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21st CENTURY NEIGHBOURHOODS; INNOVATIVE HOUSING FOR OLDER ADULTS IN YARRA

Good morning and thank you for inviting me to speak this morning.

I accepted this invitation with some trepidation as a few years ago I chaired a planning panel in Yarra where the issue was the adaptation and re-development of a very large disused factory into housing for elderly people. The proposal was put forward by one of the most impressive elderly care organisations in Australia and the City fought it vehemently. And not only the City but what seems like half of the residential population also. They claimed that the site was surrounded by C19 single story workers housing and that that was the only model acceptable to both Council and Community.

I mention this because of the eighty Planning panels I did over a period of twenty years, that was the most unpleasant. I still shiver when I remember the fury of those residents. One resident said her mother was ninety and wouldn't dream of moving into residential care. The implication of course, was that anyone who did need residential care was certainly not the type of person to move into Yarra. And, good lord, possibly into something higher than a C19 workers cottage.

The reason I mention this is that Yarra does have a history of being precious about what it sees as its urban character, and I hope that this Forum indicates that both Council and Community have moved on. Because new ideas for new housing for different age groups is most unlikely to work in nineteenth century workers cottages.

We are now at a point in the history of cities and our society where we must understand that to live congenially together we have to think and build differently.

Understanding that we are now older for longer, we must think more creatively about where and how we will live for those additional decades.

When I first became involved in housing issues thirty five years ago, we were writing and talking about how we could best integrate the housing needs of older Australians into our newly sprawling suburbia and our newly mobile family format, whilst maintaining the community networks and the family support systems which are essential within a coherent and caring society.

All those years ago we talked about Granny Flats in back gardens for rental and purchase, and programs to upgrade the housing of elderly home owners, and to assist in the maintenance of houses and gardens. The driving concern was the one that we share today - to ensure that our tribal elders remain with family and friends and near the shops and facilities with which they are familiar. In short, in a familiar social and physical environment, at a price they can afford.

And here we are talking about exactly the same concerns in 2009. But there is one key difference in the climate: we are living MUCH longer and so our housing strategies will need to encompass a possible half century of life after retirement.

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The financial cost of looking after our ageing society will be such that very tough decisions are going to have to be made about how resources are best used. We could face a massive transfer of wealth from citizens and government to the health care industry, a transfer that may extend for thirty years per person instead of five to ten years. The public policy implications for resourcing this shift from the needs of citizens under 65, are immense.

It is a very complex situation, one not confronted by any earlier civilization. We are eating better, looking after ourselves better and making extraordinary advances in health care. We get new hearts and new hips and we just go on living. I am sure that it has occurred to many of us under eighty to say "*I'm not going to have all that stuff just to keep living. I'm interested in 'quality of life.' I'm prepared to go quietly.*" Well. I'm here to tell you that the eighty and ninety years olds I know say that's rubbish. They want everything they can get and have no interest in just fading away to make life easier for the next generation. To quote one 92 year old I heard recently at a family dinner when this topic came up: "You're all crazy. You'll want everything you can get to hang in there as long as possible - just like I do now".

So that's the situation. While my grandmother died at 70, my mother lived to 96. And the question we need many answers to is 'what components can constitute the continuum of housing that will offer the physical, social and medical support that older Australians can afford and that society can afford *over an extended period of time?*'

I am suggesting that we are facing a very different future and am proposing that one technique for addressing the challenge could be to think about re-jigging the housing we have and the housing that we're now building. And I'm not just talking about houses on the ground, but about the high rise housing which is surrounding the inner city and will possibly, in a dozen years or so, be adjacent to a number of key railway stations around middle and outer Melbourne.

In suggesting that we are going to have to change the way we think and live, I'm implying that we might need to re-think our expectations of personal space, privacy and inter-generational distance - those icons of, to use Tom Wolf's memorable phrase, the 'me' generation. Maybe we are going to have to learn to live together again, in houses with three generations in them.

Most new houses now are 20 plus squares and need more than one income to service the loan;

Many young people find it extremely difficult to get a deposit together, let alone sustain a mortgage for the size of houses currently considered the 'norm'.

Many elderly people own their own home but need varying degrees of assistance to maintain a reasonable level of independence;

We are in an era in which a couple in their fifties can have adult children, grandchildren AND parents in need of increasing degrees of support. AND those elderly parents may live another twenty to thirty years;

Out of all that could possibly come one aspect of a solution. Just maybe it is reasonable to think of families pooling financial and housing resources just as first generation immigrants always do.

So what I am suggesting is that we rethink our lives and expectations, and revisit some of the values we admire at a distance in other societies but avoid embracing in our own.

Multi Generational Housing – Can we encourage it & move the culture towards it?

I'll give you a couple of examples of how this might happen. Twenty years ago in Melbourne, the Melbourne City Council and A.V. Jennings built a display terrace house just behind the Queen Victoria Market which was designed as a response to part of the question that interests us.

This three level house was designed for three generations to live independently but within cooe of each other. From the entrance hall, a staircase went to the first and second floors. The ground floor offered pleasant, self contained accommodation for the grandparents. Above them lived Mum and Dad - in some luxury I might add, while on the second floor three adult children lived independently. But that top floor could just as well be a couple with small children. Although it is three storeys, this house looks like a standard inner city terrace but it functioned as three individual living units opening off a shared stairwell. It could also function as one house.

This model was built as a demonstration of possibilities and it created a lot of interest. Although the idea behind it was quite radical, the house itself wasn't. The only way it differed from the standard Australian terrace is that the stairs were up front, whereas in standard terraces the stairs are half way along the house - thus making the houses difficult to divide horizontally.

This is a model which could work well across the inner city. A cluster of such multi generational terraces could work along an inner city street or and entire square of them could be developed around a central park. The important thing is that we are creating a new supportive format for housing an older generation by adapting or combining assets *and* we're consolidating communities in a genuinely sustainable manner.

Other advantages are that we are achieving mixed age communities, encouraging multi-generational child-rearing and potentially limiting car usage, while taking real responsibility for each other's well being.

Now I'll suggest some possibilities that the inner city stock of high rise housing might offer. In London, across America, and now in Melbourne, flats for elders are located adjacent to big hotels, or in the same building. Residents are in secure buildings, have the benefits of meals being delivered to them from the hotel kitchen, and also enjoy the gymnasium and pool facilities and the locational advantages of being near shops and entertainment. At this stage, this option is only for the wealthier elderly but I can't see why that has to remain as the situation. Instead of those aged-care industry investors building specialist low care or high care facilities, why not buy a couple of floors in these buildings?

For a minute, I'll take you on a short journey of what life could have been like before the global financial crisis - a scenario which might still become a reality for some in the future.

I decide that, as I am nearing seventy, I should look to how I want to spend the next few decades. I know that I am wiser to make this decision to move now instead of hanging on until I am too vague to be sensible about it. I still lead an energetic life but am aware of the odd aches which hint at a less able future. I am, naturally, under pressure from my children to move from the increasingly decrepit family house and, possibly, to contribute a little to their mortgages.

I look around. I see an advertisement for a flat in a new building in Docklands which includes a five level hotel. The Ad says that residents can arrange to use the hotel facilities. I look, I like it and I buy it.

I swim each morning at 11 in the hotel pool and then meet some friends for Bridge or a Book Group. I arrange to have the evening meal delivered at 7 each night. I am actually extremely fortunate in this purchase because the four floors above my flat have been bought by an aged-care industry investor who adapts two floors for 90 low care beds and two floors for 90 high care beds.

So, when I turn 80 the children persuade me to flog the flat and then they arrange for me to move up to the low care floor where I am fed three times a day and casually looked after. They are happier with this as they thought I was getting a bit vague.

Then, surprise, surprise, they gently suggest at my 90th birthday party, that, as I had momentarily forgotten the name of the Prime Minister, I should move up to the high care beds. I can't quite see the point of this but they insist.

So there I am at 90, being well looked after, and very well fed, gazing out upon the boats on the water and the clouds floating by. Each day I am taken down for a walk along the promenade or to watch the children play in the park. It's all very enjoyable – if only I could remember it afterwards. My superannuation pays for my care and is subsidised by the man whose name I've forgotten.

After a while, I die. But I remember Noel Coward saying that as we have no reliable guarantee that the next life will be any less exasperating than this one, I think we should all try quite hard to ensure that the lead up to the next one is as pleasant as possible.

Now I'll take you on a similar journey based on the assumption that I am on a pension and couldn't care less about my children's mortgages:

I rent a small house in Richmond where I have lived for thirty years. The owner wants to demolish it and build a multi generational house for his own family, so I need to move. I go to the City of Yarra for advice and the dear person there says: "We have just the thing for you. We have developed a new program with the Office of Housing." I am not too keen as the Office of Housing has never been all that helpful. But I let her go on. "We have worked with the Office of Housing to make available four floors of one of the high rise buildings. The residents have all been rehoused in areas of their choice on some recent Canberra money. So we are adapting the two lower floor to meet the needs of people just like you – no stairs, carefully designed kitchen and bathrooms and a communal dining room and communal meeting room. There will be resident staff on each floor 24/7."

This sounds like heaven to me but I ask what will happen if I get a bit vague. "Oh, don't worry about that," says the dear person from the City of Yarra, "We are now working with people in Canberra to establish the third and fourth floors for higher level care. So, when you think you need more help, you put your name down for a move."

Now I know this probably sounds absurd to you. How could the Office of Housing, various Canberra Departments of Health and Community and the City of Yarra possibly work together to invent new programs and to then implement them? Well, sillier and more amazing things have been achieved by human imagination and good will and perseverance.

While human beings have invented bombs, we have also invented penicillin and water cleaning systems for impoverished villages. We can, as Barack Obama has said, do it if we determine to do it.

Now I'll throw in another bit of re-jigging of the built environment to show how new ideas can emerge when we look at what we have with fresh eyes, to demonstrate the possibilities that exist within unlikely places.

A couple of years ago I assessed a student project. The task set was to design some elderly persons' housing near a shopping mall in a middle Melbourne suburb. All the students looked around for the ideal site, fully expecting to end up with thirty one-bedroom flats positioned around a couple of pretty pedestrian paths lined with roses.

But one student saw that the shopping mall owners were completely redoing the mall and were looking to put a transit exchange on the roof, above the retail component and the three floors of carparking.

And he saw that the roof made an excellent site for some housing. It had beautiful views to the mountains and the Bay, it was directly above all government agencies, medical services and shops. There was a tram stop at ground level and the mall owners were keen to have this transport exchange there. So he designed a community of housing on the roof of the Forrest Hill shopping Centre, and I believe that it was a remarkable idea and project. He designed housing in the absolute heart of the community in such a way that the residents could walk out their front door and sit in the sun drinking coffee with friends in much the way that we all plan to do when and if we ever stop working.

This idea not only offers a new approach to older persons' housing, but it gives us some new ways of looking at how we might develop along Swan Street, Bridge Road and Victoria Street. What we all want is access to services, shops and transport and so if we are looking at ideas for an office building with retail at the ground floor on any of those or similar roads, why not expand the mixed use concept to include older persons' housing? It could simply be self contained, carefully designed units for able elders. Or it could involve the City, the developer and one of the specialist groups who build and manage elderly persons' housing.

The important change that we need to understand is that the future is not about individual action but about inventing new ways to work across organisations and groups to achieve the best possible, most imaginative outcomes for or communities.

These are just some of the ways we might work with what we have to deal with the challenge of housing ourselves as we age. They are presented in recognition of a financial context that acknowledges that the young also deserve a bite of the cherry and that five year olds in 2040 will need at least as much attention as the one hundred and five year olds.

Local Government, planners, builders and architects must share some responsibility with the health professionals and industry investors in making possible and promoting quality urban design and planning outcomes for housing our tribal elders. We all need to be broader in the way we consider issues in the built environment and in understanding the difference we can make when we act.

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