



7 May 2024

Tēnā koe

Official Information Act Request

Thank you for your email of 8 April 2024, requesting information about the Better Later Life Action Plan and housing for Seniors. I have considered your request under the Official Information Act 1982 (the Act). Please find my decision on your request set out below.

1. Any official advice or resources related to the following actions in the Better Later Life Action Plan:

a. Support older people to make informed decisions about housing.

Quarterly reports were provided to the then Minister for Seniors between the period April 2022 and June 2023, updating them on progress made on actions to deliver the Better Later Life strategy. Each report contains a section detailing the following points:

In 2021, the Office for Seniors funded a review and update to the [My Home, My Choices](#) tool, and the [Life When Renting](#) tool for older tenants and landlords. This was done to ensure that the content reflected recent policy, operational or legislative changes. These tools support older people to make informed decisions about housing options and were developed by a Centre for Research Evaluation and Social Assessment (CRESA)-led research team and funded through public good science research funding.

The Office for Seniors promotes the awareness of the wide range of housing options for older people as alternatives through the course of their later lives, and relates to the action 'creating diverse housing choices and actions'.

The Office for Seniors is also currently working on the development of a dedicated housing options section on the Office for Seniors webpage. This has

been delayed due to resourcing, but work is underway to finish this as soon as possible.

Please also find attached REP/23/12/920 – Report – *Housing and older people*, dated 15 December 2023.

2. Any advice or resources where co-housing or eco-villages are mentioned in relation to housing for Seniors.

As provided for under section 16(1)(e) of the Act, please see the following excerpt from REP/24/1/023 - Report – *Portfolio priorities: Housing*, dated 19 January 2024, regarding alternative housing arrangements generally, and co-housing specifically.

- The Government has committed to amend the Building Act 2004 and resource consent system to make it easier to build subsidiary dwellings, such as “granny flats”, which could help to support multigenerational living.
- Alternative housing arrangements such as co-housing and small-scale communal living housing cooperatives are examples of different groupings sharing space and resources and are designed to encourage interactions between generations. Supporting the development of such arrangements, whether through promoting the concept, reducing regulatory barriers, or through access to capital, could increase the opportunities for older people to benefit from this way of living. The Office’s Homeshare initiative is an initiative that promotes multigenerational living among non-related individuals and within existing housing stock.

Another initiative we have piloted is the [Homeshare pilot](#). You can find information about this programme on the Office for Seniors website. Included in this information is research undertaken on co-housing, cooperative housing and papakāinga. An evaluation of the Homeshare programme is underway and the findings will be shared publicly.

Please find attached REP/22/5/388 – Report – *Homeshare: Initial Research and Service Design*, dated 27 May 2022, which was sent to the then Minister for Seniors detailing the proposal to establish the programme, background research and the bid for funding.

3. Data related to living/housing arrangements for Seniors/those of retirement age.

Please find below **Table One**, which contains the number of clients aged 65 and over as at the end of March 2024, broken down by tenure type.

Please note we can only report on clients who are receiving Accommodation Supplement (AS) as people not in receipt of AS are not required to tell the Ministry what type of accommodation they live in.

We have interpreted your request to mean data related to Seniors that the Ministry holds. If you would like further data, I suggest contacting Stats New Zealand.

I have provided you with links to information and data that may be of interest to you:

- The Office for Seniors monitors data relating to housing for seniors. Data is sourced from publicly available datasets, such as the 2018 Census: nzdotstat.stats.govt.nz/wbos/Index.aspx?_ga=2.195596716.1835641920.1713820211-648620343.1713820211
- The Office for Seniors provided an overview of the different living arrangements for people aged 65 and over in the Briefing to the Incoming Minister for Seniors in November 2023. This is publicly available on the Office for Seniors website: officeforseniors.govt.nz/assets/Uploads/Briefing-to-the-Incoming-Minister-BIM-November-2023.pdf
- The Office for Seniors research Attitudes towards Ageing, initially undertaken in 2016, canvassed a range of age groups, asking people where they currently live, and where they plan to live in the future. 1% of people surveyed indicated that the preferred living arrangement was to move into a flatting situation with people their own age: officeforseniors.govt.nz/assets/documents/our-work/Ageing-research/Attitudes-towards-ageing-technical-report-2016.pdf
- An update to this research in 2021 indicated an interest in more communities housing mixed age groups (including families and older people): officeforseniors.govt.nz/assets/Uploads/Attitudes-Towards-Ageing-2021.pdf
- The Office for Seniors recently published research on rates of mortgage stress among older homeowners. This provides further context to the changing outlook and experience of older people and their housing needs. The report is published on our website here: officeforseniors.govt.nz/assets/Uploads/As-safe-as-houses-Mortgage-debt-and-financial-stress-in-older-persons.pdf.

I will be publishing this decision letter, with your personal details removed, on the Ministry's website in due course. If you wish to discuss this response with us, please feel free to contact OIA_Requests@msd.govt.nz.

If you are not satisfied with my decision on your request regarding housing for older people, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at www.ombudsman.parliament.nz or 0800 802 602.

Ngā mihi nui

p.p. 

Magnus O'Neill
General Manager
Ministerial and Executive Services



Table One: The number of clients aged 65 and over as at the end of March 2024, broken down by tenure type.

Receiving Accommodation Supplement Yes / No					Total number of clients
Yes				No	
Boarding	Own Home	Renting	Total	Total	
4,758	7,605	39,273	51,636	857,133	908,769

Notes:

- This table includes clients aged 65 and over receiving any benefit, including non-beneficiary assistance.
- Tenure type is reported only for clients who are in receipt of Accommodation Supplement (AS).
- To protect confidentiality, the Ministry uses processes to make it difficult to identify an individual person or entity from published data.
- These data tables have random round to base three applied to all cell counts in the table.
- Random round does not round down to zero, a value of one or two will be rounded to three.
- The impact of applying random is that the columns and rows may not add exactly to the given column or row totals.
- The published counts will never differ by more than two counts.



Report

Date: 27 May 2022

Security Level: IN CONFIDENCE

To: Hon Dr Ayesha Verrall, Minister for Seniors
REP/22/5/388

Homeshare: Initial Research and Service Design

Purpose of the report

To seek your input on the high-level service design of a homeshare pilot programme for older people.

Recommended actions

It is recommended that you:

- 1 **note** that the Office has undertaken initial research into homeshare as a living arrangement for older people and will publish the report on our website
- 2 **note** that Budget 2022 allocated a total of \$390,000 over three years for the Office for Seniors (the Office) to pilot a homeshare programme
- 3 **agree** to the high-level service design of a homeshare pilot programme for older people as outlined in Appendix 2

Agree / Disagree

- 4 **agree** to discuss the homeshare pilot programme with officials

Agree / Disagree

Diane Turner
Director
Office for Seniors

27 May 2022

Date

Hon Dr Ayesha Verrall
Minister for Seniors

Date

Background

- 1 One of the 11 housing actions included in the Better Later Life Action Plan is for the Office for Seniors to “promote the uptake of shared living arrangements”.

We have researched shared living options for older people

- 2 Ageing in the community safely and independently can improve people’s physical and mental health, wellbeing and social connectedness. It can also reduce the amount of time that people require residential care services and other government assistance.
- 3 There are various ways people could have a shared living arrangement with individuals outside their immediate family. This could be co-owning a home through various legal structures, flatting or sharing their own home with another person through a boarding type arrangement. When a shared living arrangement is organised and supported with the help of a community organisation, this is typically known as homeshare.
- 4 Homeshare is an arrangement that allows a homeowner (usually an older homeowner with a spare room) to offer free or low-cost accommodation to another person (a homesharer) in exchange for an agreed level of support. The support could include companionship, shopping, household tasks, gardening, care of pets, and help to use digital technology. A homesharer is not a live-in carer, housekeeper or replacement for government or private personal care arrangements.

Homeshare in New Zealand

- 5 To date, New Zealand has two small-scale homeshare programmes operating. These are:
 - Let’s Share (Hawkes Bay) – in 2020 Hastings District Council funded Age Concern Hastings to administer the Let’s Share programme. Currently it has three active homeshare arrangements which are reportedly working well. Organisers reported difficulty finding potential homeowners and homesharers in a rural area due to low population density.
 - Eastern Bay Villages (Eastern Bay of Plenty) – has helped organise two long-term homeshare arrangements. The Eastern Bay Villages homeshare programme has relied on lottery grants funding and charges a one-off payment of \$500 from homeowners, and a weekly payment of \$10 from homesharers to cover ongoing costs of monitoring and problem solving. Organisers report the programme suffers from a lack of interest from Māori homeowners and potential homesharers.
- 6 These two homeshare programmes have different operating models. They vary in the level of facilitation and engagement provided and the type of support agreed between homeowners and homesharers. The Let’s Share programme has a staff member working two days a week to promote and recruit homesharers. It initially charged a homesharer a fee of \$20.00 per week. However, this fee was waived as this created a barrier to attracting homesharers.
- 7 Eastern Bay Villages finds someone suitable as a homesharer and completes pre-screening and vetting processes. It also provides or organises support for the homeowner when a homesharer is away. The homesharer is required to provide about 10 hours of support per week to the homeowner in exchange for free accommodation.
- 8 Homeshare Australia and New Zealand Alliance (HANZA) is an umbrella organisation for individuals and organisations that support homeshare as a model of supported shared living. Let’s Share is currently the sole New Zealand member organisation.

Homeshare Internationally

- 9 There are a range of homeshare programmes active across about 13 countries. These programmes have a variety operating models and types of support agreed between the homeowner and homesharer. This could range from self-initiated homesharing

agreements between the homeowner and homesharer without the involvement of a community organisation, to where an organisation:

- facilitates the homesharing arrangement – this could be by maintaining a register and providing contact information or more proactively matching and maintaining arrangements
 - purchases or builds a home and recruit participants to live there.
- 10 Further information about shared living options for older people is in the attached homeshare research report (Appendix 1). This report will be finalised and published on the Office for Seniors website.

Homeshare as a housing option to enable ageing in place

- 11 The homeshare model has been around for over 25 years. International evidence suggests that a homeshare arrangement can be a cost-effective option to enable an older person to “age in place” by sharing a room in their house with another person.
- 12 This also benefits the homesharer as they receive free or low-cost accommodation in exchange for providing an agreed level of support. Homesharing represents an opportunity to make more efficient use of housing stock by better utilising otherwise vacant rooms.

Developing a homeshare pilot programme in New Zealand

- 13 Many people want to age in the communities they already live in. However, the configuration of New Zealand’s housing stock may also not be meeting the needs of older people, for example where they might look to downsize, live in larger intergenerational housing or access shared or communal housing.
- 14 Older people are more likely than other age groups to own their home. Around 75% of people aged 65 and over own or partly own their home, but this home ownership rate is declining.
- 15 Home ownership represents the primary asset base for many older New Zealanders. NZ Superannuation is their main source of income, 40% of single superannuitants (and 15% of couples) report that they have no other income. The number of older people requiring further financial support or face material hardship is increasing.
- 16 This presents an opportunity for older homeowners to offer sharing a room in their home with another person as a housing option to enable them to age in place.
- 17 Budget 2022 allocated a total of \$390,000 over three years for the Office to pilot a homeshare programme. Costings prepared for the Budget bid were based on up to 3 pilot homeshare projects in different centres. The funding will cover the cost-of-service design including obtaining legal advice, promotion and engagement, implementation, and research and evaluation.
- 18 We anticipate the primary funding need for providers will be staff resource to administer, facilitate, manage, and monitor the homeshare arrangement between the homeowner and homesharer. Based on the time required to support typical homeshare partnerships we estimate that a total of 45 to 60 partnerships could be established and managed over the course of the pilot. This figure will depend on the specific models adopted by delivery partners.
- 19 Once the homeshare pilot programme is designed and developed, we plan to share resources and material on our website so that other organisations can set up their own arrangements without direct involvement from the Office.

High-level service design of the homeshare pilot programme

- 20 We intend to pilot a homeshare programme taking into account the learnings from the existing Aotearoa New Zealand and international homeshare initiatives.
- 21 Appendix 2 sets out high-level aspects of the service. This includes priority groups, expected outcomes and measures for both homeowners and homesharers.

- 22 We will promote the homeshare concept and further develop the service design criteria including the roles and responsibilities of homeowners, homesharers and providers for the homeshare pilot in consultation with potential older homeowners, potential homesharers and relevant stakeholders.
- 23 To increase the likelihood of the success of the homeshare pilot programme, we will proactively engage with community organisations, particularly those who meet the provider criteria outlined in Appendix 2.
- 24 As a pilot, part of the value of this initiative is in testing and demonstrating the possibilities that homeshare offers as a model. We will develop a framework for monitoring and evaluating the success of the pilots. This will include both ongoing delivery reporting by contracted partners and an evaluation report following completion of the pilots.

Risks and mitigation

- 25 Homeshare arrangements necessarily carry significant impact on the lives of both homesharers and homeowners. Together with significant potential benefits, there are a range of risks that will need to be carefully managed by the Office and contracted providers throughout the operation of the programme. We have identified an initial set of risks and mitigations, which are attached below at Appendix 3. We will continue to monitor these and other risks that might emerge through the service design and implementation phases.

Indicative Timeline

- 26 We expect to develop a programme and contract providers in the latter half of this year, with a view to programmes commencing in early 2023. An indicative timeline for this process is included in Appendix 4.

Next steps

- 27 We will keep you updated on our progress designing and implementing a homeshare pilot programme.
- 28 We will develop a stakeholder engagement and communications plan to promote the homeshare concept and pilot programme and ensure that it reaches the priority groups of homeowners and homesharers, as well as potential providers.
- 29 We will keep you updated our progress through the Seniors Status report.

Attachments

- Appendix 1 – Draft homeshare research report
- Appendix 2 – High-level service design
- Appendix 3 – Risks and Mitigations
- Appendix 4 – Indicative Timeline

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Responsible manager: George Minton, Manager, Office for Seniors

Appendix 1 – Homeshare research report

Homeshare: an option to facilitate older homeowners to ‘age in place’

Executive summary

Older people who own their own homes want to have the option to ‘age in place’¹ and there is a need for a range of social supports to make this a viable housing option. One such support is a homeshare arrangement, which allows two unrelated persons to share their lives and living situation in a mutually beneficial way.

Homesharing as a formal arrangement is relatively new, but there is now over 25 years of research highlighting the benefits of homeshare, the challenges of this option for older homeowners, the role of homeshare in intergenerational engagement and the key role of agency facilitation in successful homeshare programmes.

To date, Aotearoa New Zealand only has two small-scale homeshare programmes in operation. Yet recent research shows that a high proportion of older New Zealanders would like to remain in their own homes as they age. International evidence suggests a homeshare arrangements can be a cost-effective option to enable an older person to ‘age in place.’

The Office for Seniors in the New Zealand Ministry of Social Development has, in its *Better Later Life He Oranga Kaumātua* Action Plan, a Priority Action for 2021-2024:

- Ensuring there are a wide range of safe, secure and affordable housing options that meet older peoples' needs.

The Office is seeking budgetary funding to pilot homeshare programmes for older people who need support to stay living in their own homes.

This report provides information and analysis of homeshare as a housing option for seniors. It outlines the contextual factors and issues that would need consideration to ensure the sustainability and success of homeshare as a housing option for older homeowners.

The report is designed as a resource to inform the design and implementation of pilot homeshare programmes in Aotearoa New Zealand if funding for the pilots secures approval.

¹ ‘Aging in place’ is the term used to describe elderly individuals and households continuing to live as independently as possible in their own homes and communities. According to a 2014 study by American Association of Retired Persons, almost 80 percent of older adults wished to remain in their homes as long as possible. Aging in place has the potential to address many of the financial and health challenges that burden seniors and their formal and informal support structures, including taxpayers who help fund other senior housing and care options.

The concept of Home

Research on the meaning and experience of home for older adults found that many of them feel strongly in favour of staying in their home or 'aging in place'. Despres and Lord (2005) found that older adults view home as a locus of physical and psychological security, an indicator of social status, a venue for social engagement, a place where mobility is practiced, a central hub of day-to-day life, and a site of familiarity, attachment, and memory. Recent New Zealand research² commissioned by the Office for Seniors found that older people want to stay in their own home as they age and remain independent, autonomous, and connected to their social network.

Factors such as a decline in mobility, health status, income and available family or social supports can limit older peoples' ability to age in their own homes. Homesharing can offer some older adults a solution, while at the same time assisting the homesharer to secure affordable accommodation.

Cohousing, Cooperative Housing, Papakāinga, and Homeshare

Homeshare is one of three main types of shared housing. The others are Cohousing and Cooperative housing. In Aotearoa New Zealand, Māori also have a shared housing model known as papakāinga.

Cohousing

Cohousing is an intentional community of private homes supplemented by shared facilities. The community is planned, owned and managed by the residents who also share activities such as gardening and childcare. Households have independent incomes and private lives. One of the first cohousing developments was built in 1972 outside Copenhagen where 27 families, frustrated by the available housing option united to create their own shared housing arrangement.

In Aotearoa New Zealand the first completed cohousing development begun in 1995 is the West Auckland based *Earthsong Eco-Neighbourhood*³ and the organisation **Cohousing New Zealand** supports the development of diverse cohousing communities across New Zealand. For information on some of these communities, the majority of which are still in the planning stage see:

<https://cohousing.org.nz/communities>

Cooperative Housing and Papakāinga

Cooperative housing is a term used to describe any type of cooperative living situation, but the stricter legal definition usually refers to a Limited Equity Housing Cooperative where a building or buildings are owned jointly by all residents with a single 'blanket' mortgage. An individual own shares in the non-profit corporation that owns the property and has the right to occupy an individual unit.

Cohousing and cooperative housing are not mutually exclusive. Cooperative Housing is the form of ownership while cohousing is a lifestyle.

Cooperative housing has been built in New Zealand since the 1970s, though Māori have a longer tradition of cooperative living arrangements and there is a contemporary renaissance of papakāinga

² The Urban Advisory (2021) Briefing Note: *Barriers to delivering innovative housing models in New Zealand*.

³ cohousing.org.nz/communities/earthsong-eco-neighbour-hood

housing projects underway⁴. Company share apartments (built prior to 1972) are the other common type of cooperative housing. The Peterborough Housing Cooperative⁵ in Christchurch includes vital cooperative housing ingredients with land and some rental units owned in common by a Land Trust. New housing cooperatives are currently in the planning stage in Tauranga and Christchurch and by Tūhoe in Tāneatua.

Mark Southcombe (2020:57-58) has researched cooperative housing and notes that ‘the lack of built cooperative housing precedents and history in Aotearoa New Zealand means the practicality and relevance of cooperative housing models is frequently misunderstood and underappreciated’. This inhibits serious consideration and uptake and continues the focus on individual housing solutions. He discusses the barriers to cooperative housing establishment in Aotearoa New Zealand where housing provision is most often conflated with financial investment, thereby confusing housing security with financial security. Southcombe argues that housing as an asset is not the same thing as housing as a secure place to live and that Aotearoa New Zealand needs a culturally specific 21st century cooperative housing vision. Cooperatives have traditionally been a self-help response to the housing crisis. However, Government support during the establishment phase is usually needed if they are to be successful and affordable, as well as clear and simple legal structures.

Homesharing

Homesharing is an arrangement that allows two unrelated persons to share their lives and living situation for their mutual benefit. Usually, it is an exchange of support or companionship for free or low-cost housing. It generally involves a homeowner but could involve someone who rents a home or lives in social housing. The latter arrangements are less common, however, because persons living in social housing are unlikely to be placed in accommodation with extra capacity for a homesharer, and people who live alone and rent are also unlikely to be paying for a spare bedroom.

While a homeowner could be a younger person who, for example, has disabilities or is a single parent, most home share arrangements are between an older homeowner needing companionship and a younger person seeking affordable accommodation. The homesharer could be an undergraduate or postgraduate student in their 20s or 30s but anyone can be a homesharer and there are examples in New Zealand of homesharers in the 60-70 age bracket.

In general, homesharers provide their own food and a share of utility bills and an overnight presence as well as up to 10 hours of practical and social support per week. Support can mean any combination of the following:

⁴ See: Kake, J (2019) *Rebuilding the Kāinga: Lessons from Te Ao Hurihuri* (Wellington, Brigit Williams Books; Derek Kawiti, (2016) ‘Urban Papakāinga: Programming Cultural Criteria by Using Multi-Agent Systems,’ *Fifty Years Later: Revisiting the Role of Architectural Science in Design and Practice*, 50th International Conference of the Architectural Science Association, December 2016.

Stevens Lawson and Ngāti Whātua, Kainga Tuatahi, a 30 home Papakāinga housing development in Ōrākei, <https://www.stevenslawson.co.nz/projects/kainga-tuatahi-housing>.

Roger Walker and Tenths Trust, Te Aro Pā, a 14 home papakāinga housing development in Wellington, <https://nzia.co.nz/awards/national/award-detail/7605>

⁵ <http://www.peterborough.nz/peterborough.html>

- Spending time together in the evenings
- Cooking healthy meals
- Sitting down and eating together
- Grocery shopping and trips out
- Reassurance that the companion sleeps in the home overnight
- Technological administration
- Housework and laundry
- Gardening or DIY
- Collection of medication prescriptions
- Looking after a pet
- Some homeshare programmes facilitate homesharers who are willing to pay rent if social support is not required by the homeowner.⁶

There is an option in some homeshare programmes for the homesharer to become a paid employee from as little as 2 hours per day up to the equivalent of full-time employment. Such a person can be employed by the agency or programme which acts as the homeshare provider. Avivo, a homeshare programme in Perth, Australia offers this option. Avivo offers other shared living support options which include the homesharer living for fixed term periods in the homeowner's house or taking the homeowner into their own home for a fixed period. See: <https://www.avivo.org.au/>

Homesharers can live in a room in the home or in Accessory Dwelling Units (ADUs) such as granny flats, sleep-outs or other small living units that share a section with a larger dwelling.

The homesharer is NOT a live-in carer or housekeeper or replacement for government or private personal care arrangements. Usually there is a short trial period, an initial arrangement for 12 months and then it is up to homeowner and homesharer to decide if they want the arrangement to continue. The Human Investment Project (HIP) in San Mateo County California is one of more than 100 homeshare programmes in the US that bring together homeowners and homesharers through a match-up service. Founded over 40 years ago, HIP facilitates two types of homeshares matching mostly older homeowners with homesharers who pay rent. HIP can also set up service exchanges that give homesharers free accommodation in return for providing needed services to the homeowner.

⁶ See The Human Investment Project in San Mateo, California in: <https://hiphousing.org/programs/home-sharing-program/>

Types of homeshare arrangements include:

1. self-initiated or naturally occurring, involving homesharing agreements initiated privately by participants without third-party involvement.
2. agency-sponsored, whereby organizations purchase or build a home and recruit participants to cohabitate there.
3. agency-assisted homeshare, where an organization, often non-profit, facilitates the homesharing process.

Regarding the type of arrangement set out in 3 above, the level of support and oversight on the part of the agency can vary considerably. In some cases, agency facilitation may be limited to maintaining a housing registry and providing contact information to prospective homesharers, while tasking the homesharers themselves with creating and maintaining a match (referred to as a “referral model”). In other cases, dedicated homeshare programme staff will provide extensive facilitation (referred to as the “facilitated model”), often including pre-screening and matching participants, follow-up, mediation, and termination services.

Danigelis and Fengler (1990) note that homeshare is unique among communal living options as it empowers older adults to obtain the social support and supplemental income they need to live where they want to live by creating a means for them to leverage a resource they already have – the home they own.

The homeshare model has now over 25 years of evidence-based outcomes in Australia and in 22 other countries. Martinez et al (2020) conducted a scoping review to map and consolidate the literature related to the experience of homeshare participation for adults aged 55 and older published from 1989 to 2018. Fifteen databases were searched, including 3 medical, 5 social science, and 7 gray literature databases. Following abstract and full-text review, 6 sources were retained for study inclusion. Thematic content analysis was used to identify major themes:

1. benefits of homeshare participation for older adults.
2. challenges of participating in homeshare for older adults.
3. intergenerational engagement as social exchange.
4. the key role of agency facilitation.

Within these four themes, findings indicated that benefits of homeshare could be categorized as those associated with companionship, support in daily tasks, and supplemental income. The challenge of homesharing could be understood as one of navigating boundaries, in terms of sharing space and time, and navigating interpersonal boundaries in terms of lack of familiarity and difficulties with communication.

A June 2021 Insights paper, *Assessments of Shared Housing in the United States* looks at various shared housing models and provides a brief history of shared housing in the U.S. It describes the models that

exist and the challenges of homeshare and other shared housing initiatives and offers examples of federal and state programmes. The paper determines that the formal and informal shared housing arrangements across the U.S. offer a range of benefits to residents, such as reduced social isolation, access to areas of greater opportunity, and flexibility in housing stock during times when supply is tight. The researchers find that between 2000 and 2019 the number of households sharing housing has modestly increased, with homesharing and cohousing being the most common arrangements.

History of homeshare and some examples of homeshare programmes

United States of America (National Shared Housing Resource Center)

Homesharing as a formal arrangement is relatively new. It began in the USA with Maggie Kuhn, founder of the Grey Panthers⁷. In 1980, Kuhn founded the National Shared Housing Resource Center (NSHRC) to promote homesharing and intergenerational living. After initially flourishing with the NSHRC listing over 400 Programmes in the USA, funding cuts and leadership transitions resulted in it changing to become a network of volunteer regional coordinators helping across the country as they were able. In 2015 the organisation reorganised to focus solely on homeshare instead of the broader focus of shared housing.

United Kingdom (Homeshare International)

The concept was taken up in the United Kingdom in the 1980s by the late Nan Maitland who launched the first formal programme in London in 1993. Around the same time, it developed independently in Europe as an option for meeting the demand for student accommodation.

In 1999 Maitland launched Homeshare International, an umbrella organisation for homeshare programmes around the world. See <https://homeshare.org/>. Organisations can join the Homeshare International Network which necessitates them signing up to a Charter of good practice. However, the Network does not have a role in ensuring organisations comply with the Charter. Homeshare International has stimulated and undertaken research into the need for and impact of homesharing for older homeowners and younger homesharers. The next International World Homeshare Congress will be held in Dublin in 2023. (A planned congress in 2020 in Liverpool was cancelled due to COVID-19).

Australia and Aotearoa New Zealand (Homeshare Australia and New Zealand Alliance)

In 1997 a meeting was convened in Melbourne to discuss the start-up of a Homeshare programme called the Wesley Homeshare Programme. In 2006 *Homeshare Australia and New Zealand Alliance* (HANZA) was incorporated. HANZA is an umbrella organization for individuals and organisations that support homeshare as a viable, affordable, and sustainable model of supported shared living. See a list of members with homeshare programmes across Australia and New Zealand: <https://homeshare.org.au/about-hanza/>⁸

⁷ The Gray Panthers was created in 1970 to work on issues such as pension rights, age discrimination and affordable housing.

⁸ Not all listed homeshare programmes on the HANZA website are currently active.

The objectives of HANZA are to work in a cooperative way with government, local government and social support agencies to:

- achieve recognition and acceptance of homeshare as a valid service in the aged care and disability sector.
- Achieve a long term sustainable financial model of homeshare facilitation
- Promote the homeshare programme model and its establishment throughout Australia and Aotearoa New Zealand by non-profit organizations with close ties to their local communities.

Structure and operation of Homeshare Organisations in Australia and Aotearoa New Zealand

Most homeshare organisations are charities or not-for profits. Some are social enterprises or private businesses. About half of the organisations or programmes count on paid staff and about 42% combine paid staff with volunteers. Some organisations are exploring innovative partnership funding arrangements with commercial enterprises.

In general, Australian and Aotearoa New Zealand homeshare organisations are self-sustaining, seeking to deliver benefits in a way that is person-focused and service-driven.

Australia

There are currently seven Australian organisations that facilitate homeshare programmes listed on the HANZA website⁹. These include:

- **Care Connect (Melbourne)** a free federal-funded programme aimed at providing viable housing options for mature individuals who need them to stay in their own homes longer with dignity and fostering intergenerational understanding. <https://www.careconnect.org.au/>
- **Holdsworth Community (Sydney)** a registered community charity that has facilitated home share for older homeowners since 2018 and in 2020 received \$200,000 in state government funding to subsidise a programme targeting people aged 18 to 24 for 12 months. <https://holdsworth.org.au/homeshare/>
- **Uniting Homeshare (Victoria and Tasmania)** a Christian church-based community care provider in Victoria and Tasmania which does not charge fees to participants. <https://www.unitingvictas.org.au/services/aged-care/in-home-care/homeshare/>
- **Avivo (Perth)** an organisation that provides services through funding from State and Federal Governments. It runs two types of shared living arrangements, Host Care where a homesharer lives part-time or full time with a homeowner but does not provide support and the more

⁹ Three are in Victoria/Tasmania, and there are one each in Australian Capital Territory, New South Wales and Queensland.

traditional Homeshare, when a person provides 10 hours practical support per week in return for free or reduced rent. <https://www.avivo.org.au/our-services/shared-living/>

Aotearoa New Zealand

Let's Share (Hawkes Bay) – the only homeshare provider in Aotearoa New Zealand listed as affiliated to HANZA. This is a Hawkes Bay wide initiative. It built on a pilot run by Presbyterian Support Services around 2010 which did not survive and struggled to attract funding. Around 2020, Hastings Local Council funded Tanya Jeffcoat (Age Concern) to work 2 days per week to develop a homeshare pilot. Tanya sought to promote the idea and recruit homesharers through Facebook and community agencies, as well as through libraries and doctors' practices.

There are currently 3 active homeshares¹⁰. Two of the homesharers are male, one in his 50s living with an older female homeowner and one in his 70s living with a male homeowner in his 90s. Both these homeshares are reportedly working well. All persons involved in the Hawkes Bay homeshares so far have been Pākeha apart from one Māori homesharer. Initially fees of \$20.00 per week were payable by the homesharer to Age Concern but the fees have been dropped as they provided a barrier to attracting homesharers. Tanya believes that the homeshare option faces challenges in rural areas without a high population density. This is because if a homesharer leaves it is hard to find a replacement due to lower population density. Tanya is no longer working on the homeshare initiative and the current contact person for information on home share in the Hawkes bay is Dee Withers: manager@ageconcernhb.co.nz.

The Villages, (Bay of Plenty) a registered charity, has helped organise two long-term homeshares and one that is now terminated. It has relied on lottery funding and the Board of the Villages has approved a one-off fee of \$500 for homeowners and a weekly fee of \$10 for the homesharers. Ruth Gerzon is the contact person for the Bay of Plenty Scheme: easternbayvillages@gmail.com The homesharers are all women in their 50s and 60s, and 2 out of the 3 homeowners are men. Few young people applied to be homesharers, perhaps due to factors such as distance from tertiary education organisations and population density. The Villages supplies support for the homeowner when a homesharer is away. This is organised via the District Health Board (DHB) at a cost of \$80.00 per night. Putting this cover in place has involved negotiating a tweak to the usual DHB policy of only providing carer support if 20 hours support a week is needed. There is a trial period for the homeshare arrangement of two to three nights and then an agreement is negotiated. This is not a legal document. Ruth is keen for the home sharers to do First Aid training to better support the older homeowner in emergencies and is considering asking the homeowners' families to pay for this.

Ruth drew attention to the issue of whether a homeowner who has a homesharer can still receive the living alone allowance. The local MSD Work and Income manager has approved this for the Bay of Plenty homeshares, but this issue will need to be explored further if pilot homeshare programmes are rolled out in other regions of Aotearoa New Zealand.

¹⁰ One of these homeshare arrangements is ending as the homeowner needs more care than agreed in the home sharer contract

Gifts of over \$550 from the homeowner to the homesharer must be declared to the Villages. Though an area with a high Māori population, the BOP scheme has not had any applications from Māori homeowners or homesharers. Research is needed to determine if homeshare is an attractive option for Māori homesharers and if the lack of Māori homeowners participating reflects lower rates of home ownership for Māori.

The homesharers in the BOP scheme have jobs that can be done from home or are self-employed.

Other International programmes

- **THE HomeShare (Republic of Ireland)** a social enterprise not for profit Home share programme works in cooperation with Dublin City Council. <https://thehomeshare.ie/what-is-homeshare/>
- **Elder Homeshare** (Dublin, Republic of Ireland) Social Enterprise founded in 2015. <https://www.elderhomeshare.ie/>
- **Share my Home** A UK elder-specific national private home share provider <https://www.sharemyhome.co.uk/> and member of the Home Share Network.
- **Aconchego**, Programa Aconchego) matches older people (age 60 and older) who have extra room in their homes with students (ages 18 to 35) who need a place to live. <https://extranet.who.int/agefriendlyworld/afp/aconchego-program/>

As well as the above examples from the UK, USA, Portugal and the Republic of Ireland, The Homeshare International Network currently has affiliated programmes in 9 other countries: Belgium, Italy, Sweden, France, Spain, Canada, Portugal, Austria and Holland. Programmes were planned but failed in Israel. The Czech Republic and two countries in Asia – Japan and Korea, are listed as having programmes.

Oversight provided by homeshare organisations

Homeshare organisations facilitate initial matching and carry out regular check-ins with both parties. They can also take care of re-matching, police vetting, and the provision of relief if a home sharer goes on holiday or is ill. Some organisations assist the homeowner and homesharer to put together a customised legal agreement so both parties agree and understand each other's expectations and obligations.

Initial matching is often done in line with a checklist for potential homesharers and homeowners. An example of such a checklist, compiled by the Melbourne Homeshare facilitator, the Holdsworth Community, is attached in **Attachment 1**.

Homeowner referrals come to facilitating organisations from a wide range of sources, including service providers, family members seeking extra in-home support for their relatives, word of mouth and publicity on radio, in newspapers and on television.

Homesharer enquiries come from ads posted by the facilitating agency, homesharers googling accommodation options, word of mouth and publicity on radio, in newspapers and on television.

Economics of Homeshare

The most comprehensive economic analysis of homeshare was conducted by Ben Carstein in 2003. Carstein conducted a cost-benefit analysis of Homeshare Victoria, an Australian Homeshare programme in operation since 2000. He looked at the 5 groups directly affected by the existence of homeshare Victoria:

1. The aged care system
2. Victorian Hospitals
3. Homeowners and their families
4. Homesharers and their families
5. Philanthropists

Carstein concluded that homeshare Victoria delivered large net economic benefits to the community with substantial benefits to the homeowners and homesharers and their families and net savings for hospitals and the aged care system with homeowners less likely to enter residential care and being discharged earlier if hospitalised. The key resources a homeshare uses have little 'opportunity cost' for the homeowner or homesharer. The largest economic benefits to homeowners stem from the presence of homesharers in the house overnight and the direct care that homesharers provide. Many homeowners could not privately purchase live in carers and would eventually have to enter residential care.

Homesharers also gain substantial benefits from homeshare, mostly because they do not need to pay for accommodation. They also save on utility bills and can incur other benefits such as increased social capital, for example, through connections made with the homeowner's family.

Carstein noted that a successful homeshare match involves parties exchanging private benefits and generating external social benefits in savings to the health and aged care system.

The health and aged care systems incur both costs and benefits from homeshare programmes. Some homeowners may require less services such as meals-on-wheels due to having a homesharer assisting them. Homeowners may incur costs for the health and aged care systems by requiring more in-home services such as nurse visits because they stay in their own homes longer.

While homeshare provides strong overall economic benefits, and even a net saving for governments, particular departments will incur a budgetary cost from homeshare operations. These same departments are likely to be involved in administering homeshare funding and making administration decisions about it.

While a strong economic case for home share has been made in Australia¹¹, and polling¹² shows huge public support, it has been observed that potential benefits are realised only with quality staff and

¹¹ See Carstein, Ben (2003) Economic Evaluation of Home share Victoria (using a CBA framework)

¹² See 2017 polling done by Rod Campbell Director at the Australia Institute: Economics and Politics of Homeshare:

https://homeshare.org.au/wp-content/uploads/2017/02/Day1_Session1_Rod_Campbell.pdf

management and institutional support. Carstein recommends the introduction of fees to participants – a one off matching fee, monitoring fee or a combination of both. He also recommends that government funding continue for programmes to remain sustainable and to continue savings for the health and age care system. He notes the risk of relying too heavily on philanthropic sources of funding.

Social benefits of Homeshare

While homeshare can be shown to deliver measurable economic benefits, the social benefits are more difficult to quantify. Martinez et al (2020) have noted that more research on social benefits is needed on how home share can assist with preventative health care, in reducing social isolation and in reducing future health care costs. Social benefits for the homesharer, in terms of increased social capital, is also an area where more research is needed, as is a measurement of the cultural and language assistance a homesharer gains by being part of a homeshare programme.

Environmental benefits of Homeshare

Homeshare is an efficient use of existing housing which can be adapted and upgraded to provide suitable accommodation for those who wish to age in place with live-in homesharers. More older people living at home reduces carbon emissions by decreasing the need to construct new-build residential live-in units for older people. In Spain, the **Home Refurbishment Program** (Programa d'Arranjament d'Habitatges de la demarcació de Barcelona), run by the Barcelona regional council, offers government-paid non-structural repairs, improves energy efficiency, and provides assistive technologies in older people's homes. An example of an organisation that promotes similar initiatives in Aotearoa New Zealand (not limited to seniors) is the Sustainability Trust <https://sustaintrust.org.nz/>

Funding Homeshare Programmes

In general, homeshare programmes are inadequately funded. Most have no funding of any kind apart from some fees from clients. They operate as a burden on existing programmes usually on a trial basis. Inflexible funding guidelines can act as a barrier to unlocking the benefits of innovative homeshare arrangements. Advocates of home share argue that the model has struggled for visibility largely because it has failed to attract and retain reliable funding arrangements and partly because it does not fit well into 'line-type' items.

Funding homeshare umbrella organisations

HANZA argues its organisation should be funded to promote a national profile that will maintain standards and encourage development of homeshare in Australia and New Zealand. Such funding would enable the establishment of a national secretariat, the role of which would be to further HANZA objectives.

Challenges to funding homeshare within existing funding frameworks

The National funding mechanisms for aged care in Australia (MyAgedCare), are seen to be detrimental to homeshare programmes since undergoing reforms making funding more consumer directed. Cox and Campbell (2016:6)¹³ argue that ‘the current operational guidelines....do not encourage unique and innovative housing solutions which would reduce the level of formal care that would be required to maintain a person’s independence if their informal supports were stripped away’.

Philanthropic support

Philanthropic organisations can often become involved in supporting initiatives such as homeshare. Grantmakers In Aging (GIA) is a national membership organization of philanthropies in the US. which acts as a relevant and responsive network, resource, and champion, amplifying the voices of older people and issues of aging. Learn more at www.GIAging.org.

To promote innovate solutions to aging in community, GIA also run a contest, co-sponsored by the WHO, to gather international examples of aging in community. Almost all contest entries became part of the World Health Organization’s (WHO) Database of Global Age-friendly Practices and the Porto homeshare Programme, Aconchego, referred to above, has been a past winner of their **Innovation@Home** contest.

Fees for homeshare participants

Fees for homesharers and homeowners are charged by some agencies and not by others. Sharemyhome.co.uk charge the homeowner £80 British pounds per month (approximately \$160 NZD) and do not mention any fee for home sharer.

Elder Home Share (Dublin) charges €175 Euro per month (approximately \$295 NZD) to the older homeowner and 75 Euro per month (approximately \$125 NZD) to the home sharer. The fee for the home sharer can be waived in rural locations or in Dublin where securing a match is more challenging, to optimise the opportunity to find a home share match. Homeshare Vermont has a fee scale for both parties according to gross annual income but stress that no one is denied services because they cannot afford the fee.

In Aotearoa New Zealand, Eastern Bay Villages charge a one-off fee of \$500 to the homeowner and a weekly fee of \$10.00 to the homesharer. The Hawkes Bay programme, as mentioned earlier has temporarily waived fees to promote the homeshare option.

DIY homeshare arrangements

As previously noted, some home share arrangements happen privately, without agency facilitation.

¹³ Cox, Janaya and Campbell, Rod (2016) Free room for ‘rent’: facilitating semi-formal shared loving opportunities for older Australians and people with disabilities. Discussion paper: The Australia Institute. <https://australiainstitute.org.au/report/free-room-for-rent/>

Homeshare Vermont provide a guide for DIY homesharing: <https://www.homesharevermont.org/wp-content/uploads/2017/09/homesharingGuide.pdf>

DIY homesharing may be a good option for rural areas where the pool of potential homeowners and sharers is small, and an agency dedicated to homeshare might be unsustainable.

Homeshare and Homelessness

Homeshare Melbourne is currently participating in the Victorian Government's Homelessness 2 Home (H2H) initiative. The programme will provide 1,845 people with access to stable medium and long-term housing, along with support packages to people who are experiencing homelessness and residing in emergency accommodation due to the COVID-19 pandemic. Homeshare Melbourne's participation is a 'first' for Homeshare, testing an innovative use for homeshare in the homelessness space. This initiative is not limited to older homeless persons. It also represents an example of Homeshare's horizons, taking the idea beyond its traditional rubric of aged care and finding new and exciting ways for the concept to help those in need.

Legislation, regulation, quality assurance and vetting

There is no evidence of state regulation for home share arrangements in any country, even in countries such as Australia and Korea where governments fund homeshare programmes. Many home share organisations or organisations that facilitate homeshare arrangements have their own charters and vetting processes and may be audited by funding providers. Many are registered charities and thus, subject to audit. Some organisations that facilitate home share advertise that their Homeshare Agreements have been reviewed by Solicitors to ensure it is a legally solid agreement protective of both parties. In the UK, groups belonging to the HomeShare Network have systems that adhere to the Homeshare UK Quality Assurance Framework.

COVID-19 Impacts

Some organisations advertise that their members follow up-to-date infection control measures and encourage compliance. Vaccination status can be an issue. The Bay of Plenty scheme recently encountered an issue in which the homesharer was unwilling to get vaccinated despite this being the wish of the homeowner. The vaccination status of those involved in the agency work setting up homeshares could also be an issue, as could the vaccination status of homesharers' visitors, who, if unvaccinated, could pose a heightened risk to older homeowners.

Homeshare in Aotearoa New Zealand as a housing option for older homeowners

The New Zealand government's Better Later Life He Oranga Kaumātua Action Plan includes a priority act action for the Office for Seniors:

- Ensuring there are a wide range of safe, secure, and affordable housing options that meet older peoples' needs.

Shared living arrangements such as homeshare are one option that could meet some older homeowners needs. The Office is seeking funding for pilot homeshare programmes in Aotearoa New Zealand.

Homeshare as an option fits well with many with key objectives of the Better Later Life-He Oranga Kaumātua Strategy by potentially:

- supporting older homeowners to stay in their own homes for longer, delaying the need for residential care.
- making it safer for older people in case of break-ins or falls or sudden illness (especially at night).
- enabling earliest hospital discharges and preventing 'bed blocking'.
- making better use of existing housing stock where older people are 'under-occupying' their homes – particularly important in the context of a housing shortage.
- contributing to intergenerational solidarity and community strengthening.
- helping reduce carbon emissions by reducing the need for new-build housing.
- reducing the pressure on children of older homeowners who do not live near a parent (and who may be balancing other obligations such as full-time work with childcare).
- helping address problems with a declining population of paid and unpaid carers, exacerbated by the COVID-19 pandemic and pandemic-related immigration settings.
- reducing the incidence of people dying alone in their homes and not being discovered until sometime later (though rare in Aotearoa New Zealand compared to countries where this is a major problem, e.g. Japan).
- providing a sustainable, cost-effective, mutually beneficial option for housing older homeowners and homesharers.

Addressing barriers to homeshare as a housing option for older people in Aotearoa New Zealand

Raising awareness of homesharing among older homeowners and the public

Although there is potential for homesharing to become a cost-effective housing option, public authorities and NGOs in Australia and Aotearoa New Zealand have been slow to embrace homeshare. Part of the problem with gaining momentum for this option is the lack of awareness on the part of funders and the public of the concept of homeshare and how it works in practice. Any plans for homeshare pilots in New Zealand would need to be preceded and accompanied by education and communications plans that target older homeowners and potential sharers as well as society in general.

Traditional communication channels as well as social media campaigns could be utilized. Homeshare SHOUT is a social media campaign aimed at raising awareness of homesharing and its benefits all over the world. The campaign has been devised by Homeshare International for members of its Network, but the organisation is happy for anyone to take part. Here is their toolkit which could be adapted to the New Zealand context: [Homeshare-SHOUT-Week-2021-toolkit.pdf](#)

Recruiting Sharers

Recruitment strategies for attracting potential homeowners and homesharers could be developed in partnership with organisations such as Universities involved in housing domestic and international students, perhaps specifically targeting post-graduate students who are looking for somewhere affordable and quiet to complete post-graduate studies.

New migrants, who may be isolated from families and networks in their countries of origin could also find a surrogate family through sharing a home with an older person and getting to know the homeowner's extended family, thereby increasing the new migrant's social capital. New migrants could be made aware of homeshare as an option through NGOs, such as the Red Cross and other agencies that support migrant and refugee integration.

Older Persons advocacy groups such as AgeConcern, housing providers, charities, and local councils could also play a role in recruiting homeowners and homesharers as could churches and community groups.

Māori and Pasifika organisations involved in providing housing may be interested to partner in developing culturally appropriate homeshare programmes.

All communications would need to emphasise the benefits of homesharing and provide reassurance of safety and agency oversight. It should be made clear that this is an option for when both parties are looking for connection and not just a transactional arrangement.

Sustainable funding for homeshare programmes

Homeshare makes sense from an economic perspective. It takes two things that are cheap, an empty room and the labour of a young person and uses them for purposes that are expensive. While private homeshare arrangements exist, there are many benefits to having an agency facilitate and oversee all aspects of the homeshare arrangement. Research by The Australia Institute (2015) found that almost all respondents in a survey on homeshare were supportive of the option, particularly if it were run by a reputable community organisation.

However, homeshare facilitators in Aotearoa New Zealand, Australia and elsewhere have struggled with little or no financial backing. A sustainable funding model would be needed to capitalise on the large net economic benefit of homeshare in Aotearoa New Zealand. Decisions would need to be made around the nature central and local government involvement, the role of NGOs and Māori and Pasifika organisations, and potential funding sources from NGOs, charities, and philanthropy.

Addressing perceived risk to vulnerable older homeowners and need for strong agency oversight

There may be an issue with perceived risk with enabling 'strangers' to move in with vulnerable older people even though there is not a single documented case of abuse taking place. (Campbell:2015). This could be addressed by setting up reputable agencies that conduct rigorous screening of participants. A regulatory body to audit agencies activities and performance would also help ensure the safety of participants and this body could also have a role in monitoring DIY homeshare arrangements.

Housing suitability, building standards and location of supply

While rates of homeownership among older New Zealanders is high, many older persons' houses may not be suitable for co-living, either because they need refurbishment, or they are not located near to amenities and employment. This was cited as a barrier to finding sharers in the Hawkes Bay pilot, as was the lack of a critical mass of homesharers in a rural region to replace or provide cover for the few existing homesharers. To promote homeshare in Aotearoa New Zealand different approaches for urban and rural settings would need to be explored, and DIY homeshare information provided in rural areas where agency facilitation might not be an option.

Consideration should also be given as to how older dwellings could be upgraded to ensure they are comfortable and suitable for co-housing arrangements (for example having separate bathrooms for homesharers and homeowners).

Summary

This paper discusses homeshare as housing option for older homeowners. It examines homeshare as a formal arrangement in historical and international contexts and provides information on the two homeshare programmes already operating in Aotearoa New Zealand.

If plans to pilot homeshare programmes in Aotearoa New Zealand are progressed the following issues have been identified for consideration:

Sustainable funding

The need for a sustainable funding model for agencies that facilitate or promote homeshare.

The need for funding mechanisms to align with the particular features of the health and aged care systems in Aotearoa New Zealand.

The desirability of fostering partnerships between government, local government, Māori organisations and other potential funding providers such as NGOs, charities, and philanthropic organisations in creating a sustainable funding model.

Agency oversight and oversight of agencies

The need for training tools for agencies that provide and promote homeshare and oversight of these agencies' operations.

The importance role that could be played by the umbrella organisation, HANZA achieve recognition and acceptance of homeshare as a valid service in the aged care and disability sector.

Demography, geography, and culture

The need to consider demographic profile, geographical distribution of older homeowners of Aotearoa New Zealand.

The need to monitor changing home ownership rates among older population bands.

The need to monitor changing numbers and availability of formal and informal carers.

The need to respond to the culturally diverse nature of the NZ population and Te Tiriti o Waitangi obligations by involving Māori in the design and piloting of homeshare models for Tangata Whenua and culturally appropriate programmes for other groups of older New Zealanders such as Pasifika.

The need for flexible models that could be adapted to size and nature of population in various urban and rural settings.

Education and communication

The need for robust and wide-reaching communication and education plans for older homeowners, homesharers and the public about homeshare and its benefits.

The importance of emphasising a flexible approach and providing information on DIY homeshare for areas without enough population density to support a homeshare programme.

Quality of housing stock and support environmentally sustainable housing options

The need to factor in how best to make use of existing housing stock and reducing the need for new-builds, while ensuring such housing is a suitable option for 'ageing in place'.

Health and Safety

The need for appropriate Health and Safety Planning to protect homeowners and homesharers including various systems of monitoring participants, including police vetting.

The importance of appropriate recruitment strategies for homeowners and homesharers that emphasise benefits and manage risk and create matches that achieve desired outcomes for all parties.

The viability of homeshare facilitation in the context of the COVID-19 pandemic and future public health challenges.

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Attachment 1: Checklist for potential homeowners and sharers (Holdsworth Community)

Checklist for potential homeowners

- I am retired and living alone in my own home.
- I want to remain living independently in my own home for as long as possible.
- I have a spare bedroom and enough space to comfortably share with another person.
- I worry about what might happen if I fell or became ill with no one around to keep an eye on me.
- I want help with light chores, like cooking and shopping.
- I want to reassure my family that I'm safe living at home.
- I miss having someone around to share my day with.
- I enjoy chatting, laughing, and discussing the news and the day's events.
- I have skills or hobbies that I'd like to maintain, like bridge, chess, painting, writing, knitting and playing the piano.
- I feel I have wisdom, skills and knowledge I'd like to share.
- I would like to give something back to the next generation by providing affordable accommodation for a deserving housemate.
- I would like to learn to use modern technology to communicate with distant families, connect with online communities and discover more about the world.
- I want to surprise my old friends and have something new to talk about.

Checklist for potential homesharers

- I am a caring younger person who is looking for safe and affordable housing in the Eastern, Inner City or Northern Suburbs.
- I am a student, or fully employed in a job like teaching, healthcare, emergency services or public services.
- I am an artist, writer, musician, dancer or another type of performing artist.
- I am community-minded and open to connecting with an older person and keeping an eye on their well-being.
- I think it might be interesting to spend time with an older person and learn about their life and times and get their perspectives on things.
- I like the idea of providing companionship during the week, simply cooking together, chatting over tea and biscuits, going for a walk or watching TV or reading in the same room.
- I am willing to share household chores and take responsibility for some of the ones an older person might find difficult, like carrying the shopping, taking out the rubbish or vacuuming.

Appendix 2 - High-level service design

High-level service design of a homeshare pilot programme		
	Homeowners	Homesharers
What do we want to achieve	Create diverse housing choices and options for older people so that they can age in a place they call home safely and, where possible, independently	Provide affordable accommodation options for homesharers
How we will measure this	<ul style="list-style-type: none"> the number of homeowners participated and/or registered to participate in the homeshare programme the outcomes achieved by homeowners who participated in the homeshare programme success/good news stories, and/or lessons learnt 	<ul style="list-style-type: none"> the number of homesharers participated and/or registered to participate in the homeshare programme the outcomes achieved by homesharers who participated in the homeshare programme success/good news stories, and/or lessons learnt
What does successes look like	<ul style="list-style-type: none"> be able to continue to live in their homes with support. This could be financial (income from renting out a room) and/or an agreed level of support services from a homesharer reduced or delayed need for health and accommodation services, particularly aged residential care services improved social connection, companionship and security. 	<ul style="list-style-type: none"> access to no or low-cost accommodation in exchange for providing an agreed level of support to the homeowner social connection and companionship and the benefits of an intergenerational living arrangement.
Input/Intervention	Homeshare programme: Providers facilitate and support on an ongoing basis homeshare arrangements between older homeowners and homesharers	
Provider Selection Criteria	<ul style="list-style-type: none"> a registered incorporated society, Charitable Trust or an established social enterprise have or be able to achieve at least Level 4 Social Sector Accreditation experienced delivering services to older people and mediating arrangements between individuals providing services in areas of high population density or urban areas (ideally) able to meet reporting requirements financially viable 	
Priority group/participant selection criteria	<ul style="list-style-type: none"> aged 65+ (we will also consider potential participants in the 50+ cohort) living alone and willing to share their house with another person have a suitable house (ideally a three-bedroom house that meets the healthy home standards) in a desirable location – most likely in a high population density area have a level of independence and not in need of high-level care. 	<ul style="list-style-type: none"> aged 18+ police vetted willing to share a house with an older person and with appropriate social and language skills to ensure a successful arrangement willing and able to provide an agreed level of support to the homeowner in exchange for a lower or no accommodation cost.

Appendix 3 – Risks and Mitigations

Risks	Mitigations
<p>No or low demand or uptake of this service. This may be due to cultural barriers or lack of understanding of the homeshare concept</p>	<ul style="list-style-type: none"> • Prioritise high population density areas (potentially larger cities). Overseas evidence indicates cities with Universities can be particularly fertile environments for homesharing • Promote the homeshare concept and pilot programme and ensure that it reaches the priority groups of homeowners and homesharers • Understand and design the homeshare service to meet the diverse cultural needs of potential homesharers and homeowners • Partner with community organisations to identify potential homeowners and homesharers
<p>Over-subscription for this service</p>	<ul style="list-style-type: none"> • Create a waitlist for potential participants, and explore ways to increase capacity to meet the demand, including alternative funding sources
<p>Unable to attract appropriate community organisation providers to this programme at high population density areas.</p>	<ul style="list-style-type: none"> • We will be developing a communications plan for the homeshare programme. This will include us proactively prioritising our engagement with community organisations in high population density areas who are interested in this programme.
<p>Potential impacts on homeowners who are receiving a Living Alone Allowance and/or other means tested entitlements and the rates rebate, as a result of receiving an accommodation income or “in kind” assistance from homesharers</p>	<ul style="list-style-type: none"> • Explore possible options with MSD as part of service design to ensure their entitlements are not impacted by participating in a homeshare arrangement • Ensure all relevant implications are disclosed to homeowners before arrangements commence
<p>Potential impacts on homesharers who are receiving a means tested entitlement</p>	<ul style="list-style-type: none"> • We will explore possible options with MSD as part of the service design to ensure entitlements are not impacted by participating in a homeshare arrangement • Ensure all relevant implications are disclosed to homeowners before arrangements commence
<p>Potential for abuse, where the homesharer may take advantage of the older homeowner</p>	<ul style="list-style-type: none"> • Homesharers are required to undergo a pre-screening and vetting process to participate in the programme • Providers are required to conduct regular check-ins with the homesharer and homeowner to identify and resolve any issues they may come up, and to monitor for signs of elder abuse. An example from the Villages homeshare programme is a cap on any financial gift from the homeowner to the homesharer

Risks	Mitigations
Possibility of abusive or inappropriate behaviour by homeowner towards homesharer	<ul style="list-style-type: none"> • Homeowners are required to undergo a pre-screening and vetting process. • Providers are required to conduct regular check-ins with the homesharer and homeowner • Homesharers are made aware of relevant rights and protections (for example under the Residential Tenancies Act)
The suitability of the homeowners' house and its ability to meet the healthy home standards and meet the housing expectations of the homesharer	<ul style="list-style-type: none"> • Prioritise houses that are suitable for homesharing to ensure both parties live in a healthy environment that suits their individual needs
Tenancy and service agreement disputes	<ul style="list-style-type: none"> • Develop a standard template for tenancy and service agreements with legal input for both parties – homeowners and homesharers • Providers conduct regular check-ins with both parties to identify and resolve any issues that may come up
The impact of the COVID-19 pandemic on people's willingness to participate in the homeshare initiative, and/or keep up-to-date and comply with COVID-19 requirements	<ul style="list-style-type: none"> • Providers to ensure both parties have the same understanding about complying with the COVID-19 requirements to minimise safety risk and conflicts and that homeshare arrangements are conducted in line with Government COVID-19 management protocols • Providers to ensure compliance of staff and participants with relevant COVID-19 requirements
Sustainability of the homeshare programme	<ul style="list-style-type: none"> • We will monitor and evaluate the outcomes of the homeshare pilot. If it is successful, we will seek further funding and work with other government agencies and philanthropic organisations to expand the homeshare programme
Continuation of homeshare partnerships beyond period covered by available Office funding	<ul style="list-style-type: none"> • Include requirement that providers be established organisations that can continue to provide ongoing support if partnerships continue beyond the end of the pilot • If programmes are successful, seek additional funding to enable their continuation (in addition to possible expansion or development of new programmes)

Appendix 4 – Indicative Timeline

Timeline	Activity
May 2022	Budget announcement
Jun-Aug/Sept 2022	Develop the service design and framework, including: <ul style="list-style-type: none">• seek legal advice• procurement plan• processes to enable applications• communications and stakeholder engagement plan for promotion, and engagement
Sept/Oct-Dec 2022	Procurement/grants process, and contracting
Early 2023	Implementation – Pilots start
2023 - 2024	Contract management
2024/25	Evaluation

Report



Te Tari Kaumātua
Office for Seniors

Date: 15 December 2023

**Security
Level:**

IN CONFIDENCE

To: Hon Casey Costello, Minister for Seniors

Housing and older people

Purpose of the report

To provide you with background information on housing for older people in New Zealand and the broad range of issues in the sector. This report also outlines how the Office for Seniors (the Office) can support Government housing priorities and current work to progress priority housing actions in the Better Later Life – He Oranga Kaumātua 2019 to 2034 Strategy.

Recommended actions

It is recommended that you:

- 1 **agree** to discuss with officials how the Office can support your priorities in older people's housing.

AGREE/DISAGREE

Diane Turner
Director, Office for Seniors

15/12/2023

Date

Hon Casey Costello
Minister for Seniors

Date

Housing is a Government priority

- 1 The Government has prioritised a range of housing actions, including elements that explicitly relate to older people's housing. Commitments include progressing the review of the Retirement Villages Act 2003 and making it easier to build "granny flats".
- 2 Housing is one of five areas for action in the Better Later Life – He Oranga Kaumātua 2019 to 2034 Strategy (REP/23/12/922 refers). The aim is to ensure that people can age in a place they call home, safely and where possible independently. It is one of the three priorities in the Better Later Life Action Plan 2021 to 2024.
- 3 Housing is also linked to the Government's prioritisation of addressing the cost of living. Historically, mortgage-free home ownership combined with universal receipt of NZ Superannuation formed the basis for a financially secure later life for many New Zealanders. You will receive further reports on financial security and economic participation (REP/23/12/922), and Government income supports (REP/23/12/921 – provided to the Minister for Social Development and Employment for referral to you) that describe other aspects of financial wellbeing for older people.

There are a variety of housing needs within the older population

- 4 The housing needs of the older population are varied and reflect differences in location, life stage, family configuration, assets and income, cultural background and personal preference. A wide range of housing options will be required to cater for the needs of an older population that is both growing and becoming increasingly diverse.
- 5 Examples of housing attributes to better meet the needs of older people include:
 - larger and differently configured homes to enable intergenerational living, particularly for Pacific Peoples and some migrant communities
 - an increased need for smaller one- or two- bedroom properties in the right locations to enable "downsizing", and
 - greater physical accessibility for homes, including single-level dwellings ideally built to universal design standards.

Most older people own their own home

- 6 Older people have relatively high rates of home ownership compared to other age groups. The 2018 Census indicated that 66 percent of people aged 65 and over own their own home. This overall rate has been declining in recent decades and is down from 74 percent in 2001.
- 7 Home ownership rates vary significantly by ethnicity. European older people own their own home at much higher rates (70 percent), than older Māori (46 percent), Asian (41 percent), and Pacific (32 percent) New Zealanders.

- 8 In general, older people who own their own home outright have lower housing costs as compared to those paying a mortgage or renting. However, some older homeowners can struggle with the ongoing costs associated with home ownership, such as heating costs, insurance premiums, council rates, or the need to carry out repairs or upkeep of the property.

An increasing number of older homeowners are still paying mortgages

- 9 More people are entering older age still paying a mortgage. Around 14 percent of those aged 65 and over are paying a mortgage. Maintaining these payments, particularly for those living on NZ Superannuation alone, can be a challenge.
- 10 Mortgage holders aged 65 and over now hold an average mortgage debt of \$185,294, and the age group as a whole now holds a total \$25.2 billion in mortgage debt. Both the number of older people paying a mortgage and the size of outstanding mortgages are increasing.

Retirement villages can be a desirable option later in life for those with capital

- 11 Around six percent (an estimated 50,791 as at June 2023) of people aged 65 and over live in a retirement village. Residents are almost exclusively over the age of 75; the primary demographic the industry aims to serve. Village residents represent a little over 13 percent of this older age group. Industry projections suggest this percentage will remain constant over the next decade, accommodating significant growth in the target population.
- 12 Although a small number of retirement village places are offered on a rental basis, the overwhelming majority require a substantial commitment of capital to purchase a "license to occupy". In addition to a periodic fee that covers associated services, this enables occupation of a self-contained unit or apartment within a village.
- 13 This style of living can offer a desirable housing option for those with sufficient capital. In addition to generally high-quality housing, retirement villages offer a range of additional services such as gardening and housekeeping, as well as shared facilities. Many also offer the subsequent opportunity to move in to co-located aged residential care facilities, if required.
- 14 Complaints around the terms of retirement village contracts, and the regulatory framework that governs them, have been raised by residents for some time. Key concerns relate to contracting transparency and a rebalancing of the rights and responsibilities of residents and operators.

An increasing number of New Zealanders will enter later life renting

- 15 Census figures from 2018 indicate that around 14 percent of those aged 65 and over live in private rentals. Women are more likely to rent in later life,

likely due lower incomes, relationship breakups, caring responsibilities and the associated lower levels of retirement savings during their lifetime.

- 16 In line with the overall trend of decreasing home ownership rates in later life, the Retirement Commission projects that the number of older people who rent, either in public or private rentals, will increase to 40 percent, or 600,000 people, by 2048.
- 17 Treasury analysis finds that older renters are much more likely to spend 40 percent or more of their NZ Superannuation on housing, compared to those that own their own home. Research has also found that older renters are more likely to live with poorer health and have unmet health needs.
- 18 Finding a suitable rental property in the private market can be difficult for older people, with a known shortage of smaller, affordable properties in suitable areas. Anecdotal evidence also suggests some older people face age discrimination or difficulty navigating online listings.

Government support and social housing are available

- 19 Around four percent of older people rely on social housing (including housing provided by central and local government as well as non-government organisations who may provide additional living support), as at the 2018 Census. Unmet demand for this form of support is steadily increasing, with 2,730 older people on the social housing register in September 2023 (up from 804 in September 2018).

Central government housing stock is provided by Kāinga Ora - Homes and Communities

- 20 Kāinga Ora is responsible for the construction and management of central government housing stock, and places people in housing from the public housing register managed by the Ministry of Social Development (MSD). Placement and prioritisation on the housing register is made on the basis of an assessment of housing need.
- 21 As of July 2023, 18,547 people aged 65 years and over lived in government provided housing. Kāinga Ora tenants typically pay income-related rent – currently set at 25 percent of income.

Community social housing

- 22 Community housing forms an important component of the provision of housing to older people. Many community housing providers can access the Ministry of Housing and Urban Development income-related rent subsidy, which pays the difference between what they receive from tenants (currently 25 percent of their income) and a market rental rate. Providers who receive this subsidy are also required to place people from the public housing register into housing.

- 23 A range of existing community housing providers offer social housing for older people in different configurations, including:
- Large-scale housing trusts that operate a large volume of social housing across multiple regions and make these available to one or more recipient demographics. Haumarū Housing, a joint venture between Auckland Council and the Selwyn Foundation, is the largest organisation specifically targeting older tenants.
 - Papakāinga housing – housing provided on whenua Māori, this could be specific kaumātua housing or housing designed for intergenerational living.
 - The “Abbeyfield” model, which provides a ‘family style’ supported living model where older people rent a unit that is part of a larger development with central provision of some services such as food.

Council “pensioner” housing

- 24 Historically, many local councils provided some housing for older people, but the availability of this form of housing is in decline. Councils set their own rental rates for this housing and determine eligibility criteria. The rents tend to be well-discounted compared to market rates and most councils report running their rentals on a break-even basis or partially subsidise rents.
- 25 The total number of houses under direct council management is currently approximately 6,400 units, down from 13,400 in 2016. This has mainly been driven by transfers to community housing providers (6,400), and a smaller number (339) of sales to Kāinga Ora.
- 26 Recent council divestment is reportedly due to rising costs of maintaining ageing housing stock, coupled with insufficient council revenue. Some councils have also pointed to their ineligibility for the central Government income-related rent subsidy as contributing to their financial challenges.
- 27 When councils transfer housing stock they generally guarantee the tenure of existing tenants. However, in the longer term these transfers could present issues for the housing of older people. While council “pensioner” housing is reserved for older people, that transferred to Kāinga Ora or a Community Housing Provider generally is not, potentially decreasing the overall availability of social housing for the older population.

Other Government supports are available

Council rates rebate

- 28 Older homeowners with limited income (the abatement threshold is currently \$30,100) are also able to access a rebate of up to \$750 on their council rates, though this amount varies by region. The rates rebate is the responsibility of the Department of Internal Affairs, but is managed by individual councils. Some councils also offer a rates deferral scheme, under

which rates are accumulated and paid out when a ratepayer dies or their home is sold.

Accommodation supplement

- 29 Some older people are able to access the MSD means-tested Accommodation Supplement (AS). This is a non-taxable weekly benefit that varies according to housing costs in different regions. It is designed to supplement individuals' ability to meet their housing costs, including mortgage repayments, rates (to the extent they are not covered by a rates rebate), private rent or boarding costs.
- 30 AS is only available to older people with minimal other assets, and a low income. The cash asset threshold is currently set at \$16,200 for a couple, unchanged since the establishment of AS in 1993.
- 31 In June 2023, there were 49,851 recipients aged 65 or older. Of this group, 73 percent were renters, 16 percent were homeowners and 11 percent were boarders. The number of older AS recipients has been increasing. There are likely to be older people who are not aware of their eligibility for this assistance, something that MSD and the Office work to raise awareness of.

Home and community support services

- 32 Some supports available through the health system directly or indirectly impact housing outcomes. Care services, which may be funded either through disability support services or by Health New Zealand - Te Whatu Ora (Te Whatu Ora) assist many older people living in the community. This contributes to older people's ability to "age in place"¹

Housing deprivation affects a small but increasing number

- 33 Recent research² highlights the experiences of housing vulnerability for older people, using indicators from the 2018 Census such as poor-quality housing (a house that is damp or mouldy or missing basic amenities or with no or inadequate heating) and overcrowding. This study found that 18 percent of older people experience housing vulnerability. Older renters have the highest rates of housing vulnerability at 40 percent.
- 34 The research also highlights the role housing plays in a wider interplay between other domains such as physical and mental health, financial

¹ "Ageing in place" describes the objective of supporting older people to feel safe and secure in their choice of home and to remain living independently in the community for as long as they are able. Supporting people to age in place has many benefits for physical and mental health, as well as social connectedness. It can also reduce the need for residential care and other health services.

² Social Wellbeing Agency 2023. Older people experiencing vulnerability and multiple disadvantage: A report on the needs of older people (65+) in health, housing, finance, social connections, and access. Wellington, New Zealand.

wellbeing, social connection and access to services. For example, 43 percent of older people experiencing financial vulnerability also experience housing vulnerability.

- 35 An estimated 9,068 older people were in severe housing deprivation as at the 2018 census. This includes those without shelter, in uninhabitable housing or in temporary or shared accommodation. Homelessness is necessarily difficult to track, but indications from social service providers suggest this number will have increased.

Government Responses to Older People's Housing Issues

- 36 Several aspects of the Government's policy programme are directly aimed at, or will contribute to housing outcomes for older people:

Supporting construction of "granny flats"

- 37 The Government's commitment to amend the Building Act and resource consent system to make it easier to build subsidiary dwellings could help to support multigenerational living. This is a preferred living arrangement particularly for some Māori, Pacific and Asian families; all groups that will see significant growth in their older populations in coming decades.

Increasing social housing places and supporting Community Housing Providers

- 38 The Government's commitment to increase social housing and other subsidised housing options could provide more places for older people. Demand for social housing within this age group is steadily growing. As described above, there are challenges around the current declining stock of council "pensioner housing". This is an issue that could be considered as part of this wider priority.

Building on the Local Government Rates Rebate Scheme

- 39 The existing rates rebate scheme provides additional financial support for a large number of older homeowners. The Government's commitment to explore building on the scheme could provide additional support for eligible homeowners, many of whom reportedly struggle with increases to rates and other housing costs such as maintenance and insurance.

Residential tenancy changes to enable pets in rental properties

- 40 Many older people benefit from the companionship that pets provide. The Government's commitment to introduce "pet bonds" to enable tenants to keep pets could help to enable older renters, particularly those living alone, to benefit from the companionship of keeping pets.

Retirement Villages Act 2003 review

- 41 The Government has committed to progress a review of legislation and regulations governing the retirement village sector. We understand the Ministry of Housing and Urban Development (MHUD)'s recent discussion

document attracted around 11,000 submissions (although many of these were form submissions organised by the Retirement Villages Residents Association). This follows a long trend of advocacy for changes to the Act.

Aged care funding and service models review

42 Although the provision of aged care is more appropriately considered a health service rather than a housing issue, any changes to the aged care sector will interface with the ability of people to be able to age in place.

Housing is a priority issue for older people

43 Housing is one of three priorities in the Action plan to implement the Better Later Life – He Oranga Kaumātua 2019 to 2034 Strategy, which has formed the focus of the Office’s work since it was released in 2021. Work has included:

- a) completing an analysis of the current state of Council “pensioner” housing
- b) supported older people to make informed decisions about housing by providing resources and information on a range of housing options and supports, including updates to our website, and
- c) analysing mortgage lending data to better understand trends in homeowners paying mortgages after the age of 65.

A Homeshare pilot programme is underway

44 One of the pilot projects the Office was funded for through Budget 2022 (REP/23/12/905 refers) aims to establish Homeshare as a model of shared living for older people.

45 Homeshare is an agency-led arrangement where an older homeowner offers low-cost accommodation to another person (a homesharer) in exchange for an agreed level of support. The support could include companionship, shopping, household tasks, gardening, care of pets, and help to use digital technology. A homesharer is not a live-in carer, housekeeper or replacement for government or private personal care arrangements. The Homeshare agency undertakes vetting and matching and helps to maintain the home sharing agreement.

46 The Homeshare model is well-established internationally and evidence suggests it can be a cost-effective option to enable an older person to “age in place”. Although small-scale initiatives have existed in New Zealand, they have not achieved scale or sustainability.

47 The pilot is being delivered by Age Concern Auckland. It aims to establish up to 50 arrangements over an initial delivery period of eighteen months. We expect the first placement to be made imminently. The Office is

evaluating the programme, with preliminary results expected to be available in late 2024.

Other work related to older people's housing is also underway

- 48 Several pieces of housing work led by other agencies also relate to the interests of older people. You may wish to consider possibilities to influence these, should they continue:

Addressing homelessness among older people

- 49 Older people are identified as one of the five priority groups in the Homelessness Action Plan (2020-2023) who are at higher risk of experiencing homelessness. Work is under way to develop options that would best support the needs of affected older people.

Improving the physical accessibility of housing

- 50 The Ministry of Business, Innovation and Employment has begun a process to look at provisions to encourage or require residential buildings to meet standards of physical accessibility.

Home equity release

- 51 Providing options for releasing equity can be a useful tool to free up assets to supplement retirement income. The Ministry of Social Development is reviewing the Home Equity Release Schemes' Code of Standards (the Code) introduced in 2008 by the then Minister for Senior Citizens. The review looks at the current utility of the Code for consumers and providers, and whether the Code is fit for purpose. Officials will provide you with an update on progress early in the new year.

Next steps

- 52 We welcome the opportunity to discuss housing as a potential priority area within the seniors portfolio, including as it relates to the Government's wider policy agenda.
- 53 In due course, you may also wish to seek opportunities to discuss housing for older people with relevant Cabinet colleagues, such as the Minister of Housing, the Minister for Building and Construction, the Minister for Internal Affairs, and the Minister for Social Development and Employment.

File Reference: REP/23/12/920

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