# PLANNING FOR A NEW RETIREMENT FUTURE EVENT: DISCUSSION NOTES



# Workshop 1 - Top 5 opportunities

Land titling and tenure	Meeting the demand for	Delivering outcomes in the right	Innovation and retirement living	Providing an age friendly public	OTHER SUGGESTIONS
Land titling and tendre	alternative housing	places	innovation and retirement living	realm	OTTIER 3000E3TION3
<ul> <li>Allow multiple occupancy (strata title)</li> <li>Italy experience – 1 title + 1 land – virtual strata – allow foundations to be strong enough to build on over 10 years.</li> <li>Modern land lease communities own building/own land         <ul> <li>Affordability alternative tenure models</li> </ul> </li> <li>Community title – by age?</li> <li>Home share scheme         <ul> <li>Single living in large house</li> <li>Enable to stay in home (provide platform to connect)</li> <li>Allowing to 'continue' in place</li> </ul> </li> <li>Refine dependent housing – allow kitchen, allow two homes</li> <li>Sydney City Council 'dual occupancy' (protects old big houses from demolition)</li> <li>Opportunity to review 'zoning' – site criteria/housing types/definitions as these or aspects thereof may be contributing to the limitations in supplying appropriate housing (need to deliver better on housing diversity)</li> <li>Principle – if it fits it should be ok.</li> </ul>	Product doesn't exist currently.  Opportunities for more community engagement  Defining what the end user wants.  Secure tenure  Gateway to community  Self-determination/ agency over identity  Regulation and imagination  Precinct design for place making  Co-housing  Wide range of highly innovate  Experimenting  Test bed sites  How do you plan for age — the whole range  [at the moment] Only 2 elements of age — kids — rest  Creating a supply of appropriate housing for the community, knowing that the demands for housing types is changing — i.e. opportunity to reach the huge middle market of those in the community.	<ul> <li>Case management/partnering with government – state/local</li> <li>Infill/greenfield – partnering with Renewal SA to develop brownfield land – get development ready.</li> <li>More effective land use both existing and new developments</li> <li>Mixed use communities including retail, aged care, retirement village.</li> <li>Potential for integrated communities – vertical living – also allowing for transitional living.</li> <li>Diversify retirement villages – redefine what is core – residential flat building – does not fit in square         <ul> <li>Tenure</li> <li>People desire where they are</li> <li>Stretch the purpose of our suburbs</li> <li>Different style</li> <li>Planning/policies all together</li> <li>Flexibility to hear what people are saying</li> </ul> </li> <li>Within 5kms of "home".</li> </ul>	<ul> <li>Potential for more smart design and innovative dwellings. Incorporating technology into dwellings.</li> <li>Building apartments         <ul> <li>Meeting the requirements for ageing occupants</li> <li>Larger spaces (i.e. 2 bed at 100sqm compared with market 70sqm)</li> </ul> </li> <li>Accessibility – designing houses for aged – design for families, etc.</li> <li>Need at least accessible bathroom designed</li> <li>Design – housing for your families – built environment stretch use longer for occupants</li> <li>Liveable house design         <ul> <li>Inclusionary housing</li> <li>Access</li> <li>Sustainable housing</li> <li>Adaptable re-use housing</li> </ul> </li> <li>Potential to review/reduce car parking requirements – flexibility required.</li> <li>Car parking – being able to repurpose the space</li> </ul>	<ul> <li>Linkages for pedestrians to city centres/shops – shared use paths</li> <li>Footpaths – need to build safety for gophers</li> <li>Creating a sense of community and engagement (greenspace, amenity, etc.).</li> <li>Building areas people want to live         <ul> <li>Having community spaces within higher density spaces</li> <li>Areas for interactions</li> </ul> </li> <li>Contemporary practice in social infrastructure.</li> <li>Tree selection important</li> <li>Multi-cultural opportunities</li> </ul>	Flexibility  Providing more flexibility in planning rules (i.e. car parking).  Flexibility in system to meet local demand.  incentives  Incentivising housing choices  Potential to incentivise quality affordable housing, both financial and or policy. 15% needs to be enforced.  Affordability  Affordability relevant to eastern states.  Resolve land use conflicts  Conflict with high/dense developments adjoining established residents

## Top 5 challenges

Perception and the role of	Cost of living and affordability	Lack of housing options	Design for retirement living	Social isolation	OTHER SUGGESTIONS
engagement					
<ul> <li>Need to change thinking about what is the 'right' housing product</li> <li>Crisis driven discussion – retirement to aged care</li> <li>Community acceptance</li> <li>Local government understanding to need to understand operations and need.</li> <li>Changing community mindset on density and alternative dwelling types.</li> <li>Emotional attachment to their home</li> <li>Community expectations wedded to the ideal</li> <li>Issue vs outcome lost – getting rid of offence factor – "what does it look like"</li> <li>Your house is a commodity – want to protect for family</li> <li>Becomes a barrier to downsizing</li> <li>Makes it difficult to transition</li> <li>Spectrum of retirement – getting longer and means different things to different people</li> <li>Economic benefits i.e. 55 years very different to 85 years</li> <li>Ageing – what does this mean? – Labelling deprives people of rights</li> </ul>	Massive middle group of people - not having mortgage paid off but close to retirement — what is the affordable housing range? Many of these people don't necessarily want to (or need to) go into a managed solution i.e. retirement village. Brownfield/ greenfield land costly to remediate      Lack of availability of land and cost of land close to public transport      Super + pension models assume access/availability to certain kind of housing      Lack of funds      Financial constraints of retirement living.      Shared equity major driver of affordability - stamp duty big impediment      Affordability — housing      Disincentives to downsize      Meeting growing need of vulnerable and low income households to enable ageing in place.      Lack of affordable supply      Private rental pressures with short-term rentals (uncertainty).	<ul> <li>The planning system limits opportunities for housing diversity.</li> <li>Matching product (broader range of stock + product) to a greater diversity of person</li> <li>Policy deficiency in planning in terms of broader housing diversity options.</li> <li>Policy makers and an understanding multiple tiers of provider – housing options and diversity</li> <li>Lack of housing types currently</li> <li>Lack of opportunities to downsize in same neighbourhoods</li> <li>Adelaide Hills – lack of choice of small places – social impacts of moving out</li> <li>How does 'disability' fit in the discussion? How will they be assured of housing choice?</li> <li>Lack of 'lock and leave' dwellings in local neighbourhoods</li> <li>Disconnect between the providers (wanting to build) and yet data is for single women i.e. 3 bedroom housing being built but it sometimes is required (i.e. role of Grandparents and need to come for children).</li> <li>Data analysis is not entirely correct i.e. 1-2 person want larger houses (if affordable).</li> <li>If going into 1-2 bedroom it is likely to be all they can afford</li> <li>Big factor in housing is addition of a third bedroom.</li> <li>Configuration is also a consideration ('rooms and spaces' – how it is arranged).</li> <li>Baby boomers want cars and parking – double garage</li> <li>Changing demand.</li> </ul>	Existing single bedroom aged housing units — how to amalgamate to 2 or 3 bedrooms     Large scale development — retirement living     Finding the space, limited availability     Required to go up     Integrated design is a challenge (fitting in with character)     Current commercial apartments design     Meeting the requirements for ageing     Wheelchair access, bathrooms, etc.     Apartment amenity vs interface with neighbours     Overlooking, bulk/height, scale     Existing housing stock — 70s housing     What to do?     Retrofit but not viable     Lack of privacy — dog boxes — City of Campbelltown - can build anywhere with low minimum allotment sizes — poor result	Social isolation and well-being of residents Going in apartments Problems with social interactions, mental health and other issues Need to ensure and enable people to remain in their community network – isolation Retaining connectivity for people Gated communities becoming more open Very insular Old way of doing things Technological advances – can be daunting for older people but important to remain connected	Better strategic coordination  Better coordination between planning system and community service delivery.  Infrastructure – planning in advance. Services to be age friendly  Political influence  Political intervention. Balance community good verses independent community opposition Higher density – access to transport + services – expectation on local government

Perception and the role of engagement	Cost of living and affordability	Lack of housing options	Design for retirement living	Social isolation	OTHER SUGGESTIONS
		<ul> <li>Catering for older 'men' in the housing market – their needs (sheds, hobbies, etc.)</li> <li>Planning policies too restrictive with height, mix of land uses.</li> <li>Need to have certainty of land-use         <ul> <li>Gives community understanding</li> <li>Linking with the current community with the 'new' incoming – the same community</li> </ul> </li> <li>Planning system doesn't enable granny flats or dual dwellings – co-living         <ul> <li>Doesn't differentiate between people</li> <li>Impact changes and tenants</li> </ul> </li> <li>Dual occupancy</li> <li>Retirement village units – land barrier – minimum frontage</li> <li>Issue with definition of 'retirement village'</li> <li>Community title e.g. 10 dwellings – 10 not managed vs 10 managed – is it a good idea to discriminate access if they are of retirement age?</li> <li>Providing people choice for those who want to live with likeminded retirees.</li> </ul>	Universal design – so close to mandating less than 2.5% to build 30% to retrofit – construction stage     How many new houses are being built UD? Almost none     Design quality – watered out design by traffic outcome     Design good quality that service the people who want to be there     Q – should we only be looking vertical? – modify townhouses – tech advantages		

# Workshop 2 - Policy and Regulatory Solutions

POLICY SOLUTIONS				
Greater engagement with community	Incentives	Greater flexibility on definition of retirement living	Universal Design	OTHER SUGGESTIONS
<ul> <li>Planning system should take the opportunity to educate in the area of housing choice, variety and catering to the needs of the community.</li> <li>"housing diversity" convo</li> <li>Early engagement</li> <li>Education – changing mindset         <ul> <li>Engagement</li> <li>Community buy in</li> </ul> </li> <li>Demonstration projects – Do more "pilot projects" to promote well designed housing + innovative housing designs.</li> <li>Publicising what we are doing better – innovation in technique</li> <li>How do you 'tie-in' – interact with the surrounding areas</li> </ul>	<ul> <li>Incentivise owner/occupier – creating lifestyle = stamp duty – reduce rates etc. – last homeowners grant</li> <li>Partnerships between gov and private sector - pilot project</li> <li>% concessions</li> <li>Other levers –         <ul> <li>RT AA</li> <li>Taxation – home ownership e.g. get rid of stamp duty for those over 55 yrs purchasing their primary residence e.g. alt models similar outcome</li> </ul> </li> <li>Incentivise housing initiatives         <ul> <li>Tax credits (US example)</li> <li>Affordable housing</li> <li>Retirement/aged housing</li> </ul> </li> </ul>	<ul> <li>Enable the development of different housing options through greater policy flexibility</li> <li>Adaptive reuse conversion of larger homes to smaller homes</li> <li>Reduce the regulations of different residential types – i.e. granny flats, fonzie flats – a house is a house – it's accommodation – de-regulate residential policy</li> <li>P&amp;D Code</li> <li>Recognition of form and scale of development         <ul> <li>Showing where the sites will be (certainty) – mapping and overlay</li> <li>Definitions correct</li> <li>To allow for smaller/short</li> </ul> </li> </ul>	Use of universal design guide -     supported by demand + market     15% universal design     Ensure universal design – embed     this – sustainable housing     Building for adaptability and for     future     What is being built now and         requirements for aged care         Is that what is required in         the future      Accessible housing – de-     institutionalised – migrating into     community – what their housing     need will be different – boarding     houses     'Design by design' rather than	Allow flexibility in what things could look like, be less prescriptive, car parking example (future)     Car parking issues     More flexibility in POS provisions, ability to provide more useable community shared space in lieu of POS (future)     Open space     Outlook     Ancillary uses  Other      Application of policy     Enable the market to determine housing choice.
<ul> <li>The combination of the impacts to the space around them         <ul> <li>Traffic / movements / public transport</li> <li>Accessibility</li> <li>Connection to open space</li> </ul> </li> <li>The development itself is 'well-designed' but needs to be part of the whole neighbourhood</li> <li>Engaging at the policy level is difficult         <ul> <li>Interest and understanding of impacts at the assessment/project level</li> </ul> </li> <li>Site selection for appropriate locations         <ul> <li>Engagement on these policies</li> <li>Certainty that these sites/location what can/cant</li> </ul> </li> </ul>	<ul> <li>Partnership models – sharing the load.</li> <li>Stakeholders – financial, planning, service provision, health system</li> </ul>	term developments  Granny flat  Two dwellings on an allotment  Lower impacts (still need good policy)  Introduce a broad definition for retirement accommodation (keep it broad) (now)  Granny flats – more flexibility in planning  Attached granny flats under 1 roof  Supported accommodation flexibility – role enabler  Strata / Tenure  Aiming for the 'broadest' impact then look at Community Title – needs to be revisited and how to get shared models up (i.e. changing the rules in regulations	'design by compliance' in relation to housing for older people.  • Minimum standards for higher density = 100sqm  • Multigenerational  Surrounding neighbourhood  • Contextual scale  • Opening up spaces for interactions and social connections — 'sharing economy'  • Shared laundry (example), open space/gym  • Enabling and sharing spaces for communities  • Opening up age care facilities and putting other land uses together (school, community garden etc.)  • Potential for public realm guidelines to aid in design and foster a sense of community,	

<ul> <li>Enabling conversations with neighbouring land uses to add quality outcomes</li> <li>Given respect &amp; seen as positive, influence</li> <li>Ensure engagement is undertaken early and is sequenced in a manner to allow appropriate time for feedback (in particular for councils) (now)</li> <li>Looking at technology to assist and engage with</li> <li>Potential to target engagement on controversial or difficult policy changes while bringing in best practice policy on other, more straightforward issues (now)</li> </ul>		for Community Title to target housing options for older people)  Also, look at other areas of 'tenure' legislation e.g. CT, Strata Titles and the Retirement Villages Act  Free up tenure structures Opportunities Allow swapping Enables flexibility  Revisit 'occupancy' of dwellings to enable multiple tenants in housing arrangements (and allow boarding houses back into zones)  Dual occupancy Zoning / Land Use  Second dwelling on an allotment needs to be addressed – easier to process in zoning regimes rather than with limitations tied to the existing dwelling  Broadest impact i.e. zones that restrict opportunities, looking at complying land use for 'retirement housing' (now)	provide minimum standards on design, etc., potentially taken from overseas (future)  Neighbourliness  Walkability, liveable, access, inclusion, CPTED	
		Mixed uses – allow		
REGULATORY SOLUTIONS				
Universal Design	Incentives	Definitions	Consultation	OTHER SUGGESTIONS
Best practice guidelines on universal design regulated.     Difficulties in embedding and coordinating many different standards – stakeholder engagement etc. required (future)     Universal design – enforce more and incentivise UD by allowing for greater density when it is applied	<ul> <li>Incentives – rate reductions</li> <li>Planning incentives vs other incentives</li> <li>Stamp duty concessions</li> <li>Reduced rates</li> <li>Grants 'last owner grant'</li> <li>Trade off concessions for aged housing</li> <li>Capital gain affecting your pension</li> </ul>	<ul> <li>Enable second dwelling on an allotment         <ul> <li>Doesn't necessitate that is requires a subdivision (linked to dwellings)</li> </ul> </li> <li>"Definitions" – keep it broad and performance based</li> <li>Revisit Affordable Housing definitions as a guide</li> <li>Residential – in resi zone         <ul> <li>Design/form etc.</li> </ul> </li> <li>Operation + land use</li> </ul>	Policy consultation     Education of different housing types     State government must better address local circumstances in assessment for community and environmental outcomes (now)	Consistency Consistency of assessment across councils + create culture Consistency of process Enforce policy (now) Building Code Update Building Code — infrastructure standards — requires updating to better address, quality of build, in poor health, building fit for climate (public realm as well)

### Now vs Future

Review of definitions / zoning P&D Code	Communication and	Training / Role of planners	Incentives / economic	OTHER SUGGESTIONS
for retirement living	Engagement		considerations	
Definition of retirement housing     Community Titles Act to enable you to discriminate based on 'age'.     Keep the definition broad (not limited by site criteria, tenure, frontage, etc — performance based (merit assessment)     Enable multi-generational accommodation e.g. granny flats     Allowing second dwelling on an allotment in the majority of residential ones     Allow boarding houses back into zones     Revisit "occupancy" in established housing — what is the solution for older people     Regulation change dual occupancy  Zoning     Application of retirement housing in zones (merit or complying)  Pilot new policy codes or regular review (product process, regulation, finance)  Less prescription more performance  Incentivise use of unive design by allowing great density  Multi-generational housing  Minimal move house Shared amenity/livithousing  Role enabling house  Regulation change dual occupancy  Zoning  Application of retirement housing in zones (merit or complying)	Start conversation with planners + residents in regards to what makes neighbourhoods more accessible for all     More investment and time in community engagement     Develop a contemporary narrative that informs policy.     Begin community consultation now and generate a new narrative.     Charter – talk with the community about what	Council planner training LMA Design + accred scheme (planners) Pro-active customer service by council planners	■ Planning policies – should be subject to an affordability test □ Should this be a State Planning Policy? □ Relevant to housing the ageing □ Incentives needed ■ No stamp duty for over 55s purchasing primary residence (under \$600k) ■ Think about changing economy – more people working from home (sole traders) indeed older people still working their 20 hours a week	Design considerations  Developers – time to work through issues with residents – 'co-design'  Flexibility in design of housing 2-3 bedrooms/use car parks for older people?  "variety is the key"  "options in the way land (and at what stages in life) that we use our housing"  Continuous improvement  Embedding learning & collaboration into the regulations to ensure continuous improvement.  Previous projects  Look to resurrect rejected projects  Other  [look at the] process

	<ul> <li>To be able to talk about what is great about design</li> <li>Local gov engagement and leadership – needs to take a greater role in developing a vision for the community</li> <li>The vision thing. (as above)</li> <li>Elected Members</li> <li>What else do we do?</li> <li>Senior community – provide more opportunity for them to engage</li> <li>More lateral thinking input into policy</li> <li>Trigger 2 for 1</li> <li>Scenario conversion – what if we did this/that</li> <li>Living well – what does it look like</li> <li>Definitions – of what can happen</li> </ul>		
FUTURE	I - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -		
Increase community's role in the process	Technology and incentives	Consistency	
<ul><li>Co-design approach to policy</li><li>Better Engagement</li></ul>	<ul> <li>Incentivise design outcomes</li> <li>Demonstration show houses/projects</li> </ul>	<ul> <li>More consistency across councils</li> <li>Definitions</li> </ul>	
Listening questions	National standards funding for beds – make easier to meet	- Definitions	
<ul> <li>Demonstrate of how ('we heard + take action')</li> </ul>	Land lease model? – integrate with planning		
<ul> <li>Community panels</li> </ul>	Use visual images (3D)		
<ul><li>'hands on – conversation'</li></ul>			
<ul> <li>partner – COTA Jane Mussared</li> </ul>			

#### **Interactive Panel Discussion**

#### Panel Members - Mike Rungie, David Patner, Julianne Parkinson and Gabrielle Kelly

#### **KEY DISCUSSION POINTS**

- need a broader community conversation (partner with COTA) possible role for the Community Engagement Charter.
- build empathy and connections.
- restrictions around tenure (i.e. community title) need to be reviewed both in this legislation and the Retirement Villages Act 2016.

#### SUGGESTIONS FOR REFORM

#### Better engagement and communication about the 'good'

- spokespeople to open new dialogue with elected members (in relation to possibility and creativity)
- partner with COTA on Engagement
- conversations what makes neighbourhoods 'neighbourly'?
- use exemplar examples come and have a look (Carmalite). This is what a modern development looks like
- demo/pilot projects
- spruik the good projects

### **Policy and Regulation changes**

- consistency in policy across council areas
- amend definitions / regulations to enable greater housing flexibility, in particular:
  - dual occupancy
  - granny flats
  - o "Fonzie" flats
  - o adaptive reuse of larger homes
  - o 2nd dwelling allowance

- Explore policy opportunities for multi-generation housing
- could open up housing diversity across most zones
- Allow boarding houses
- look to community living i.e. shared laundries, gardens, etc.
- need greater opportunities for long term, secure rental

### Role of design and Universal Design

- develop guidelines for Universal Design
- how to embed universal design into the system
- incentivise good design

#### Planners as facilitators

- planners being more proactive with customer service pre-lodgement
- more flexibility from planners

#### Incentives

no stamp duty for over 55s

#### Cross sector relationships

- look to other networks i.e. CFS/SES
- better interaction between BCA and planning.