

Older People and the Rental Market in the Western Bay of Plenty Sub-region: Summary and Possible Ways Forward

A Paper prepared for the
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1. Introduction

In May 2016, the Population Ageing Technical Advisory Group (PATAG) and the *Life When Renting: Older People and the Tenure Revolution* research programme collaborated to conduct an additional set of work within a case study in the Western Bay of Plenty sub-region. The aim of this work is to identify current and future implications of the falling rate of owner occupation and rising dependence on the (mainly private) rental market for the older population.

PATAG was interested in the case study investigating a number of themes and issues:

- How people become renters later in life.
- International models that support long term tenure in the private rental market.
- The type of housing that older people would choose.
- The range of providers in the rental market and the extent to which they cater for older tenants.
- The implications of a shortage of suitable housing stock of the right size and design for an ageing population.
- Co-housing as an example of alternative tenure.

This report presents a summary of the six working papers completed for PATAG within the case study. It identifies implications of the findings for councils and local organisations and suggests some ways forward.

The case study will continue as part of the *Life When Renting* research. The broader national analysis of how the tenure revolution will affect older people, now and into the future will continue to be relevant to the work of PATAG, SmartGrowth and local organisations in the sub-region.

2. Key findings

Six working papers were produced:

- Tenure Security for Older Tenants: A Country Review of Policy, Programmes and Regulation (July 2016).
- The Housing Older People Would Choose: A review of selected NZ research (July 2016).
- Home Ownership, Renting and Residence in a Home Owned by a Family Trust WBOP & Total NZ by birth cohort (October 2016).
- Older People and the Rental Market in the Western Bay of Plenty Sub-region (November 2016).
- Cohousing: An enduring idea but is it a new opportunity for older people? (January 2017).
- Older People and the Rental Market in the Western Bay of Plenty Sub-region: emerging themes and issues from in-depth interviews (March 2017).

Full summaries of the findings for each paper are presented in Appendix 1. In addition, analysis of national data and analysis generated from other case studies to date can be found on <http://renting.goodhomes.co.nz/>

2.1 Tenure trends

- There are diminishing levels of home ownership, and rising levels of renting and family trusts, for almost all cohorts in the sub-region.
- The decline in home ownership appears greater for most sub-region cohorts than their national level counterparts.
- Home ownership in the sub-region is not just falling faster, but by a much greater margin than nationally, so it is a bigger 'shock' for the sub-region.
- Based on trends to 2013, sub-region cohorts that will turn 65 years of age by 2021 and 2026 (born 1952-56 and 1957-61) will have home ownership levels below 50 percent. Some of those will live in homes owned by a family trust, but most will need rental accommodation.

2.2 The sub-region housing market

- In the sub-region, the number of renters aged 65 and over is 2,820 (2013 census).
- Older Māori are more reliant on the rental market than non-Māori.
- Over three-quarters of older renters live in private rentals.
- The biggest issue faced by older renters is unaffordable rents. Around 54 percent of older tenants in the sub-region receive the Accommodation Supplement.
- There is little rental accommodation targeted to, or specifically catering for the needs of older people, and current supply cannot meet demand.
- There is some overseas evidence that cohousing is a beneficial option for older people. However, it is not common in New Zealand. For cohousing to become more widely available, some barriers will need to be overcome, including lack of clarity about cohousing in planning regulations.
- Papakāinga housing is an important stock for older Māori of the rōhe. The papakāinga stock is diverse, consisting of a combination of older, ill-suited stock along with recently built, fit-for-purpose rental accommodation that has often been co-designed with kaumātua.

2.3 Older renters' experiences

- Both older renters and older owner-occupiers want the same things out of their housing: warm, affordable, accessible, safe, easy to maintain, 'right-sized' homes that are close to services.
- Movement from owner-occupation to renting is not uncommon, and is generally precipitated by financial or personal shock.
- The main causes of movement of older tenants are unaffordable rent, or the house is sold and the tenancy is no longer available.
- There are examples of older tenants living in rental dwellings in very poor and unsafe condition.
- Some older renters find applying for a tenancy, and the standard notice period for termination of a tenancy, very stressful.

- Housing pressures affecting all age groups are resulting in some older people providing accommodation for their younger relatives. This can pose financial and tenancy risks to the older person.

2.4 Tenure security

- There is some evidence of tenure insecurity in the sub-region, with older renters moving, not because they choose to, but because of unaffordable rent, or the house is sold and the tenancy is no longer available.
- New Zealand has a very lightly regulated private rental market with few provisions relating to long-term tenancy and tenure security.
- A variety of tenure security models have developed in Australia, North America, the United Kingdom and Europe. In general, provisions for tenure security are not targeted on an age basis.
- Internationally there has been an overall trend towards deregulation of the private rental housing sector, and the decline of tenure security regulations.
- Some older renters suggest that having a long lease would provide a more certain period of tenure, but for older people tenure security is about:
 - having a good relationship with the landlord
 - a habitable dwelling in good repair
 - being able to make small changes
 - having the ability to do repairs and decorate, and
 - an affordable rent.

3. Implications for councils and local organisations

Councils have a number of roles in regard to housing for the older population:

- Planning and regulation in relation to residential land-use and development.
- Provision of senior housing.
- Responsibilities for environmental safety and health, which include investigation of sub-standard housing.
- Emergency management.
- Providing for the current and future needs of the community for physical and social infrastructure.
- Community leadership.

Carrying out those roles requires consideration of the following factors and their implications:

- Current residents' ageing and in-migration of older people are important drivers of housing demand in the sub-region. The ageing population will impact on the type of housing and urban development required.
- The number of one and two person households is expected to increase as the population ages. Since 2001, only 12 percent of new stock has been one and two-bedroom dwellings in the Bay of Plenty Region.¹ This trend may result in a mismatch between

¹ K. Saville-Smith, B. James and L. Murphy (2016). *Downsizing and the Housing Stock - Realities for Older People*. Report prepared for the Finding the Best Fit research programme. Retrieved April 2017, from <http://www.goodhomes.co.nz/downsizing.goodhomes.co.nz/resources/downloads/Dwelling%20size%20and%20downsizing%2022%20Sept.pdf>

household size and available stock, unless consideration is given to increasing the construction of smaller dwellings, secondary dwellings and a diversity of housing types and tenures.

- There is clear evidence that the growing older population will need more rental accommodation than in the past.
- Currently, the majority (60.5 percent) of older tenants in the sub-region are in the 'young-old' group, aged between 65-74 years. However, that group will age in rental accommodation, and as they age their housing and support needs may change.
- Currently, a higher proportion of older Māori, compared to non-Māori, are reliant on the rental sector, and this is expected to continue to rise. Like other groups, the majority rent in the private market. Consideration needs to be given to the housing needs of both local Māori and those older Māori from other areas living in the sub-region.
- Private sector rental provision for older people is expected to continue to dominate in future. It is important that private sector providers are involved in improving rental housing solutions for the ageing population.
- In general, older renters experience more financial constraints than older home-owners. Older renters are more likely to have fewer assets and to be more reliant solely on superannuation than older home owners. They are much more likely to experience housing need and to find accommodation costs unaffordable. These financial constraints are clearly illustrated by Accommodation Supplement data, which shows that three-quarters of those aged 65 and older in the sub-region receiving the Accommodation Supplement are tenants, not home owners or boarders.
- Nationally the condition of rental housing has been found to be in poorer condition than owner-occupied dwellings.² Poor dwelling condition can lead to poor health and unsafe conditions for older tenants. Tauranga City Council has been involved in the rental warrant of fitness pilot, which showed that three of the top five reasons why dwellings did not pass the test were relatively low-cost items to remedy: water temperature too hot; window security stays needed; and no working smoke alarm.³
- Nationally the health of older renters is poorer than that of older home owners, particularly in relation to chronic conditions such as diabetes and heart disease, and depression and anxiety.⁴ Those patterns are also likely to prevail in the sub-region. This has implications for the safety and performance of rental housing to meet those needs, as well as tenants' ability to access health and support services.
- Living alone is prevalent among older people, and over two-thirds of those living alone are women. Addressing health, disability, financial and social support needs are particularly important for this group, if they are to continue to age in place. Those living

² V. White, M. Jones, V. Cowan and S. Chun. (2017). *BRANZ 2015 House Condition Survey: Comparison of house condition by tenure*. Study Report SR370. Porirua: BRANZ. Accessed June 2017,

http://www.branz.co.nz/cms_show_download.php?id=a1efff0a2fd9885ecf878ce475631df7025cf3b8

³ J. Bennett, E. Chisholm, R. Hansen and P. Howden-Chapman. (2014). *Results for a Rental Housing Warrant of Fitness Pre-test*. He Kainga Ora/Health and Housing Programme, University of Otago, Wellington. Accessed May 2017, www.healthyhousing.org.nz

⁴ J. Cumming, J. McDonald, M. Pledger and P. Dunn. (2017). *Tenure and Health: early findings*. Presentation to the Life When Renting Mid-term Summit, 30 May 2017, Tauranga. <http://renting.goodhomes.co.nz/>

alone may be more vulnerable to financial abuse, need help with transport, and need support to deal with home repairs and maintenance. Older people living alone are also particularly vulnerable in adverse natural events, and they may need support to plan for emergencies.

4. Ways forward

The sub-region has developed a comprehensive settlement planning approach to address long-term high and sustained growth. The sub-region is considering a range of planning, demonstration models and other measures to address housing unaffordability. The suggestions below are intended to support that approach, by focusing on ways that the housing needs of the growing older population, both now and in future, could be incorporated.

4.1. Raising provider awareness of older people's demand for rental accommodation

In general, there appears to be low awareness among private landlords and property managers of older people's demand for rental accommodation. However, there are examples of private property managers who work with landlords to raise awareness of older people's rental housing needs, and with older tenants to secure housing. Community housing providers are also aware of older people's housing needs and demand. These property managers and providers could be a useful resource for understanding and addressing older people's demand for rental accommodation and the barriers they face.

4.2 Supporting enriched services for older tenants

There is potential for councils, older people's organisations, social service providers, housing providers and property managers to develop best practice tools and information around the provision and management of rental accommodation for older people. The *Life When Renting* programme intends to develop such tools in the last year of its work.

Part of developing best practice could involve encouraging and facilitating landlords and property managers to:

- Liaise and work with older people's service providers.
- Access available government subsidies, e.g. for heating, insulation and home modifications.
- Consider how they can tailor accommodation to older people's needs.
- Upskill in management of older tenants.

There may also be potential to develop partnerships between housing providers to improve services and support for older tenants.

4.3 Promoting tenure security

The working paper on tenure security identified a number of initiatives to support tenure security and thus the ageing in place for older tenants, based on best overseas practice. These include:

- Education for landlords and property managers in providing for older tenants.
- Improving the management of tenancies.
- Tenant support.
- Provision of fit-for-purpose accommodation.
- Raising older tenants' awareness of their rights and responsibilities.

4.4 Supporting development of age-friendly rental housing

There is potential to work with developers interested in building small-size, age-friendly rental accommodation.

It may be beneficial to look at how other councils address the diverse housing needs of older people. For example, Thames Coromandel Council's District Plan allows dwellings increased site coverage if they comply with Lifemark standards. Furthermore, a minor unit attached to an existing dwelling designed to Lifemark standard does not need a resource consent. If the minor unit is Lifemark compliant, it can be larger than the maximum size for a minor unit. Some councils (e.g. Auckland, Christchurch) include plan provisions for the conversion of a principal dwelling into two dwellings, in some areas as a permitted use.

SmartGrowth may wish to consider the potential to use inclusionary zoning – a mechanism to achieve a proportion of affordable housing in new developments – as a way of increasing the supply of suitable rental housing for the growing older population. Recent evidence from Queenstown shows that inclusionary zoning can be effective where there is a shortage of affordable housing, strong population growth and a slow supply response.⁵

4.5 Leveraging strategic partnerships

A number of the sub-region's strategic and organisational processes could include investigation of the potential demand and opportunities for renting, cohousing and other forms of collective housing (such as group housing and multi-generational housing) as solutions for affordable senior housing. Those processes include:

- The SmartGrowth spatial plan, strategy partners and forums.
- The Joint Agency Group has worked successfully to support the development of housing on Māori land. This model could be used as a template for establishing other inter-sectoral planning mechanisms for collective housing initiatives.
- The Housing Affordability Forum and Affordability pilot project could be used to highlight and promote age-friendly housing.
- The Special Housing Areas (SHAs) present a significant opportunity to include lifetime design and energy efficiency, both of which are important components of age-friendly housing.⁶
- The National Policy Statement on Urban Development Capacity (NPS) is a tool to identify the range of different housing needs in the sub-region, to set targets for housing and ensure that supply meets those needs. This is an opportunity for Tauranga City and Western Bay of Plenty District, identified as high growth urban areas by the NPS,⁷ to work together on setting NPS targets to address older people's housing needs.

There is also considerable potential for councils and developers to liaise with, learn from, and support Māori housing developments and aspirations. Iwi papakāinga developments include models of co-design of elder housing with kaumātua, and the use of lifetime design.

⁵ Sense Partners (2017). *Inclusionary Zoning. The evidence from Queenstown*. Report prepared for Community Housing Aotearoa. Accessed June 2017 <http://communityhousing.org.nz/resources/article/research-finds-that-having-an-affordable-home-next-door-provides-wider-community-benefits-with-no-negative-effects>

⁶ For example, Auckland Council requires SHA developments to achieve a 6-star rating from the Homestar tool.

⁷ Ministry for the Environment and Ministry of Business, Innovation and Employment (2016). *Regulatory Impact Statement for the Proposed National Policy Statement on Urban Development Capacity*. Accessed June, 2017 <http://www.mfe.govt.nz/more/cabinet-papers-and-related-material-search/regulatory-impact-statements/ris-proposed-nps-urban>

Direct engagement with older residents and particularly older renters, is essential in planning and setting targets for achieving fit-for-purpose housing for the ageing population.

5. Best practice tools and information

Over the next year the *Life When Renting* research will move into tool development. This component brings key stakeholders, including older people themselves, together with the researchers to reflect on emerging findings and:

- Identify practices and services needed to optimise older people's housing in the context of both structural ageing and declining home ownership.
- Develop tools and best practice that allow services to assess and adapt current services, practices, and procedures to meet the needs and circumstances of older renters.

These tools may include:

- Good landlord accreditation.
- Best practice to promote secure tenancy.
- Best practice for tenancy management of older tenants.
- Best practice for age-friendly and accessible homes.
- Adaption of the My Home My Choices tool⁸ for older tenants. This tool would also be able to be used by landlords and service providers to help older tenants and their supporters to identify services and supports they may need.

⁸ <http://downsizing.goodhomes.co.nz/tools/>

APPENDIX 1: SUMMARIES OF WORKING PAPERS

Tenure Security for Older Tenants

New Zealand has a very lightly regulated private rental market with few provisions relating to long-term tenancy and tenure security. Renting has long been treated in the policy framework as a residual sector and transitional to home ownership, rather than a long-term tenure choice for middle-income earners. In consequence, there has been very little consideration of tenure security.

This working paper considers tenure security models developed in Australia, North America, the United Kingdom and Europe. Tenure security is specified in various ways across the countries reviewed and covers:

- Rent setting and controls.
- Lease term.
- Termination and eviction.
- Repairs, maintenance and modifications.
- Tenant education and assistance.
- Landlord education and training.
- Instruments to increase affordable housing supply.

Across the countries examined, there has been an overall trend towards deregulation of the private rental housing sector. Those trends are contested in some jurisdictions and their outcomes are largely unevaluated.

In general, provisions for tenure security are not targeted on an age basis. Only two provisions were identified as specifically targeted to older tenants. These relate to termination, and landlord subsidies for accessibility modifications to existing dwellings.

The literature suggests ways for improving rental stability for older tenants that do not rely on regulation. Instead, these focus on education for landlords and property managers in catering for older tenants, improving the management of tenancies, tenant support, provision of fit-for-purpose accommodation and raising older tenants' awareness of their rights and responsibilities.

The Housing Older People Would Choose

This New Zealand research review shows that:

- Most older people do not move and have a preference to stay within their dwellings and communities.
- While releasing equity is often referred to as a driver of downsizing:
 - few older people claim this as a primary reason for moving; and
 - equity realisation is relatively modest.
- When moving people make three decisions. Those around place, those around location and those around the dwelling. These decisions permutate in a variety of different ways and often involve trade-offs. Place-based moves are shaped by environment, familial and price aspirations.

- Older people want accessible and smaller homes. Across the studies the most important features of the home for older people are:
 - Easy maintenance of home and section
 - Accessible features
 - Warmth
 - Home-ownership tenure
 - Physical environment
 - Access to services
 - Provision of services to assist people to 'age in place' in their own homes
 - Safety
 - Affordability
 - Space for visitors, family, and hobbies.
- Older people's actual housing choices do not necessarily reflect their tastes or aspirations. There are a range of constraints on older people's housing choices:
 - They typically have low incomes and very limited access to credit.
 - They are less likely to be mortgage free or more likely to be tenants than in the past and those trends will continue.
 - Rising house prices can impact on location choices.
 - The configuration, design and location of housing stock in the rental and owner occupier markets respectively limit older people's choices.

<p>Home Ownership, Renting and Residence in a Home Owned by a Family Trust WBOP & Total NZ by birth cohort</p>

This paper provides an analysis of homeownership, renting and residence in a home owned by a family trust according to the New Zealand Census, for the Western Bay of Plenty sub-region (WBOP) and Total New Zealand, by birth cohort, for the period 1986-2013.

- There are diminishing levels of home ownership, and rising levels of renting and family trusts, for almost all cohorts in WBOP.
- The reduction in home ownership levels is pronounced for each successively younger cohort when at the age of its immediate predecessor, in almost all cases.
- The decline in home ownership appears greater for most WBOP cohorts than their national level counterparts.
- The decline in home ownership for WBOP cohorts falls from a higher peak than nationally, to lower levels than nationally.
- Home ownership in WBOP is not just falling faster, but by a much greater margin than nationally, so it is a bigger 'shock' for WBOP.
- This shift away from home ownership was led by the older cohorts, and has been occurring earlier in the life-cycle for each successively younger cohort.
- The cohorts born 1977-81 and 1982-86, at 30-34 and 25-29 years respectively in 2011, are still increasing their level of renting, contrasting them with their older predecessors when at the same age.

- All WBOP cohorts have somewhat higher levels of living in a home owned by a Family Trust than nationally.
- Prospectively, the 2013 data indicate that:
 - WBOP cohorts that will turn 65 years of age by 2021 and 2026 (born 1952-56 and 1957-61) will have home ownership levels below 50 per cent.
 - Younger WBOP cohorts born 1962-66 and 1967-71, turning 65 years of age by 2031 and 2036 already have home ownership levels below 50 per cent, with levels trending downwards, but at a decelerating rate.
 - For cohorts born 1957-61 and 1962-66, turning 65 years of age by 2026 and 2031, renting levels are above 20 and 27 per cent respectively and trending upwards, suggesting future levels of above 30 per cent.
 - Renting levels are already above 30 per cent for the cohort born 1967-71, turning 65 years by 2036, suggesting future levels in the vicinity of 40 per cent.

Older People and the Rental Market in the Western Bay of Plenty Sub-region

In the sub-region, the 2013 census indicated that the number of renters aged 65 and over is 2,820, of which 417 are Māori. Tenants comprise 9.2 percent of those aged 65 years and over. However, older Māori are more reliant on the rental market; older Māori tenants make up 31 percent of Maori residents aged 65 and over in the sub-region.

Most older renters live in the Tauranga City Council area. Across the sub region, just over two-thirds of older renters are aged 65-74 years and almost one third are aged 75 years and older.

The main source of rental accommodation is the private market. Overall, 78.5 percent of older renters with a stated sector of landlord⁹ live in private rentals. A further 10 percent of older renters with a stated sector of landlord live in a Housing New Zealand (HNZ) dwelling. Almost 10 percent of older renters with a stated sector of landlord live in council housing.

Since this report was completed, Accessible Properties, a registered Community Housing Provider, took over ownership and management of former HNZ properties in Tauranga and Te Puke on 1 April, 2017.

In the sub-region, 56.3 percent of council tenants aged 65 years and over are aged 75 and over. In the private rental sector, 37 percent of tenants aged 65 years and over fall into the 75 years and over age group. Among HNZ tenants aged 65 and over, 38 percent are aged 75 years and over.

The biggest issue faced by older renters is unaffordable rents. Any older person reliant on NZ Superannuation / Veteran's Pension would find rental prices for one and two-bedroom properties unaffordable, including council and community housing properties. In the sub-region, 1,262 people aged 65 years and over who were renting received the Accommodation Supplement (AS) to help with their housing costs (at 30 September 2016). This constitutes around 54 percent of older tenants in the sub-region (excluding HNZ tenants who pay an

⁹ 'Stated sector of landlord' means that the person has identified the landlord sector. A very small proportion (about 5%) of respondents aged 65 and over do not state the landlord sector.

income-related rent). The AS does not meet the unaffordable rent gap as it is only a partial subsidy.

Another significant issue is the lack of stock specifically catering for the needs of older tenants, such as the need for accessible dwellings. Such stock is more likely to be found in council and community housing stock than in private rental stock, where over three-quarters of older tenants in the sub-region reside.

Cohousing

Cohousing is a type of communal housing that combines independent living and private accommodation with common facilities and mutual support through community participation. Although there is variation, cohousing models tend to share seven main principles:

- Resident participation in the design, management and operation of the community.
- Non-hierarchical management and decision-making structures.
- Common spaces and facilities.
- Intentional neighbourhood design.
- Social sustainability.
- Environmental sustainability.
- Typically residents maintain their financial autonomy and responsibility.

Overseas, cohousing is presented as a beneficial option for older people by enabling them to reduce and share the costs of housing infrastructure and amenities and by providing opportunities to increase social engagement and support. There is some evidence that cohousing confers public benefits such as strengthened social infrastructure and social connections, effective use of physical infrastructure and utilities, improved urban design, compact urban form, affordable housing and community regeneration. With its focus on mutual support, cohousing may reduce or delay older people's need for residential care.

Although cohousing is not common in New Zealand, it may be a way of extending and improving housing options for older people, particularly for those with limited resources and reliant on the rental market.

For cohousing to become more widely available, some of its problematic aspects will need to be overcome, such as the expense and risks around development, the on-going costs associated with cohousing which may make the option unaffordable for older residents, lack of familiarity with the concept of cohousing among planning and regulatory agencies, lack of clarity about cohousing in planning regulations, and resistance to cohousing from the general public and neighbours.

Overseas, various studies conclude that, for senior cohousing to become a viable, affordable and accessible choice, it requires a broad infrastructure of support, including cooperation between planning and regulatory agencies, developers (private or not-for-profit) and householders.

Older People and the Rental Market: emerging themes and issues

The following themes and issues have been identified through in-depth, semi-structured interviews with older renters, service providers and housing providers who have participated in the case study to date:

- Movement from owner-occupation to renting is not uncommon. Financial shock, divorce or loss of partner seem to be key precipitating factors.
- There is some evidence of tenure insecurity, with older renters moving, not because they choose to, but because of unaffordable rent, or the house is sold and the tenancy is no longer available.
- Some social service providers cite examples of older clients living in rental dwellings in very poor and unsafe condition. Some older tenants also report living in poorly insulated, damp dwellings, as well as difficulties in getting repairs and maintenance done.
- Some older renters find applying for a tenancy very stressful. In part, this is due to market information and application processes, which are heavily reliant on the internet, and this disadvantages many older people seeking tenancies.
- For some older renters the standard notice period for termination of a tenancy, of 90 days (or 42 days in certain circumstances) is difficult and stressful.
- There is little fit-for-purpose rental accommodation for older people. Housing providers that focus on older tenants have waiting lists.
- Some older tenants are concerned about negative public perceptions of tenants as 'second class citizens'.
- Older renters commented that tenure security is not necessarily about having a long lease (although some would prefer this), or renting in a particular landlord sector. It is equally about having a good relationship with the landlord, being able to make small changes, do repairs and decorate, and having an affordable rent.
- Some older people residing outside the area appear to be interested in moving to rental accommodation in the sub-region.
- Housing pressures affecting all age groups are resulting in some older people providing accommodation for their younger relatives. This can pose financial and tenancy risks to the older person.
- Papakāinga housing is an important stock for older Māori of the rōhe. The papakāinga stock is diverse, consisting of a combination of older, ill-suited stock along with recently built, fit-for-purpose rental accommodation that has often been co-designed with kaumātua.