

Secure Housing as We Age

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What we will cover today

- Housing trends in Nelson and Tasman
- Research themes and findings:
 - Housing that older people want
 - The importance of repairs and maintenance
 - The importance of resilient housing
 - Downsizing – things to think about
 - Equity release – is it possible?
 - Making informed decisions
- Information and decision-support tools for making housing decisions

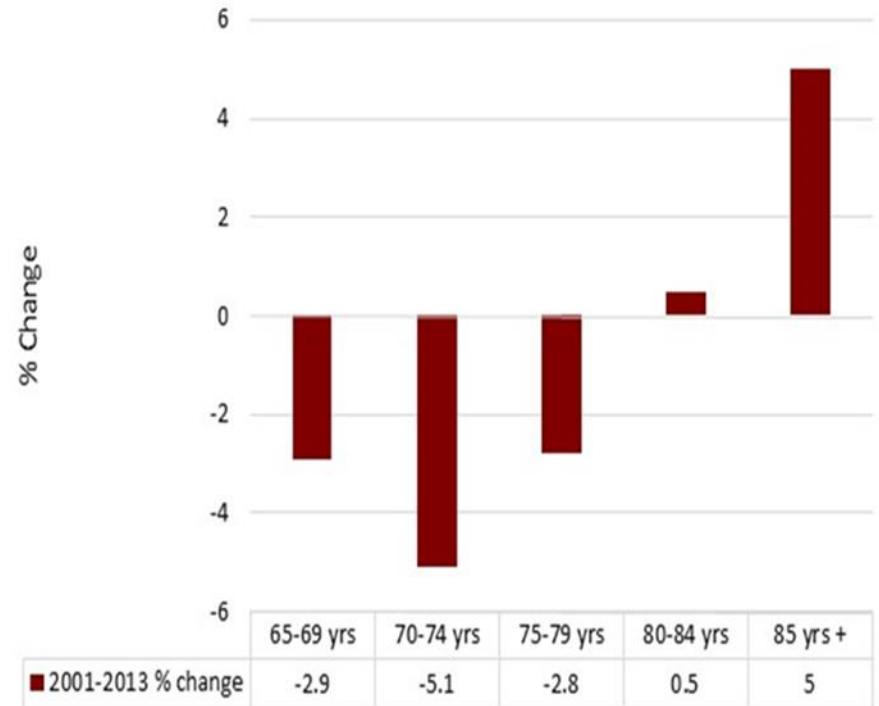
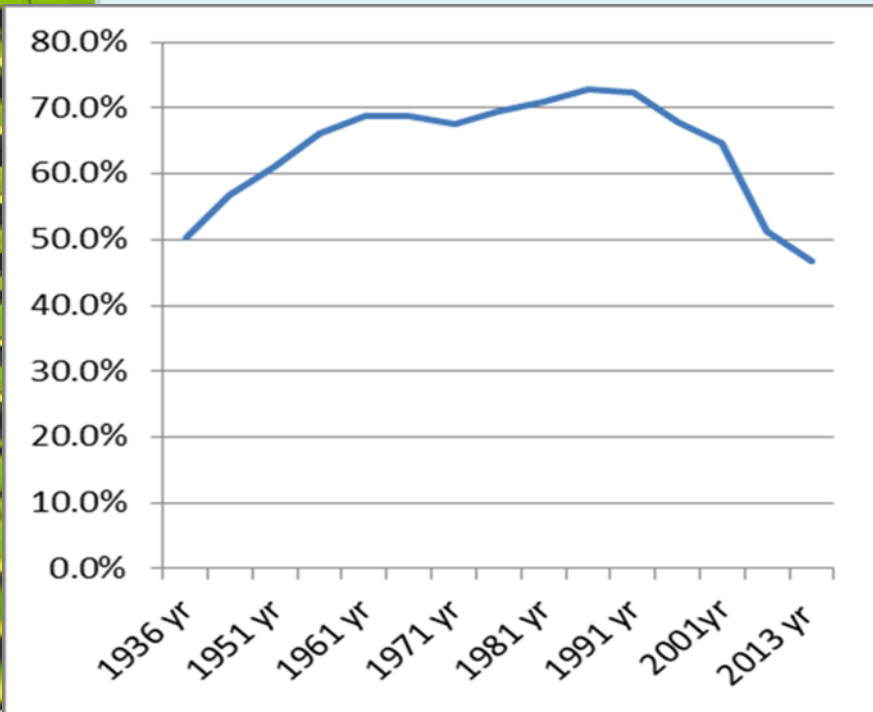
Good Homes Research Programmes

- Good Homes Ageing in Place
- Community Resilience and Good Ageing
- Finding the Best Fit: housing, downsizing and older people
- Life When Renting
- Supporting older people's resilience in homes and communities
- Understanding older people's experiences and points of view
- Multi-method, multi-disciplinary
- Evidence-based solutions

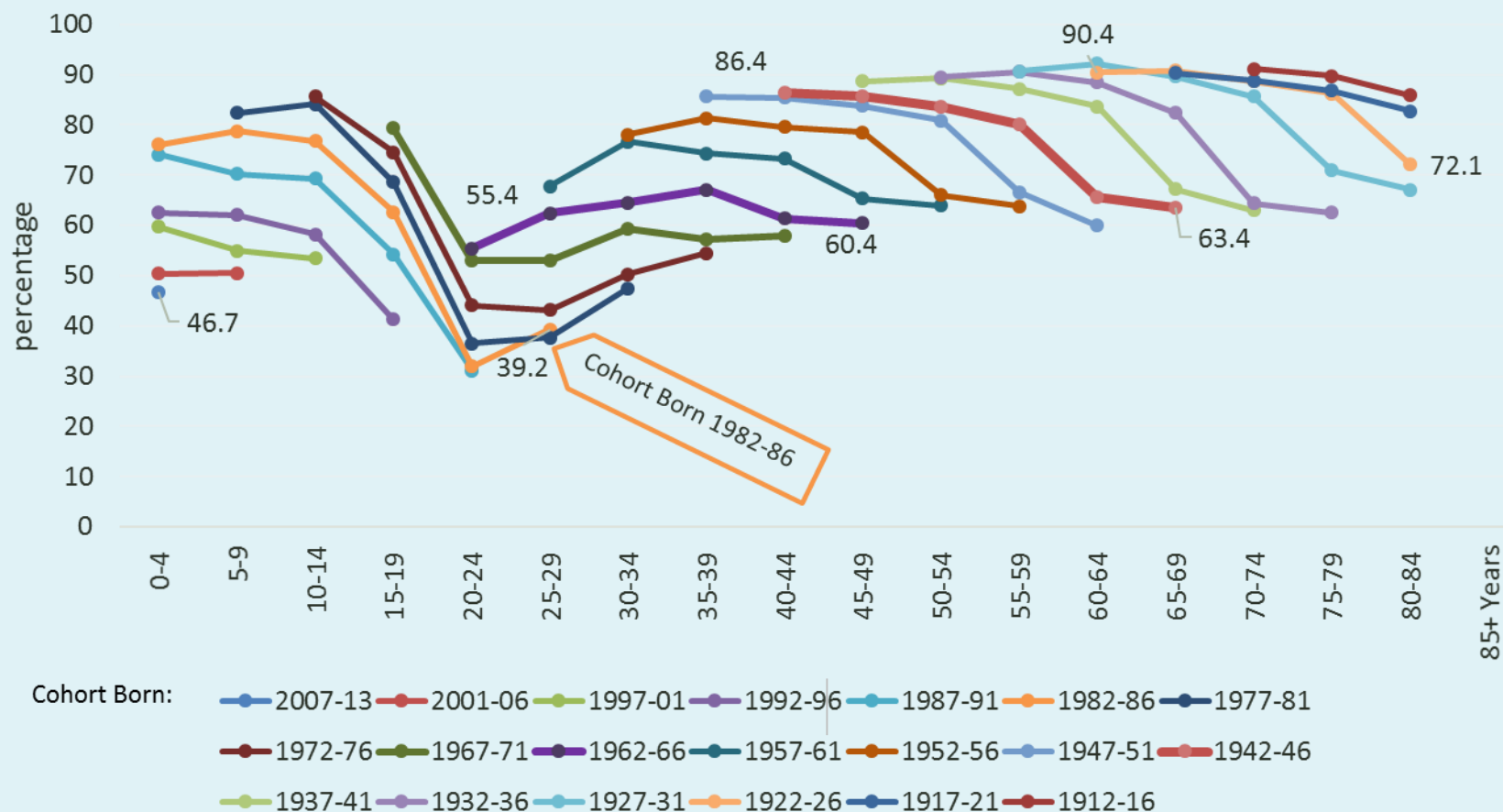
Housing trends in Nelson & Tasman

- Big Issues in housing:
 - Declining home ownership
 - More renting among older population
 - Uncontrolled house prices
 - Poor stock alignment
 - Unaffordability owner occupation and unaffordable rentals
 - Poor stock maintenance
 - Poor resilience
- Older people are affected by these
 - Hard to down size
 - Increased rates – this is largely house price driven
 - Unaffordable rents
 - Insecurity
 - Poor housing conditions

Declining Owner Occupation - NZ

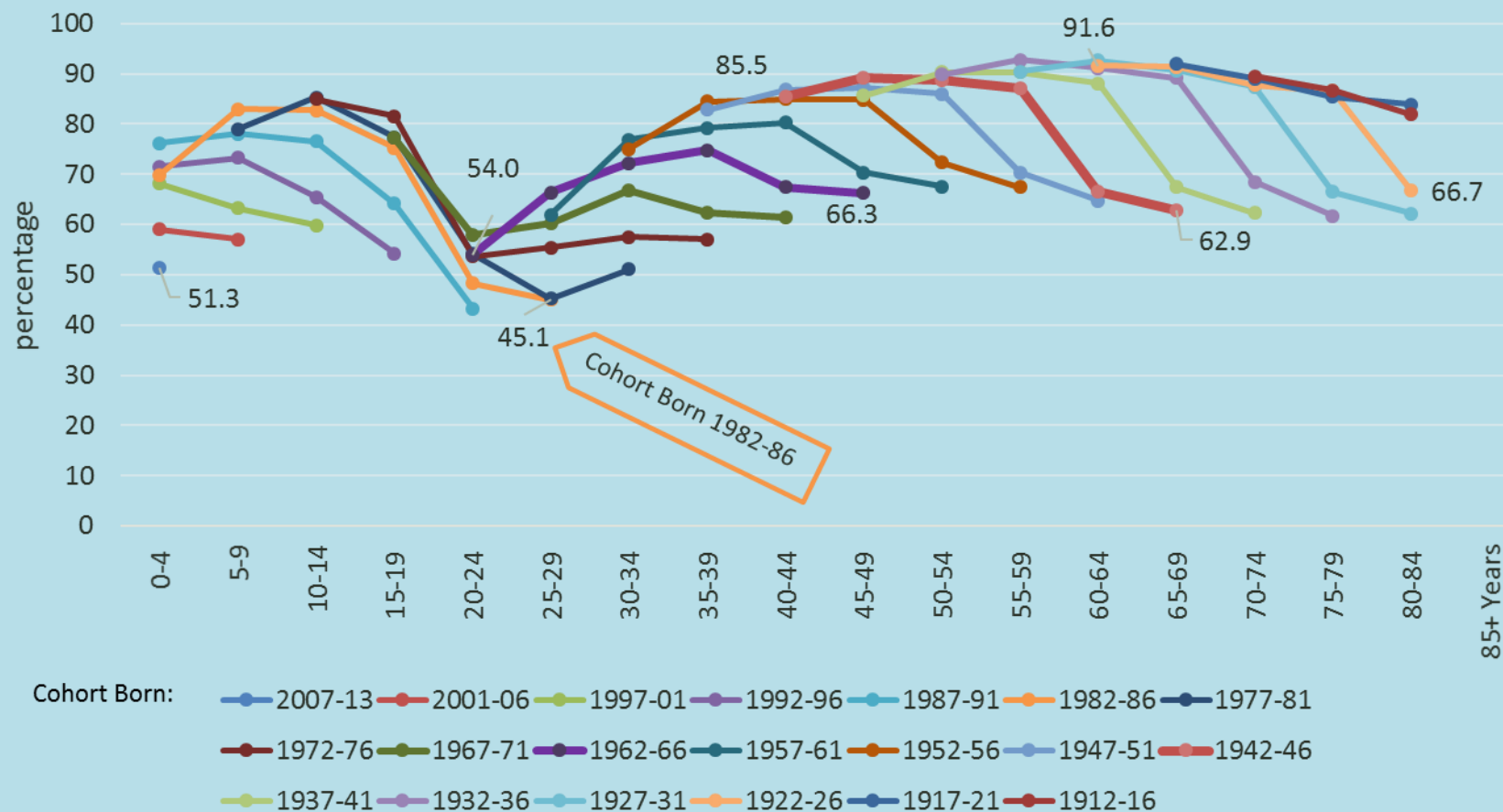


Home Ownership by Birth Cohort, Nelson City



Source: Natalie Jackson

Home Ownership by Birth Cohort, Tasman District



Source: Natalie Jackson



LIFE WHEN RENTING
AGEING WELL NATIONAL SCIENCE CHALLENGE
Enabling Older People's Independence in the Tenure Revolution



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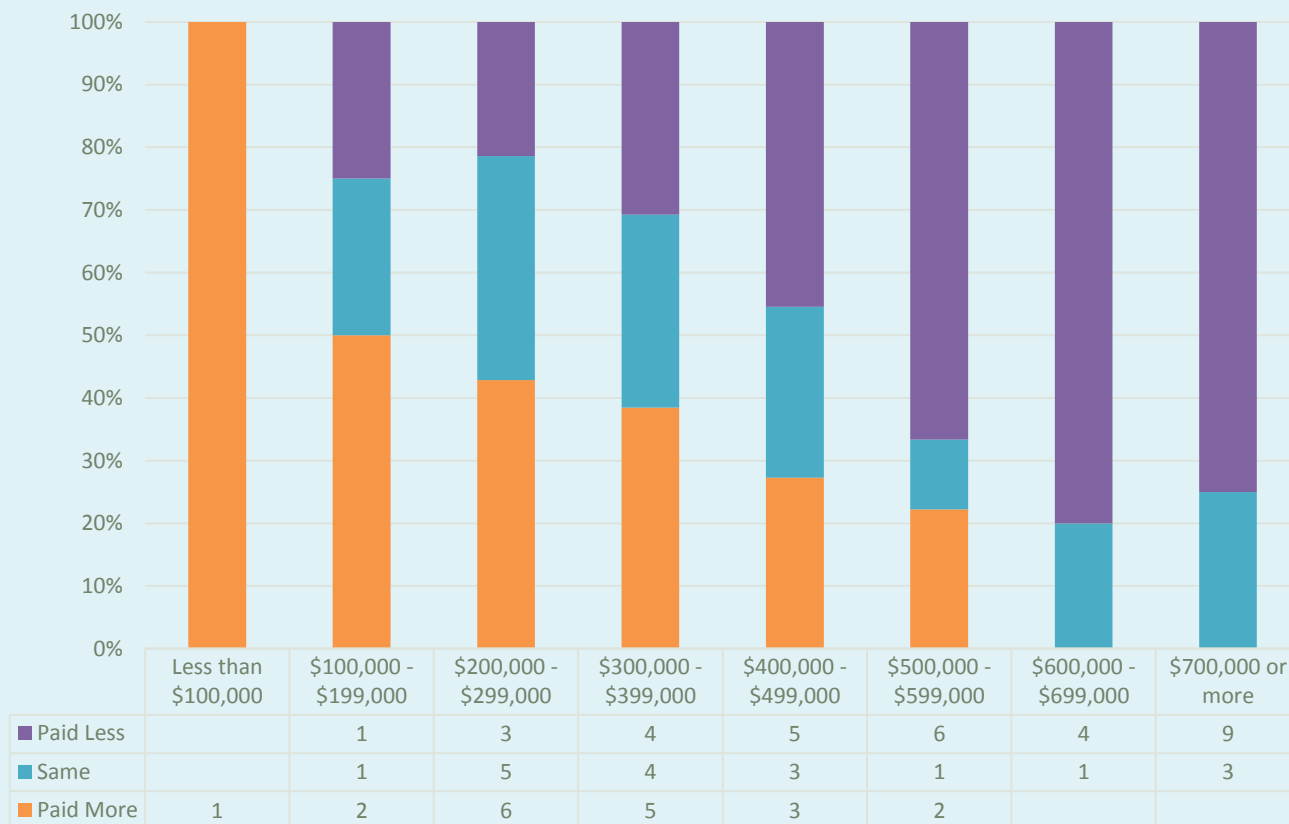
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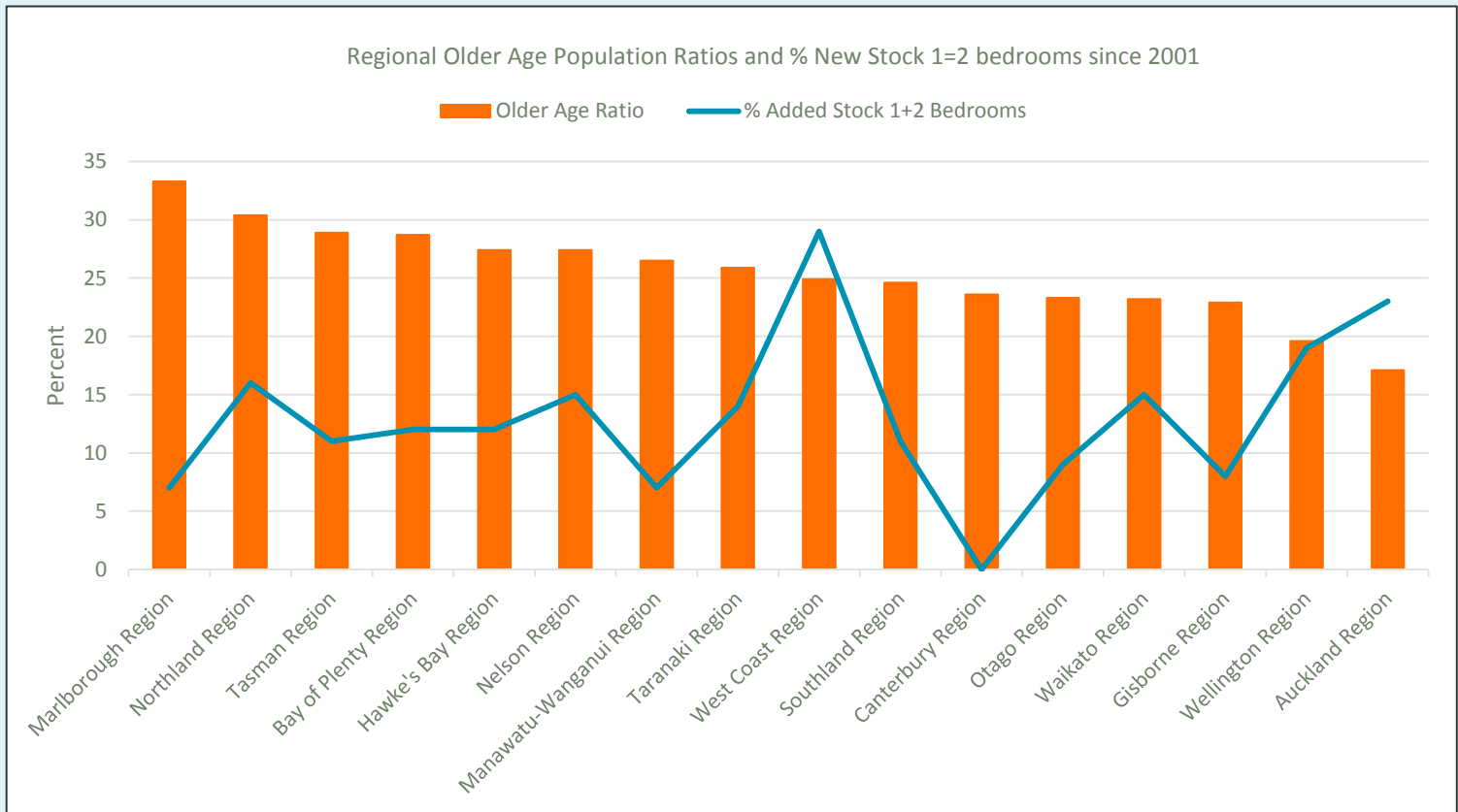
**GOOD HOMES
FOR GOOD LIVES**

Empowering housing decisions as we age

High House Prices Don't Always Help – Sale and Purchase Among Older Movers



Housing Stock Does not Accommodate Downsizing



Under maintained houses – not safe or comfortable

- Average value of older householders' unmet repairs to bring to 'new' = \$9,000 (2010/11)
- 34% reported problems with mould, damp, condensation
- 25% reported a slip or fall around home
- Deferral of repairs and maintenance due to expense, inconvenience, difficulties in obtaining trusted provider
- Unaddressed repairs and maintenance:
 - Health risks
 - Safety risks
 - Premature move to aged residential care

Older People need resilient homes

- A home resilient to adverse natural events:
 - Protects the residents
 - Minimises damage
 - Minimises costs and time in recovery and repairing damage
- Older people are very vulnerable
 - Physiologically
 - Financially
- Older people a huge resource for communities preparing, responding to and recovering from adverse events – So homes need to be resilient



Older people Want Fit for Purpose Homes

- Most older people don't want to move – Our downsizing research shows:
 - 78% had not moved in recent past and had no intention of moving
- Those that move are looking for:
 - Less house and section maintenance
 - Cheaper house running costs
 - Lifestyle improvement
 - Health and mobility concerns
 - Financial concerns
 - Closer to services
 - Closer to family or 'back home'



Downsizing has Pros and Cons

- **Pros**

- Improved dwelling performance and condition
- Improved physical and mental health
- Releasing capital to deal with mortgage, debt
- Lower running costs
- Maintain or improve connections

The downsides of downsizing

- The Cons
 - House prices
 - Moving costs
 - Unexpected costs
 - Divesting possessions – both good and bad experiences
 - Adjusting to new life, new environment
 - Housing preferences are not met by the market
 - Smaller size
 - Close to services
 - Accessible features

Equity release is not that simple

- The two main pathways are fraught with difficulty:
 - Reverse equity lending
 - Movement to a lower cost dwelling
- All sorts of shocks can de-rail things:
 - Adverse natural events
 - Adverse financial events – abuse, company collapse
 - Leaky building syndrome
- High house prices do not inherently deliver opportunities for equity release

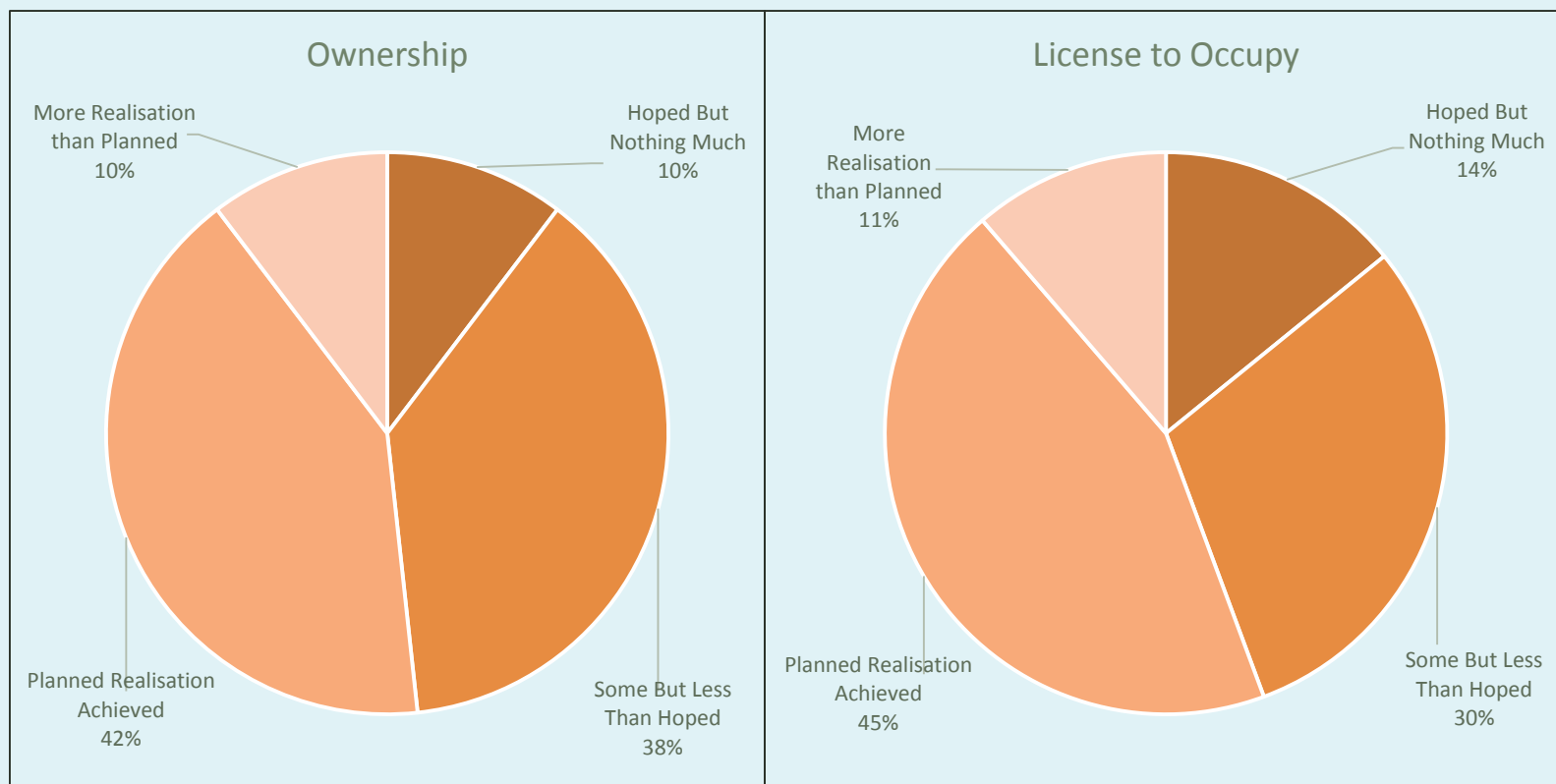


Capital Equity Release is Modest

- Substantial proportion of movers in the open market were left with a surplus of less than \$50,000
- Movers to retirement villages tend to:
 - Face higher costs
 - Face non-discretionary costs
 - Were very much wealthier in the first place

Expectations and Realisations

Ownership and License to Occupy



OLDER RENTERS

- Moving from owning to renting is increasingly common
- Most live in private rentals
- There is very little stock with accessible features
- Rental stock is often in poorer condition than owner-occupied stock
- Many rely on national superannuation and rents are unaffordable, even with an accommodation supplement

Affordability is a problem

Residents aged 65+ receiving an Accommodation Supplement (source: 2013 census and MSD 2016 AS data)

	Number Renting with AS	Number Owner- occupier with AS	Number Boarding with AS	Total	Renters receiving AS as % of all renters 65+
Nelson City	293	75	34	402	38%
Tasman District	268	58	24	350	44%
Marlborough District	361	73	25	459	45%
NZ	26295	6744	3752	37446	40%

Planning vs Decisions

- A big emphasis on planning but more important is good decision-making
- Information about housing and services is critical to maintaining independence and personal resilience as we age
- Wide range of information available but it is not easy to find
- Is the available information relevant, complete and trustworthy?
- Families and whānau as well as older people need information

Older people's tips for making housing decisions

- Talk about it with family and friends
- Make lists – priorities, wants, needs
- Make a plan
- Inspect properties and get technical advice
- Use older people's support organisations
- Don't move in haste

Tools Based on Research Findings

- Older people want to be actively involved in decision-making about their home-related needs
- Home-related decisions are complex:
 - Staying put or moving?
 - Is this a vulnerable site?
 - What are the financial implication of my choice?
 - Could I manage here with some help?
 - What are my future needs?
- Potential danger of jumping to the 'solution' before understanding the 'problem'

Four Tools

- **Good Homes** – repairs and maintenance identification and solutions
- **Resilient Homes** – resilient dwelling design, materials and systems identification
- **Selecting a Site for Your Home** – residential site vulnerability identification
- **My Home My Choices** – home-related options identification and decision-support
- Solutions co-designed with older people and service providers





Good Homes Tool

- Designed to help the older householder identify and manage repairs, maintenance and safety risks around their home
- Solutions focused – what to do, what priority is it, where to get help
- Three tools developed:
 - Older householder self-help tool
 - Service provider tool used with older person to check comfort and safety of home
 - Home diagnostics technical tool for housing providers, property managers

Kitchen

	Yes	No	Do this to check
Are appliance cords free from:			
- Frays?	<input type="checkbox"/>	<input type="checkbox"/>	Switch off at the wall and unplug all appliances and put them on the kitchen bench. Look at each power cord, one by one. Check carefully for any sign of wear on the cord or around the plug. Do not take apart the appliance.
- Nicks?	<input type="checkbox"/>	<input type="checkbox"/>	
- Exposed wires?	<input type="checkbox"/>	<input type="checkbox"/>	
- Any other signs of wear and tear?	<input type="checkbox"/>	<input type="checkbox"/>	
Are the appliance plugs in good repair?	<input type="checkbox"/>	<input type="checkbox"/>	
Can you insert and remove plugs easily without stretching or feeling off-balance?	<input type="checkbox"/>	<input type="checkbox"/>	Use a small appliance to try out all the kitchen powerpoints that you use. Switch off the power point and the appliance. Plug it in. Then unplug it.
For any 'No' answers go to Solution			K

	Yes	No	Do this to check
Is the hot water at the tap a safe temperature?	<input type="checkbox"/>	<input type="checkbox"/>	Run the hot tap until it reaches its highest temperature. Hold a thermometer under the running water. The temperature should be no more than 50°C.
For any 'No' answers go to Solution			P

10 Home repairs and maintenance

Issue	Solution	Priority (1= highest)
Power cords and power points - trip hazard	Why do this: It is easy to trip and hurt yourself on power cords that cross the floor. What to do: Use another power point. If there isn't one available have one installed in a better position (about one metre up from the floor and not in a corner). Who can do it: Electrician.	1
Power cords and plugs - in poor condition	Why do this: Electrical appliances in good condition are less likely to catch fire or give you an electric shock. What to do: If power cords or plugs show signs of wear they must be repaired or replaced. Who can do it: Electrician.	1
Mats and carpet - slip or trip hazard	Why do this: Falling over can cause serious injuries and loss of independence. What to do: Replace mats or carpets that have curling edges or worn patches that could cause a fall. Put non-slip strips under rugs or mats on smooth floors. Who can do it: Householder or handy person.	1



HAPPY HINT: It is easy to trip over pets. Make sure their eating and sleeping areas are out of the way.

Home maintenance and repairs **K**

Issue	Solution	Priority (1= highest)
Fire plan	Why do this: A fire plan is a practised drill so you automatically know what to do in an emergency. What to do: Come up with a plan so you know what to do and can account for everyone who lives in your house. Know how to escape from each room in the house. Try to have two ways out. Make sure escape-route doors and windows are easy to open. Keep keys in deadlocks when at home. Practise the escape drill every six months. Who can do it: The local Fire Service or Citizens Advice Bureau can help.	1
Earthquake plan	What to do: Contact your local council about how to prepare your home for an earthquake.	1
Water	Why do this: The chance of burning yourself is greatly increased if the hot water at the tap is above 50°C. What to do: Install a tempering valve, but also check that your hot water cylinder/water heating appliance is set to 60°C for health reasons. Who can do it: A registered plumber only.	1

Home maintenance and repairs **P**



Resilient Homes and Sites Tools

- Resilient Homes Tool
 - Identifies resilient design, materials and systems
 - Features that are easy to repair
 - Features that pose a risk to dwelling resilience
- Selecting a Site for Your Home Tool
 - Raises awareness of why sites matter
 - Raises awareness of risks and regulation around sites
 - Tips on recognising vulnerable features of sites
 - Questions to ask and who to ask

Selecting a Site for Your Home

Quick Assessment of Site Vulnerability Storms, floods, slips and heavy weather

Many New Zealand home owners look to build or buy their dream home as part of a long and happy retirement. For many it's an opportunity to buy a place with views, be near the beach, or be close to rivers.

These sought-after environments and other seemingly more ordinary sites can be vulnerable to natural events which can damage our biggest investment in our futures – our homes.

We are all aware of earthquakes in New Zealand. These are difficult to avoid in many parts of New Zealand whether you live on the flat or up on a hill, which is why our building regulations attempt to ensure our homes are built to help us keep safe during earthquakes.

But we face other natural events that can have huge impacts. Flooding in urban and rural areas, coastal storm surges, and landslips are an all too real experience.

Being resilient during these events and being able to recover from them involves making sure that you make the best decisions possible when you look for a home or buy land to build on.

Buying a site for your home or an existing house is one of the biggest investments you are ever likely to make.

Spending time now assessing sites will always be a good investment. Remember houses may be insured, but land is much more difficult to insure.

This Guide provides you with:

- A quick way to identify some typical natural hazards that may be present on or near a section you are interested in.
- Information about where you can find out more about vulnerability to natural hazards.



RESILIENT HOMES: HOUSEHOLDERS TOOL

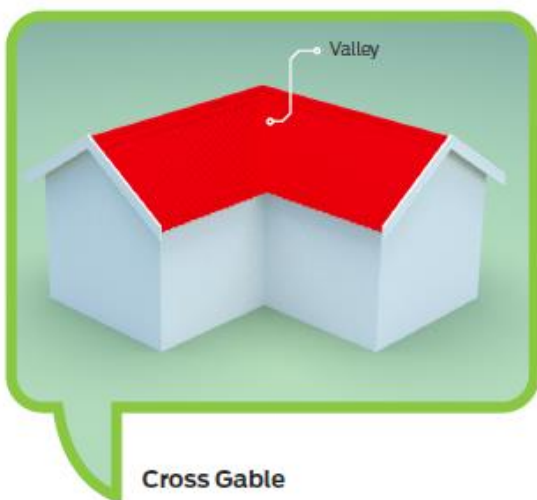
Circle the types that fits the house best. Put a cross if it's in the two higher risk categories

4.1 Window and glass door age, condition and materials

Lower Risk		Higher Risk	
Windows, doors can be screened to reduce wind-blown debris damage, glass is toughened, or double glazed with smaller panes	Smaller window panes with glass in good condition and well maintained frames	Large window panes on exposed walls or windows that protrude from the walls of the house with minimal or poor frames	Old or poorly maintained windows with frames that are warped or with chipped / cracked glass.

4.2 Window and glass doors in walls

Lower Risk		Higher Risk
Less than 25% of walls occupied by glass doors and windows	Between 25% and 50% of walls occupied by glass doors and windows	> 50% of walls occupied by glass doors and windows





My Home, My Choices Tool

- Helps people identify what's important **to them** about their home and living environment
- Describes a range of options, their advantages and disadvantages
- Helps comparison of different options
- Identifies what are the flexible and not so flexible choices, and why
- Allows people to work through at their own pace and to reflect
- Indicates where to get further information
- Does not give 'the answer'

The Tool Kit and Website



Keep warm to live longer

Story and photo by Annabelle Latz

Warmth and comfort in your own home takes a bit of planning ahead.

Jean Wilson attended The Good Homes workshop on Monday, and spoke to about 40 people in the community, including local residents and members of groups, about the importance of staying warm to keep healthy.

As ex-president of Grey Power in Marlborough, and a regular attendee of hospital board meetings and council meetings, Jean is aware that elderly people need to keep warm.

"If your home is warm, bright and sunny you are going to live a lot longer. I'm over 80 now and I don't consider myself old."

The Good Homes project is funded by the Public Good Science Fund, and Marlborough has been a featuring region in the project that began four

