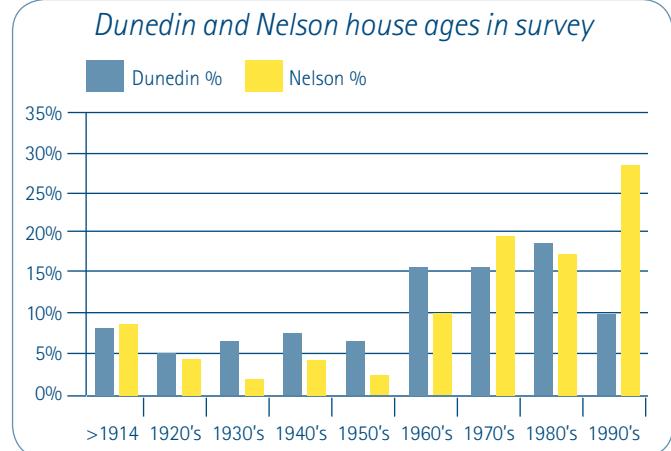
Form of Tenure	Dunedin	Nelson
Private ownership or family trust	81%	83%
Private Rental	3%	10%
City Council	10%	2%
Housing NZ Corporation	2%	0%
Other – eg living with family/boarding	4%	4%

Form of Transport:

The Nelson group are more independent of public transport.

Forms of transport	Dunedin	Nelson
Drive own car	36%	50%
Own car driven by other	11%	15%
Family/friends car driven by other	17%	15%
Bus	13%	6%
Taxi	14%	6%
Walk	3%	2%

Age of houses: Nelson houses were younger than the Dunedin ones. The graph helps to accentuate the case made about future supply issues in Dunedin.



Survey Findings

Safety

Access: 60% in Nelson had completely level access from a vehicle, with only 29% in Dunedin.

Fire: Nelson was slightly better on fire safety in terms of ease of emergency exit and smoke alarms.

Hazards: 12.5% had minor hazards inside their house, compared to Dunedin with 5%. This related mainly to uneven steps and stairs.

Water temp: 17% in Nelson had unsafe hot water temperature, compared to Dunedin's 48%. Nelson houses were newer than Dunedin's, with modern hot water cylinders.

Difficulties: 60% of Nelson respondents said they had difficulty in their homes compared with 64% in Dunedin. The specified difficulties are similar to Dunedin in rank.

Falls: 23% of the Nelson group had had falls in the previous six months compared with 15% in Dunedin. This could be largely a reflection on the older age of the respondents in Nelson.

Modifications: 63% of Nelson respondents reported some form of modification to their home against 73% in Dunedin. Our surveyors reported 81% of Nelson homes with grip rails, hand rails etc and 82% of Dunedin homes. The lower Nelson reported figure may relate to the newer state of homes where rails had been built in and 'modifications' had not been needed.

Soundness

Nelson was better than Dunedin on general soundness, which once again reflects that Nelson houses were newer.

Vermin: Nelson households had surprisingly high numbers of vermin, only 71% were vermin-free compared to Dunedin's 98%. The Nelson houses were not infested but had mainly ants and sometimes rats coming up from the river. A nuisance for the occupant, but one that is easily removable.

Dampness: Reflecting the newer houses in Nelson no problems were reported on dampness or general state of repair.

Heating: No one in the Nelson study uses coal for heating, compared to 9% in Dunedin. Around 40% in both cities heat the living room only. More Dunedin people heat their whole house. Only 6% in Nelson found their home not warm enough or uncomfortably cold, compared to 15% in Dunedin.

Concerns: Participants in both Nelson and Dunedin expressed the same concerns about the current soundness of their home. 13-15% said that repairs of some sort were needed.

Suitability

Kitchen and laundry facilities were in a good state, compared to Dunedin. This possibly reflects the smaller number of Council flats surveyed in Nelson. A number of the Dunedin ones have to share the laundry which affected their rating. Dunedin is, surprisingly, reported as better on space for mobility aids.

Location and services: 30% in Nelson thought the public transport was poor, and only 10% in Dunedin.

The Dunedin group was in general more satisfied with the location and services than the Nelson one, except access to shops, doctor and green areas/parks.

Social inclusion: 30% in Dunedin had not visited others in the last week at the time of the interview, with 18% in Nelson. 28% in the Nelson group had internet access, against 11% in Dunedin. The Nelson group also sends more emails than Dunedin.

Affordability

More survey participants in Nelson rent from a private landlord, paying \$115-\$275 per week. In Dunedin private renters paid \$60-100 per week. In some cases in Dunedin the occupant rents from a relative and was not paying market rent. Significantly more Nelson people expressed difficulty meeting rates and insurance costs.

Future housing preferences

86% in Nelson believed it very important or important to stay in their present home right through their retirement, being very close to Dunedin's 89%. 'Desire to remain independent and in control of your affairs' and 'Sense of security and comfort within familiar home, neighbourhood and friends' came out as the top reasons in both surveys. Factors that would encourage people to move from their present home were the same:

Issue	Dunedin Yes	Nelson Yes
Own or partner's health decline	38%	60%
Receiving less help/or not wishing to become burden	29%	58%
Managing housework/garden	11%	36%
No longer driving	9%	24%
Decrease in income/increase in costs	8%	22%

The final question asked about preferences, if the occupant could no longer live as independently as at present:

Options	Dunedin	Nelson
Owned home with more support	79%	62%
Reented accommodation with support and security of tenure	9%	12%
With friend or family boarding	1%	8%
In full residential care in rest home	11%	16%

Summary

Overall, both Dunedin and Nelson survey participants enjoyed good, sound homes with adequate heating, functioning facilities and satisfactory space.

Dunedin houses were older than Nelson and the climate is colder, which explains some issues with general soundness, dampness, draughts and difficulty with house heating.

Dunedin had a greater problem with accessibility, with fewer houses having accessible sections or level access from a vehicle.

A difference that stands out is the older age of the Nelson group in combination with their shorter stay in their present homes. They seem to have made the decision to relocate at a later age than the Dunedin group.

Significant factors influencing this are likely to be:

- ▶ *The high value of older properties on the recent Nelson market. Selling older houses and buying new units has been more affordable.*
- ▶ *The supply of new units in Nelson has matched a greater proportion of demand.*
- ▶ *Nelson is a place favoured for relocation from outside the region at this stage*

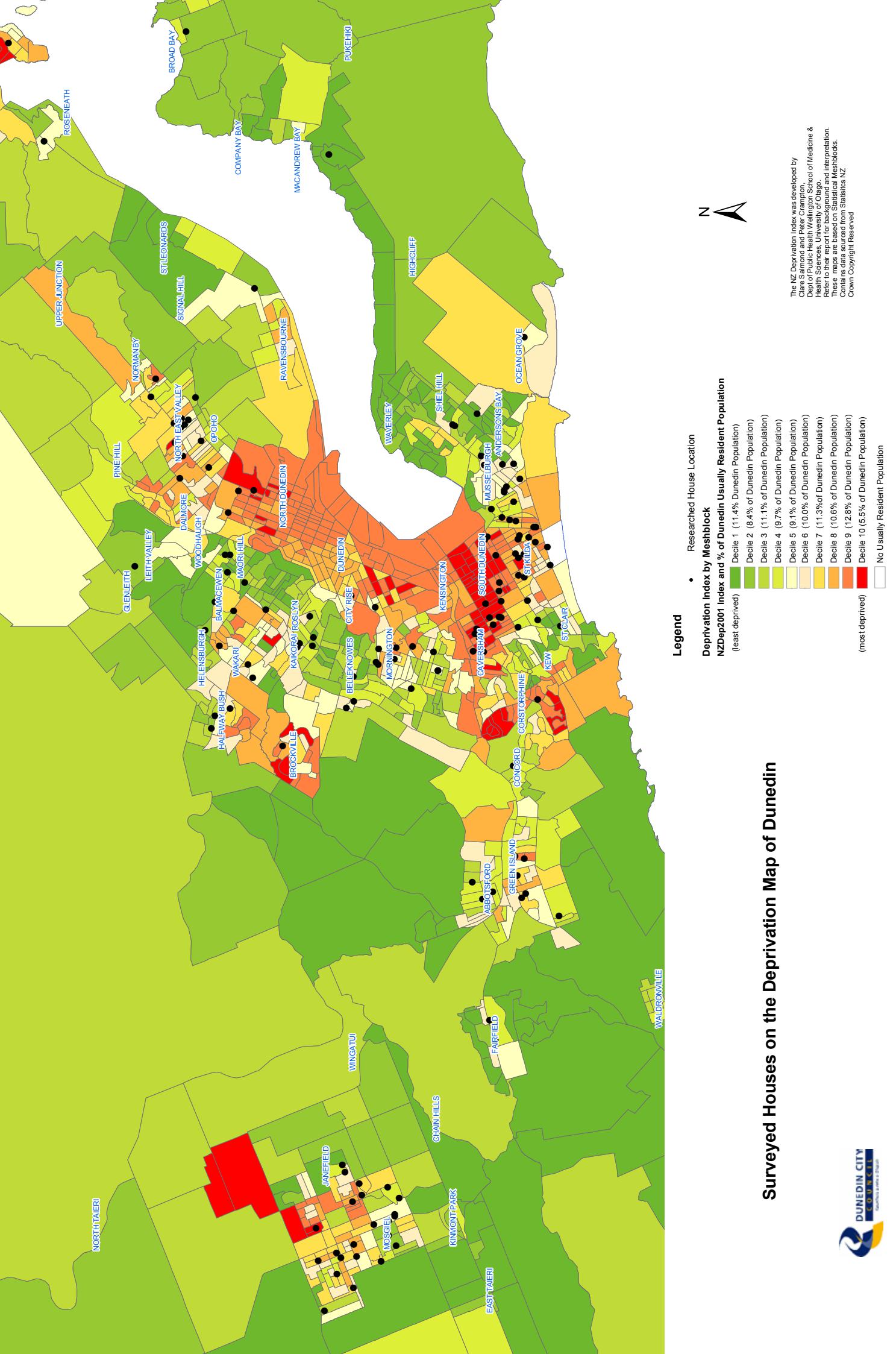
Bibliography



- A question of care - A guide to home support and residential care with information on all 77 homes/hospitals in the region: Otago and Southland*, Care Publications Ltd. (2006/2007)
- Assessment of Services Promoting Independence and Recovery in Elders*, ASPIRE Report 1, University of Auckland, District Health Boards in Canterbury, Hutt Valley and Waikato, Wellington Masonic Villages Trust, Pegasus Health, Presbyterian Support Northern, 2006
- Black, J. (2006) *All care and some responsibility*, The New Zealand Listener: pp 14-19
- BRANZ and Alan Bulleymen (2001) *Homes without barriers – A guide to accessible houses*
- Burholt, V. and G. Windle (2003) *Future housing considerations for an ageing population: A qualitative comparison of potential relocation catalysts for two cohorts*, University of Wales, Bangor, <http://www.bangor.ac.uk/csprd/happi.php>
- Burholt, V. and G. Windle (2003) *Retaining independence and autonomy: Older people's preferences for specialised housing in a rural area of Wales*, University of Wales, Bangor
- Burholt, V. and G. Windle (2004) *Keeping warm? Self-reported housing and home energy efficiency factors impacting on older people heating homes in North Wales*, University of Wales, Bangor: pp 1198-1208
- CHRANZ and Building Research (2006) *The future of housing in New Zealand*, prepared by Scion and BRANZ for CHRANZ and Building Research, <http://www.hnzc.co.nz/chr/pdfs/future-of-housing-%20in-new-zealand.pdf>
- Davey, J. (2006) *Ageing in Place - The views of older homeowners about housing maintenance, renovation and adaptation*, Ministry of Social Development, <http://www.msd.govt.nz/work-areas/social-research/older-people/ageing-in-place.html>
- Davey, J., V. de Joux, et al. (2004) *Accommodation Options for Older People in Aotearoa/New Zealand*, New Zealand Institute for Research on Ageing and Business Economic Research Limited, Centre for Housing Research Aotearoa New Zealand (CHRANZ), <http://www.hnzc.co.nz/chr/pdfs/accomodation-options-for-older-people-23-aug04.pdf>
- Davey, J. and V. Wilton (2005) *Aotearoa Ageing 2005: A bibliography of New Zealand research on ageing, 2001-2005*, New Zealand Institute for Research on Ageing and Ministry of Social Development, <http://www.vuw.ac.nz/ageing-institute/>
- Dean, C. (2005) *A Model for Community Support incorporating "Homeworks" in Ashburton*, Presbyterian Support Upper South Island
- ESAW (2003) *European Study of Adult Well-Being: Comparative report on social support resources*, <http://www.bangor.ac.uk/esaw/index.htm>
- Fergusson, D., B. Hong, et al. (2001) *Living Standards of Older New Zealanders: A Summary*, Ministry of Social Policy, <http://www.msd.govt.nz/documents/publications/csre/livingstandardssummary.pdf>
- Gee, S. and K. Glasgow (2000) *Creating communities for all ages: Local government and older New Zealanders*, 40+ project, Victoria University of Wellington and Age Concern New Zealand
- Heywood, F., C. Oldman, et al. (2002) *Housing and home in later life*, Buckingham, Open University Press
- Heywood, F., A. Pate, et al. (1999) *Housing Options for Older People (HOOP)*, Elderly Accommodation Counsel, <http://hoop.eac.org.uk/hoop/start.aspx>
- Houghton, R. (2002) *Social Housing in Dunedin: A review of needs and policy for the Dunedin City Council*, Unpublished report
- Housing New Zealand Corporation (2005) *Building the future: The New Zealand Housing Strategy*, Housing New Zealand Corporation, http://www.hnzc.co.nz/hnzc/web/research-&-policy/policy-&-strategy/new-zealand-housing-strategy/new-zealand-housing-strategy_home.htm
- Howden-Chapman, P. and Nick Wilson (2000) *Housing and Health*, Social Inequalities in Health – New Zealand 1999, Ministry of Health: Chapter 7, pp 133-145, [http://www.moh.govt.nz/moh_nsf/fefd9e667cc713e9cc257011000678d8/65b8566b2ac3a9684c2569660079de90/\\$FILE/SIHch7.pdf](http://www.moh.govt.nz/moh_nsf/fefd9e667cc713e9cc257011000678d8/65b8566b2ac3a9684c2569660079de90/$FILE/SIHch7.pdf)
- Howden-Chapman, P., L. Signal, et al. (1999) *Housing and Health in Older People: Ageing in Place*, Social Policy Journal of NZ (13): pp 14-30, <http://www.wnmeds.ac.nz/academic/dph/research/housing/publications/Aging%20in%20place.pdf>
- Lloyd, B., S. Shannon et al. (2003) *Impact of Housing on Health in Dunedin NZ*, WHO Kobe, University of Otago, Dunedin City Council, http://www.physics.otago.ac.nz/eman/research/Dunedin_Housing_Report.pdf
- Ministry of Health (2002) *Health of Older People Strategy*, [http://www.moh.govt.nz/moh.nsf/0/13CF7B014CE29D44CC256AD30076D0BB/\\$File/OlderPleBB.pdf](http://www.moh.govt.nz/moh.nsf/0/13CF7B014CE29D44CC256AD30076D0BB/$File/OlderPleBB.pdf)
- Ministry of Social Development (2001) *Positive Ageing in New Zealand: Diversity, participation and change*, Status Report, <http://www.msd.govt.nz/publications/2001.html>
- Motu (2006) *Regional housing markets in New Zealand: House price, sales and supply responses*, CHRANZ and HNZC, <http://www.hnzc.co.nz/chr/pdfs/regional-housing-markets.pdf>
- NZCCSS (2004) *Building a decent future? A NZCCSS discussion paper on housing policy in New Zealand*, <http://www.nzccss.org.nz/uploads/publications/NZCCSS%20Discussion%20Paper%20on%20Housing%20Policy.pdf>
- NZCCSS (2005) *The Landscape of the Aged Care Sector and the Place of Religious and Welfare Providers*, <http://www.nzccss.org.nz/uploads/publications/The%20Landscape%20of%20the%20Aged%20Care%20Sector.pdf>
- Olsberg, D. and M. Winters (2005) *Ageing in Place: Intergenerational and intrafamilial housing transfers and shifts in later life*, Australian Housing and Urban Research Institute
- Otago District Health Board, Community and Public Health Advisory Committee and Disability Support Advisory Committee, Agenda, Tuesday 22 August 2006, 10am, Part 5: A Strategic plan to optimise disability support services for older people in Otago 2005-2015.
- Povey, D. M. (2002) *How much is enough? Life below the poverty line in Dunedin 2002*, Presbyterian Support Otago, http://www.ps.org.nz/SITE_Default/SITE_Otago/Library/Advocacy/chapters.asp
- Povey, D. M. (2003) *How much is enough? Life below the poverty line in Dunedin 2003, Update One*, Presbyterian Support Otago, http://www.ps.org.nz/SITE_Default/SITE_Otago/x-files/4008.PDF
- Povey, D. M. and U. Harris (2005) *Old, Cold and Costly? A Survey of Low Income Private Rental Housing in Dunedin 2004*, Presbyterian Support Otago, http://www.ps.org.nz/SITE_Default/SITE_Otago/x-files/13257.pdf
- Presbyterian Support East Coast and C. Gordon (2006) *Please don't call me dear: Older people's voices and views on Ageing in Place*.
- Quality of Life in New Zealand's Eight Largest Cities 2003*, <http://www.bigcities.govt.nz>/ Senior Citizens Unit (2001) The New Zealand Positive Ageing Strategy, Ministry of Social Policy, <http://www.osc.govt.nz/positive-ageing-strategy/index.html>
- Smith, L., B. Robinson, et al. (2006) *Forgotten people - Men on their own*, The Salvation Army Social Policy and Parliamentary Unit
- Standards New Zealand (2001) *Design for access and mobility: Buildings and associated facilities*, Standards New Zealand

Internet sources

- <http://www.interrai.org/section/view/> Interrai needs assessment tool
- <http://www.jrf.org.uk/housingandcare/lifetimehomes/partMandLTH.asp> Joseph Rowntree Foundation: Lifetime Homes Standard
- <http://www.cpa.org.uk/index.html> Centre for Policy on Ageing, UK
- <http://www.eldernet.co.nz/Home> Information about services available for older people
- <http://www.abbeyfield.org.nz>





Presbyterian Support Otago

407 Moray Place, P.O. Box 374, Dunedin
Telephone 03 477 7115, Fax 03 479 2020, Email psotago@psotago.org.nz
www.ps.org.nz/otago

ISBN-978: 0-473-11778-8