

# Urban Ideas

A PUBLIC INTEREST MAGAZINE FROM THE URBAN TASKFORCE AUSTRALIA

May 2013

## APARTMENT LIVING FOR SENIORS

**Where will  
retiring Baby  
Boomers live?**

**+ More apartments  
in suburbs with older  
people**

**+ Reduce Government  
red tape to encourage  
new seniors housing**

**Innovative proposals from  
Sydney's top architects.**

**// Turner  
// Allen Jack and Cottier**

Urban Taskforce  
AUSTRALIA

# Housing older Australians needs new ideas

## **Australian cities are going through a physical change as more and more people prefer an urban lifestyle close to amenities.**

One of the biggest demographic groups driving this change is the increasing number of Baby Boomers now reaching retirement age. This group is more well off, more mobile, active and independent than previous generations of retirees. Ninety years ago the over 55s represented 10% of our population. They now represent 25% of a much larger population but this is likely to lift to 40% of Australia's population at the end of the century.

Translated to population numbers this means we currently have in Australia, 6 million people over 55 and by the end of the century this will have raised to 16 million older people. With increasing advances in health care the retiring generations will be even more fitter

and active than today's Baby Boomers. Certainly from the age of 60 to 75 many older people will not be thinking of a retirement home in the traditional sense. They will want to meet friends in coffee shops, go to a movie and feel part of the buzz of the community.

These changes to our demographics are a real challenge to those who provide housing, to the property industry. While the more traditional retirement homes will still be necessary for an increasingly older group, a new market is emerging of older people downsizing from large houses to apartments often located in the same suburb but closer to amenities.

There will be many types of solutions ranging from apartments on top of supermarkets, to high-rise vertical retirement homes, to subdivided houses, to nearby new apartments of sea change moves to holiday locations. The difficulty with supplying this market is that many older Australians want to

mix with younger people and don't want to be type cast as being old. They want great places to live that happen to suit their age.

This edition of Urban Ideas explores these issues. It has been developed by the Urban Taskforce in conjunction with the Ministerial Advisory Committee on Ageing chaired by Kathryn Greiner. This co-operation between the private sector and government demonstrates that the growing issue of housing massive numbers of ageing people in NSW is something we all need to address.



**Chris Johnson AM**  
Chief Executive Officer  
Urban Taskforce  
Australia

## **The NSW Ministerial Advisory Committee on Ageing (MACA) advises the Minister for Ageing, the Hon. Andrew Constance MP on matters affecting the needs, interests and wellbeing of older people in NSW, and on the impact of population ageing on the community and government.**

MACA is particularly interested in seeing the links between government and the private sector develop, tackle the challenges of populations ageing together and finding synergies that deliver great outcomes for all.

There is no doubt that the population of NSW is ageing and that this is happening at an increasing rate as Baby Boomers move into retirement.

In earlier times older people would move fairly quickly from an active life into retirement homes where they would be looked after by skilled staff. Current generations of older people are putting off the move to retirement homes and often moving into more urban locations

closer to amenities where they remain active. There are a number of ways older people are handling retirement and each has its benefits.

Many older people don't want to leave their home even if it is bigger than they require. They are likely to require home care from visiting or live in carers as they get older.

Another group of older people will be happy to relocate to a more convenient apartment if it is in the same neighbourhood where friends and family are still nearby.

Some retirees see the opportunity of taking a seachange by moving to a holiday like location.

The underlying theme of this publication is to raise the issue of the enormous number of people approaching retirement age and to alert the property industry to the many opportunities the retiring Baby Boomers bring to new innovative housing options.

MACA is very pleased to be able to work with the Urban Taskforce and

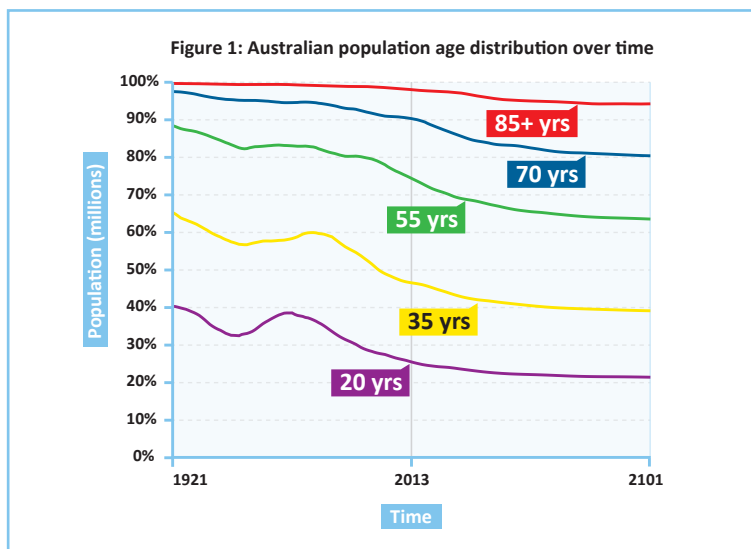
its members who provide housing for the community. Many of the Taskforce members already produce housing for older people either through retirement homes or through apartments and other housing types. There is however a great opportunity to rethink the provision of housing for the aged through innovative solutions.

This publication presents many new ideas for housing older people and it also raises areas where government rules and regulations may be holding back new approaches. These issues need to be raised and discussed so that NSW can take the lead in providing new and appropriate solutions to the housing of our growing older population



**Kathryn Greiner AO**  
Chair  
NSW Ministerial Advisory  
Committee on Ageing

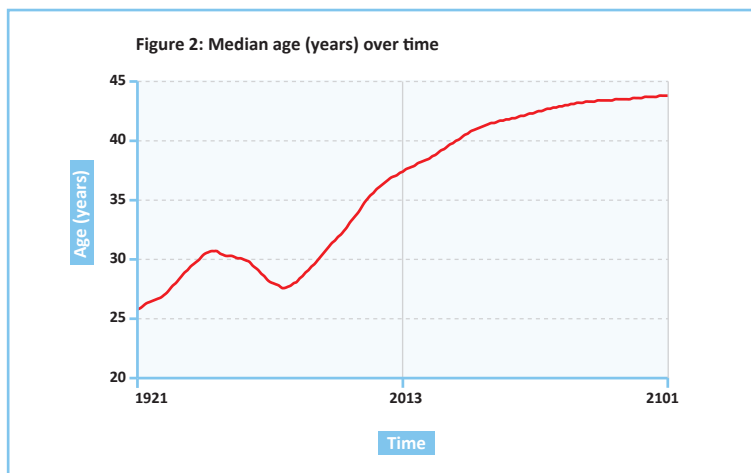
# Australians are living much longer leading to a higher proportion of older people needing suitable housing



**FIGURE 1: Percentage Of The Population Over 55 From 1921 To 2101**

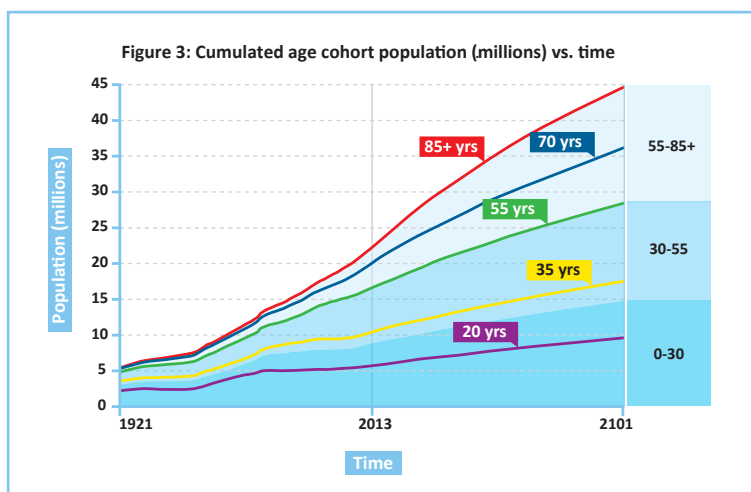
This graph goes back 90 years from today and goes forward 90 years to the end of the century. 90 years ago the over 55s were only 10% of a much smaller population than today. By 2013 the percentage of over 55s has grown to around 25% and projections 90 years ahead lift this to 35%.

Balancing this increase in the percentage of older people is a decrease in the percentage of people below 20 who generally do not have their own home. 90 years ago 40% of the population were below 20 years old while today this has dropped to 26%. Projecting forward 90 years the proportion of 20 year olds drops to 22%. This demographic shift to older people who generally have their own house from younger people who live in the family home will put pressure on housing supply.



**FIGURE 2: Median Age From 1921 To 2101**

The median age in Australia has climbed from 26, 90 years ago to 38 today and climbing to 44 over the next 90 years. The large number of babies born after the war (the Baby Boomers) reduced the average considerably for about 20 years.



**FIGURE 3: Australian Population (Millions) From 1921 To 2101**

When the rising population of Australia is linked to the increasing number of people over 55 the impact on housing supply becomes more critical. 90 years ago there were only a few hundred thousand citizens over 55 in a population of 5 million. Today there are around 6 million people over 55 in a population of 23 million and in 90 years' time there are likely to be 16 million people over 55 in a population of 45 million people.

**The clear message from all the population projections is that there is a growing need for more housing for older people in Australia. The big question is what type of housing is suitable for the various segments of the aged cohort.**

*Graphs in this section are referred from City Futures Report titled- "Understanding housing and location choices of retiring Australian in the 'baby boom' generation," by Simon Pinnegar and Ryan van den Nouweland with Bruce Judd and Bill Randolph*

*Source: 1921-2006: ABS cat. no. 3105.0.65.001 Australian Historical Population Statistics; 2007-2101: ABS cat. no. 3222.0 TABLE B9 Population projections*

*Reference: [http://nhsc.org.au/files/2013/02/housing\\_in\\_the\\_baby\\_boom\\_generation.pdf](http://nhsc.org.au/files/2013/02/housing_in_the_baby_boom_generation.pdf)*

# What are the characteristics of the Baby Boomers?

The City Futures report on Baby Boomers defines them in various ways, but typically denotes the segment of the population born between 1945 and 1965. Boomers are, therefore, currently aged between 47 and 67, and in the midst of transitioning out of the workforce and into retirement.

Compared to previous generations, Baby Boomers are more likely to:

1. have culturally and ethnically diverse family heritage, be more educated, and be more well-travelled;
2. be divorced or separated, have living parents, and have fewer children and that are more geographically separated from them;
3. live longer, be aware of their health and fitness, and have access to better surgical and medical expertise, but are also (by virtue of having survived where previous generations would have died) more likely to have chronic illness or disability;
4. have some private source of retirement funding like superannuation, but are also more likely to have left the

workforce at a younger age (whether or not they are financially ready to do so);

5. live in a lower density suburb, and more likely to be living by themselves.

The City Futures report describes the Baby Boomers further.

Length of time within the market, and the substantive escalation of prices post-2001, will mean that many Boomer homeowners sit on a valuable asset. They will have also, since the early 1990s, enjoyed relatively strong economic and employment conditions, been potentially eligible for defined-benefit pensions, and been presented with greater opportunities to diversify their investments in residential property further to the deregulation of the financial markets and favourable tax settings and concessions. As such, they are approaching retirement with financial positions inextricably tied to their home(s) and the asset it represents.

The result of these factors, in particular financial security enjoyed, is that Boomers are more likely to have substantive aspirations for their post-retirement years. This period, termed the Third Age (Laslett, 1996), lasts until a more frail old age is reached. With longer life expectancies and a

greater proportion of life to be spent in retirement compared to previous generations, the effect could be multiple relocations across the retirement period, and therefore potentially different impacts on housing supply and demand in the coming decades. The significance is that this period of lifestyle and identity reinvention has not been experienced, at least to the same extent, by previous generations. Baby Boomers could spend up to one third of their life in the Third Age: between, say, 55 and 85 years of age. The spending and lifestyle patterns of this life stage are largely unknown, as are the demands on infrastructure and services.

## A Typology of Baby Boomers

The City Futures report describes six typical groups of Baby Boomers.

The six groups are:

- 1. Age in place:** the group that wants to, and is able to, keep living in the family home
- 2. Local adapters:** the group that has recently or wants to, and is able to, move out of their current home, but keep living in the same area.
- 3. Scene changers:** the group that has recently or wants to, and is able to, move out of the current home and area, to somewhere with greater amenity.
- 4. Constrained retreat:** the group that wants to keep living in their current home, or even the same area, but is forced to make compromises due to financial constraints.
- 5. Increased dependency:** the group that wants to stay in their current home, but has to make housing or location compromises due to deteriorating health.
- 6. Older renters:** the group that has reached retirement without purchasing





their own home, and will need to retain or find ongoing rental accommodation.

### Local Adapters

Like those ageing in place, local adapters retain a number of connections to the community. Unlike those ageing in place, they are not as attached to the family home and will move, or have already moved, into something more suitable to their situation as empty nesters or retirees. While this is likely to be a 'down-sizing' move, it need not mean a cheaper home or even one much smaller than a family home. In many cases there will still be spare bedrooms, and the smaller size could be offset by the better amenity or features of their new place. In fact, their secure financial situation means they won't move out of the family home if it means making compromises.

Local adapters' motivations for moving may be circumstantial or aspirational: perhaps a separation or second partnership has reduced attachment to the old home; perhaps a desire to travel more has made them want to reduce the need for upkeep and maintenance. The availability of good alternatives to the family home in the neighbourhood could affect the size of this group in different locations. While their immediate housing plans could prolong independence, future relocations might

still be necessary. Like those ageing in place, access to services will also affect them in later years.

Furthermore, Faulkner (2001:13) suggests that a local move may, in some circumstances, be more desirable, because "the large dwelling on a large block with considerable distances between services and facilities may increasingly lead to the desire to move into more suitable alternative housing often within the same neighbourhood or familiar environment."

### Downsizers

Research has indicated that many older people when they do move from their large house after retirement often downsize both in built area and in garden area. A significant number end up with less bedrooms and a much smaller or shared garden area. There are a number of reasons for elderly people to downsize including the following:

- Free up funds invested in house for lifestyle and health expenditure.
- Relationship changes - divorce, death of a spouse, children leaving home.
- Health changes - less healthy, move nearer medical services.
- Employment changes - move to retirement, leave the workforce.

- Inability to maintain the garden
- Lifestyle changes - more travelling, more holidays, need to close house up.
- Reduce maintenance - of a large house.
- Proximity to amenities - closer to shops, public transport, health services.
- Proximity to family/ friends - close to grandchildren.
- Reduced cost of living - less money in retirement.

*"In terms of their preferences, downsizing often means downsizing garden and open space but maintaining the same level of internal space."*

– Associate Professor Bruce Judd comments on Downsizing  
*Sydney Morning Herald | February 9, 2013*

Reference: <http://smh.domain.com.au/real-estate-news/get-set-for-the-next-wave-of-downsizers-20130207-2dzea.html>

Text in this section is a summary of the City Futures Report titled-"Understanding housing and location choices of retiring Australian in the 'baby boom' generation," by Simon Pinnegar and Ryan van den Nouwelant with Bruce Judd and Bill Randolph

Reference: [http://nhsc.org.au/files/2013/02/housing\\_in\\_the\\_baby\\_boom\\_generation.pdf](http://nhsc.org.au/files/2013/02/housing_in_the_baby_boom_generation.pdf)

# Sydney has a number of ageing 'hotspots' where downsizers are likely to move to apartments

MacroPlan Dimasi have undertaken an analysis of the 2011 census to determine which council areas and which suburbs are the ones with the highest proportion of people over 55 years old. We have chosen this age as this gives us an idea of where those retiring over the next 10 years are currently living as well as where those over 65 already live.

The biggest group changing the normal age distribution in Sydney is the Baby Boomers who were born after the Second World War from 1945 onwards. As we have seen from the information on Australia's future population growth this bubble won't go away and the proportion of Australian's over 55 is heading towards a third of the overall population.

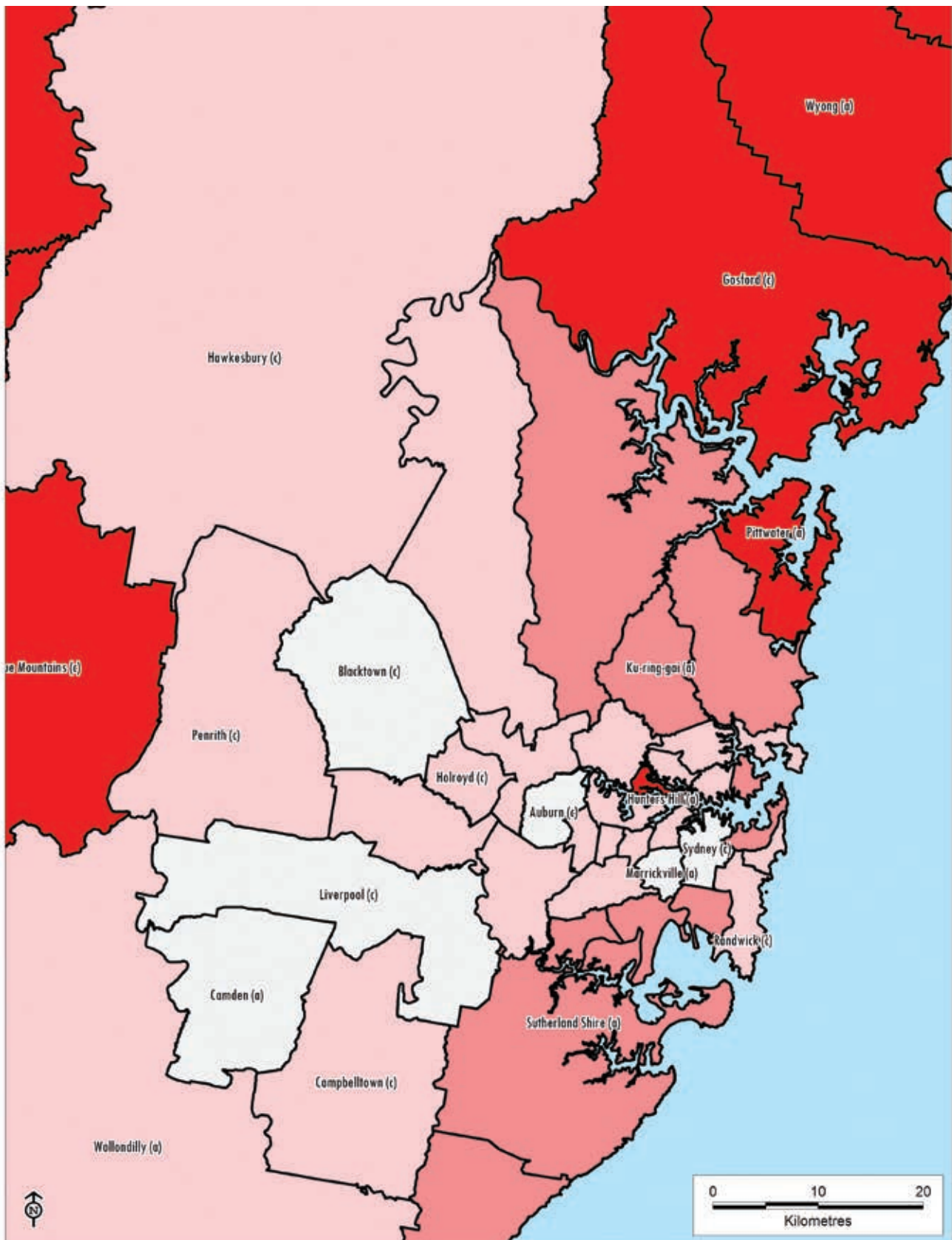
The analysis by the City Futures research group from the University of NSW shows that many of these Baby Boomers will downsize but will do so close to where they currently live. This means that large numbers of apartments are likely to be required close to amenities in the suburbs of Mosman, Carlingford, Castle Hill, Bexley, Epping, Ryde & Strathfield.

The map shows the local government areas with the greatest percentage of residents over 55. The table illustrates the suburbs with the highest percentage of people over 55. If we assume the average household over 55 is 1.5 persons (many are single people) and that 25% of these households might downsize in the same suburb then we can assess the number of new apartments that may be required.

The Draft Metropolitan Strategy for Sydney makes the following statement about the ageing population over the next 20 years:

"Our population will change with 900,000 people over the age of 65 which is nearly twice as many people over that age today."

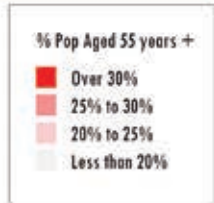
Suburb	Population in 2011	Population Over 55	Percentage
Umina Beach	16047	5354	33.36%
Mosman	27467	7909	28.79%
Carlingford	21813	6180	28.33%
Greystanes	21715	6084	28.01%
Castle hill	38167	10460	27.40%
Bexley	19231	5030	26.15%
Epping	20232	5220	25.80%
Ryde	21087	5423	25.71%
Maroubra	29588	7551	25.52%
Strathfield	22266	5524	24.80%
Baulkham Hills	33917	8389	24.73%
Ashfield	21949	5078	23.13%
Marrickville	24583	5586	22.72%
Greenacre	23202	5093	21.95%
Blacktown	43355	9135	21.48%
Randwick	27740	5771	20.80%
Hurstville	25708	5329	20.72%
Merrylands	27230	5481	20.12%
Bankstown	30523	5704	18.68%
Auburn	33098	5321	16.07%



**Sydney LGAs**  
**Percentage population aged 55 years and over 2011**

By 2021 the less than 20% areas become over 20%

Map by MacroPlan Dimasi  
[www.macroplan.com.au](http://www.macroplan.com.au)



# Downsizing unlocks equity -Melbourne Case Study

The Real Estate Institute of Victoria has undertaken research into the financial gains that come from downsizing by one bedroom and moving to a smaller household in the same suburb.

The study particularly relates to retiree-aged owners who want to unlock equity for travel or to fund their lifestyle in retirement.

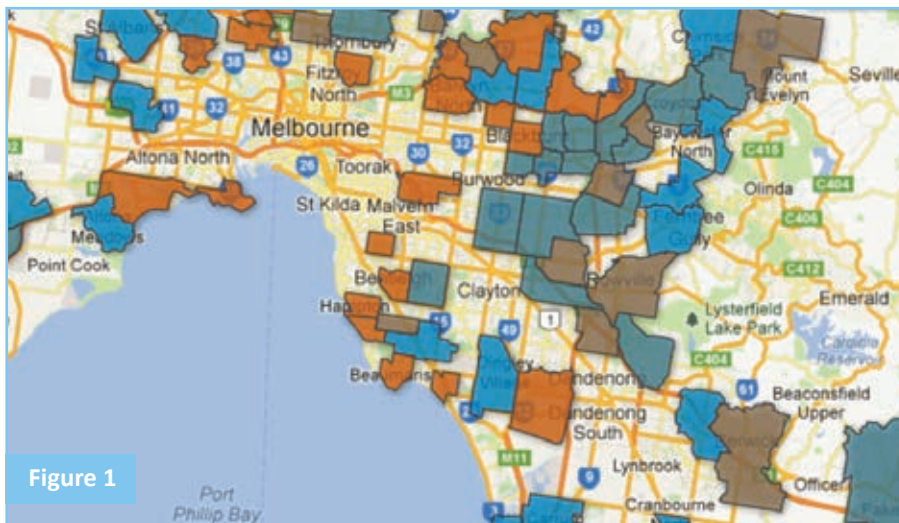
According to the 2011 Census, 34 percent of lone person households in Victoria are aged 65 and above. Furthermore 67% of elderly lone person households reside in properties that have 3 or more bedrooms.

**The Melbourne study tested three main scenarios:**

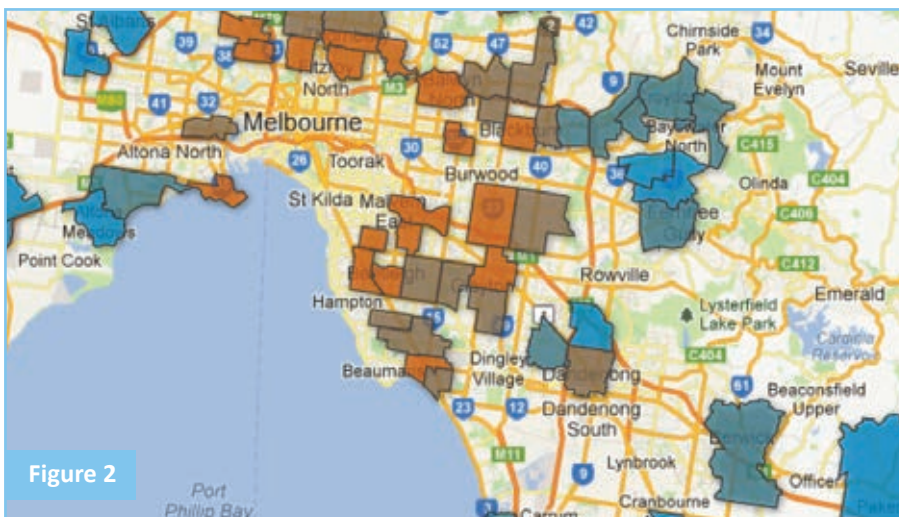
- Downsizing from a 4 to a 3 bedroom house
- Downsizing from a 3 bedroom house to a 2 bedroom unit
- Downsizing from a 3 to a 2 bedroom unit

The suburbs with the greatest downsizing potential were in the middle Melbourne suburbs where there are a high share of retirement aged, lone person households as well as relatively higher house prices.

- **4 to 3 Bedroom House:**  
Overall residents gained on average \$145,000 by downsizing from a 4-bedroom house to a 3-bedroom house. In the suburb of Beaumaris the average gain was \$290,000.
- **3 Bedroom House to a 2 Bedroom Unit:**  
Owners stand to gain on average \$220,000 with the top suburb of Malvern East providing a capital gain of \$463,500.
- **3 to 2 Bedroom Unit**  
Owners stand to gain \$159,000 in capital gain with this reaching \$234,000 in Malvern East.



**Figure 1: Financial gains from downsizing from a 4 bedroom house to a 3 bedroom house. Orange highest gain.**



**Figure 2: Financial gains from downsizing from a 3 bedroom house to a 2 bedroom flat. Orange highest gain.**

Reference: <http://www.reiv.com.au/Property-Research/Census-research/Downsizing>



# How can Governments help encourage downsizing

The average number of people living in a house in NSW has been reducing over recent years. This is partly due to the increase in the number of one and two person households particularly related to the ageing population.

Australia however has the largest average house size in the world at around 235 square metres. Very large house occupied by one or two persons is not going to be a sustainable way to increase home ownership in Australia. If retirees move out of large houses this frees up more housing for the next generation of families.

The difficulty is that older people become more conservative and are less likely to want to move unless there are incentives to move. The Baby Boomers are finding a number of reasons to move. These include the potential to realise capital to use for travel and to supplement superannuation and

pension payments, the difficulty of maintaining a large house and garden and the need to be close to amenities in a post work period to keep active.

In comparison to the large size of our houses the average size of apartments in Australia is around 135 square metres and current approval rates in Sydney for new dwellings are favouring apartments over houses. There is clearly a trend towards apartment living by retiring Baby Boomers who want to be close to restaurants and amenities.

There are a number of incentives and encouragements that state and local governments can make to encourage downsizing.

## **1. Eliminate Stamp Duty For Retiree Downsizers**

As an incentive to sell up their large home and purchase an apartment the NSW Government could eliminate stamp duty on such transactions. This would be a clear signal that downsizing is encouraged.

## **2. Allow Extra Floor Space In Planning Approvals For Communal Areas In Apartments Planned For Downsizers**

As older people living in apartments will want to have communal areas and special facilities like a small cinema to offset their reduced area an extra floor space could be allocated for this in the planning system. The difficulty will be in ensuring that retiree downsizers represent a certain percentage of purchasers and that this is demonstrated when the construction certificate is issued.

## **3. Councils To Increase The Area For Apartments Around Transport Nodes And Town Centres To Provide For The Retiree Downsizing Market**

Councils in Sydney will need to assess the ageing population in their area and ensure that there is sufficient supply of sites for apartments in good locations near amenities. This should be incorporated into planning and ageing strategies.

Downsizers typically move to sell their family home in their preferred surroundings such as the North Shore to a suburb focused more on lifestyle-orientated living. We find there is a strong market in more affluent areas around the inner city; often finding that buyers relocate to an apartment in the city, while also using the equity from their house and purchasing a 'lifestyle property'; perhaps a coastal-based home or hobby farm to add to their portfolio.

A house at French's Forrest or similar could sell for \$1,000,000. Downsizers would most likely purchase an apartment for \$700,000 to \$800,000.

In locations where housing prices tend to be lower, potential downsizers may not have the opportunity to purchase a two bedroom apartment and still retain remaining equity. The difference in price of the original house and their new apartment would not be as great as other more affluent suburbs. Because of this, it is more common for those living in Western Sydney, for example, to sell their house and relocate to coastal areas such as Hervey Bay that are more affordable when using their equity.

We find that many empty nesters or downsizers are relying on their

superannuation to purchase an apartment to support their lifestyle. With the GFC and subsequent loss of value, there is a greater chance that they will remain in their existing home rather than make the move to downsize.

Housing prices have been reduced in many areas around Sydney, and rather than sell their home at a discounted price, people will now wait to sell until the market recovers to then realise that equity.

*David Milton,  
Managing Director Residential Projects  
www.cbre.com.au*

## Sydney Downsizing Update from CBRE

# Innovation in how the aged are housed is occurring around the world

The most well-known example of innovation in housing the aged comes from Rotterdam in Holland where Dr Hans Becker of the Humanitas Foundation has been championing more active urban housing complexes for older people.

## Rotterdam, Holland - Apartments for Life

Becker now has over 17 Apartments for Life Developments in Rotterdam that house many thousands of residents. Dr Becker has visited Australia a number of times where he has spoken passionately about the work he is doing. In Sydney the Benevolent Society enthusiastically took up his message and developed plans for a similar project in Bondi.

The Apartments for Life buildings are generally high rise apartment buildings located in active parts of the city. The apartments are arranged around a 'village square' at ground level which includes an atrium area with lounge facilities and cafes. This central common area is often filled with art works and has a lively sense of activity. The aim is to encourage older residents to meet there rather than stay in their own apartment. In this way residents feel they are part of the broader community.

Friends from the surrounding area as well as family members are encouraged to feel at home in the common area.

Associated with the village square are fitness centres, gardens, a store and art studios. When residents do get older and need care and support these can be organised. Key support services include a social worker, a doctor and nursing care.



### Apartments for Life have 4 key values:

#### 1. Be Boss Of Your Own Life

There are minimum rules and respect for each individual.

#### 2. Use It Or Lose It

This includes social skills and confidence and learning new skills.

#### 3. An Extended Family Approach

To create a friendly environment.

#### 4. A Positive Attitude Or "Yes" Culture

To be supportive of all residents.

Apartments for Life aim to have at least one third of residents as people in good health who can live independently and many of these people act as volunteers to help with the management of the complex.

Humanitas has not built a nursing home for many years and sees Apartments for Life as a better model for older people to live in.

Reference: <http://www.inbo.com/NL/projecten/Pages/VeldhovenRundgraafpark.aspx#UYHFmysY1bu>

## Palo Alto, California, USA - Moldaw Family Residences

This complex was opened in 2009 and aims to integrate seniors housing with a broader community centre. Eight "houses" are clustered around a pedestrian walkway along with art studios, dining areas and a library. Many facilities are available for the whole community and thousands of different people use the centre every day. The Moldaw Residences is based on 5 principles:

1. Remain enthusiastically active
2. Engage with others in the community
3. Explore multi-generationalism
4. Balance interests, activities and relationships
5. Heritage



Reference: <http://moldaw.org/index.htm>

## Los Angeles, USA - Artists Colony

The Artists' Colony at Burbank opened in 2005 close to a school where students can be taught by the older artists.

The artistic theme covers activities in film, theatre, TV and fine art. The project was driven by Tim Carpenter who founded a group called EngAGE to get better facilities for older people. The Artists' colony is in an apartment building with 113 one bed apartments and 80 two bed apartments along with performance spaces and art studios. 43 of the units are for affordable housing.



Reference: [www.seniorartistscolony.com](http://www.seniorartistscolony.com)

## Hong Kong - Cheerful Court

Cheerful Court is a 24 storey apartment building in Hong Kong with 333 units designed to support ageing in place.

In some respects it has transferred Hans Becker's Rotterdam concept into an Asian context. The building is very accessible to the surrounding community who use the restaurants and shops. Within the lower floors are a polyclinic, fitness facilities, a library and rooms for community meetings.

Apartments are only 35 square metres for a one bed. There is a focus on keeping older people fit with a gym and a pool. Cheerful Court houses people 60 and over and the tenancy arrangements are managed by the Hong Kong Housing Society.



Reference: [www2.skhw.org.hk/site/portal/Site.aspx?id=A8-414&lang=en-US](http://www2.skhw.org.hk/site/portal/Site.aspx?id=A8-414&lang=en-US)

<http://thomsonadsett.com/project/cheerful-court>  
[www.cheers.org.hk/site/portal/Site.aspx?id=A2-654&lang=en-US](http://www.cheers.org.hk/site/portal/Site.aspx?id=A2-654&lang=en-US)

## London, England - Darwin Court

Darwin Court is located at Elephant and Castle and was London's first development for the over 50s. The complex has become a focus for the surrounding community attached to the swimming facility with eight hundred users a week. This has linked older residents with the broader community.

The building is an apartment block with 76 individual apartments called "Lifetime Homes". 40 of the apartments are for older people requiring more formal support services. Tenants can keep pets in their flats and 39 flats are two bed. The project was developed by the Peabody Trust which provides accommodation to disadvantaged people in London as well as providing homes for sale and rent.



Reference: [www.lifetimehomes.org.uk/pages/darwin-court-london-.html](http://www.lifetimehomes.org.uk/pages/darwin-court-london-.html)

Many of these examples are covered in the website: <http://www.agedcare.org.au/what-we-do/housing-retirement-living/innovative-housing-solutions/apartments-for-life-humanitas-rotterdam>

# Turner's design for a Vertical Village for seniors in South Sydney

Turner have designed an innovative development for seniors that includes, a tower building with 147 independent living units attached to a residential aged care facility with 136 rooms. The tower has a variety of accommodation ranging from one bedroom to two and three bedroom units laid out in clusters. Residents can take a lift to lounge and dining areas, a cafe, chapel and a wellness centre with physio, gym and swimming rooms.



The independent living units are essentially apartments that are designed with the aged in mind. Residents can have meals delivered or cook their own food. The units look out over the main residential courtyard which offers a safe environment in a garden setting for residents.

For those who require extra care the aged care facilities will provide accommodation with more support services. The rooms are laid out in clusters around communal living areas in a domestic setting.

The project is currently on hold but it demonstrates a new trend towards vertical living for older people with a number of shared facilities incorporated. The design cleverly balances the transition from more active and independent living for seniors to facilities that provide more support services.

Reference: [www.turnerstudio.com.au](http://www.turnerstudio.com.au)



# Fairfield Urban Apartments for older social housing tenants

As part of the Australian Government's Nation Building Economic Stimulus Plan for social housing in NSW, a project was funded in Fairfield to demonstrate a new approach to housing older tenants. The approach recognises that older people want to remain independent, manage their own lives and participate in society.



The project by Zhinar Architects has 44 two bedroom units, a ground floor retail area and two common areas. One of these is on the ground floor and the other on the sixth floor with views over the next door school. The site is close to the major shopping centre of Fairfield so residents can easily shop, have a cup of coffee or catch a train.

The ground floor includes two office spaces for the use of on-site aged care services by visiting carers. The units are designed to meet universal design requirements with grab rails, wider doors and hobless showers and 20% of units are adaptable. The project demonstrates that older social housing tenants often want to be kept active and closely connected with the activity of a town centre. The building is very similar to typical apartment buildings in Western Sydney.



# Rose Group's Breakfast Point creates a sense of community

Breakfast Point is an excellent example of urban living that suits retiring Baby Boomers. Set by Sydney Harbour in a landscaped setting, a new village has been developed with housing ranging from terrace houses to apartment buildings up to 9 storeys with views over the water. All have large balconies and all buildings are connected through pathways to the village centre with its shops and to the community facilities.

Rose Group could see that the Breakfast Point parcel of land had considerable potential to be transformed into something unique. Two points framed the initial thinking for the area. The first was the waterfront site had the potential to accommodate a very special community if it was carefully planned. The second was as people approached their retirement age the conviviality of a walkable community would be a very attractive option. Initially, Breakfast Point was aimed at the older demographic however as the community matured designs were adapted to cater for all age groups.

Residents know they are in a special place at Breakfast Point as it is underpinned by a very real sense of security and conviviality. The sense of security has been engendered through the design of the development and the quality of the amenities. Residents can and do meet in the street, at the village centre, on the village green or during their foreshore walks. These interactions help facilitate the development of friendships further underpinning a sense of community. Many groups have formed within the community – garden club, bingo group, tennis club and rotary club. Residents of all ages interact within these groups. This in turn has led to the development of genuine friendships.

Residents' current general demographic profile ranges from families through to singles and couples of all ages. Notably the profile also highlights that a considerable proportion of older residents are drawn from within a 10 kilometer radius from the development.

Baby Boomers now are generally leading more active lifestyles and also living longer. Hence, they are seeking places that provide a broad range of quality lifestyle driven amenities. The prospect of living in a community environment surrounded by both peers and younger people appeals to this older demographic. Over 3,500 people of all ages are living in the waterfront community. When completed in 2015, over 2000 dwellings will be established there.

From the outset potential buyers could experience the results of the very large investment Rose Group made in the initial stages of the project. This involved five community oriented amenities including:

- An \$11 million club house for the benefit of all residents;
- An easy 1.5 km walk on the foreshore of upper Sydney Harbour;
- A large village green area that is now the nucleus of the development;
- Village shops which have become a vibrant community gathering area; and
- A beautifully appointed community hall.

As Breakfast Point continues to mature an ongoing emphasis has been devoted to providing for a wide range of interests for all age groups. The reality is that this development has created a unique sense of place amongst residents.

Reference: [www.breakfastpoint.com](http://www.breakfastpoint.com)





*“We find that many people in their retirement years are keen to move to Breakfast Point. The relaxing environment has great appeal with our foreshore walk, tree lined streets and landscaped parks. Many older residents enjoy walking to our village to meet friends over a cup of coffee or visiting the club house for a meal. The exciting blend of ages at Breakfast Point and the variety of amenities, social activities and environmental features all interact to give Breakfast Point a genuine sense of community.”*

– Bob Rose of Rose Group



# Retirement living in Balgowlah mixed-use precinct – Stockland and Allen Jack + Cottier

In June 2009 architects Allen Jack + Cottier delivered Stockland Balgowlah, a mixed use residential and retail project for the major property group that strongly identified with and was recognized by this growing demographic.

The project consisted of 240 quality residential apartments located directly over a retail shopping centre that included a major supermarket retailer and 50 specialty stores, including professional medical services, set over two levels. This vibrant convenience based shopping not only services the residential apartments over but has also been readily embraced by the local community.

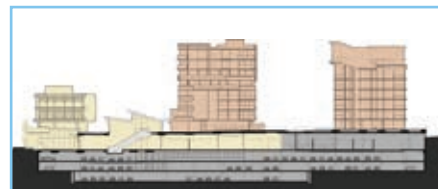
On release to the market, apartment sales were brisk with the last apartment having been sold within weeks of the project reaching practical completion. The majority of purchasers identified as middle and upper middle income purchasers downsizing from Sydney's north shore. The potential purchasers were well understood and the Balgowlah product had been carefully researched; both Stockland and Allen Jack+Cottier demonstrated an acute

and thorough understanding of the quality of product that would be seen as attractive to the target market.

The project delivered an urban typology that embraced the changing demands of our aging population. These Baby Boomers made it clear that they don't want to be relegated to facilities in the middle of nowhere, nor are they happy with the lack of interaction the smaller nursing homes scattered around the inner suburbs provide. It is more and more evident that residents of the future want 'hotel' style, high-density apartment living with spaces that enable both interaction and privacy. And they don't want to move away from their existing communities to get it.

Designers are now required to think more laterally about increasing densities so the ageing population can continue to stay in familiar suburban areas and remain part of their local community. As such, refurbishment incorporating existing buildings and higher density multi-level villages that complement the surrounding residential area are becoming more viable options.

*Reference: [www.stockland.com.au/shopping-centres/nsw/stockland-balgowlah.htm](http://www.stockland.com.au/shopping-centres/nsw/stockland-balgowlah.htm)*





# Lend Lease's Jacksons Landing is an ideal living environment for older people

While Jacksons Landing was not planned as an environment focussed on older people it has become very popular with the more active retiring Baby Boomers.

The website for the project has a video with a number of older people singing the praises of the area. Here are some of the statements they made and these convey the reasons for so many people downsizing to an urban location:

*"We are moving to a different stage of life and this delivers on everything that we want - near to the city and by the water."*

*"My children have moved out of home so we are empty nesters and we wanted to move to somewhere more central to the city and somewhere we can lock up and travel."*

*"I look forward to not mowing the lawn and not cleaning the pool - I look forward to living close to the city and to cafes and restaurants."*

The development has a number of 20 to 30 storey apartment buildings generally with large balconies and views of the city or the harbour. Beautiful and well maintained gardens weave through the precinct and a waterfront walk way is a popular promenade. A number of cafes and restaurants are in the complex along with a health and wellbeing centre and a physio centre.

Like many of the apartment buildings that suit older people there are also a variety of age groups in the precinct. Part of the attraction of a complex like Jacksons Landing is that it feels like a normal part of the city. Nearby is a very popular children's playground and a well-used park.

Reference: [www.lendlease.com/australia/sectors/apartments/jacksons%20landing.aspx](http://www.lendlease.com/australia/sectors/apartments/jacksons%20landing.aspx)



# Aged care integrated into Bondi Environment - Kresner Group

The Kresner Group have developed a 5 storey aged care facility that fits comfortably into the urban character of Bondi. From the rooftop common room there are views across Bondi to the ocean while the other floor common areas give views of the life on the street.

The design ensures that the facility is as home-like as possible, avoiding an institutional character. Rising to 5 storeys above street level, amongst neighbouring apartment buildings, Bondi Waters has 56 large, state-of-the-art furnished private suites and is an ageing in place facility providing temporary respite, low care, high care and secure dementia care.

The building has 1 basement level, a lower ground, 4 residential levels, and a communal rooftop common room. Facilities include: Lounge areas for socializing, activities and theatre; café

and bistro-style dining; top floor lounge with outdoor terrace areas; in-house cinema; dedicated areas for daily activities; hair and beauty salon and treatment room for therapies.

Located just 400 metres from the beach and originally occupied by a pair of semis and a detached house it is conveniently located to local shops, excellent bus services and public facilities. In an area with a number of apartment blocks, predominantly with 4-storey scale and varying in style and period, the new building is set out orthogonally to the side boundaries, creating a stepped alignment to the street and is consistent with the established pattern of buildings on O'Brien Street and nearby. The living spaces to the street frontage reflect traditional enclosed balconies and allow the residents to 'engage' with the activity of the community in the street.

*Reference: [www.advantagedcare.com.au/residential-aged-care-facility/sydney-australia/bondi-waters](http://www.advantagedcare.com.au/residential-aged-care-facility/sydney-australia/bondi-waters)*



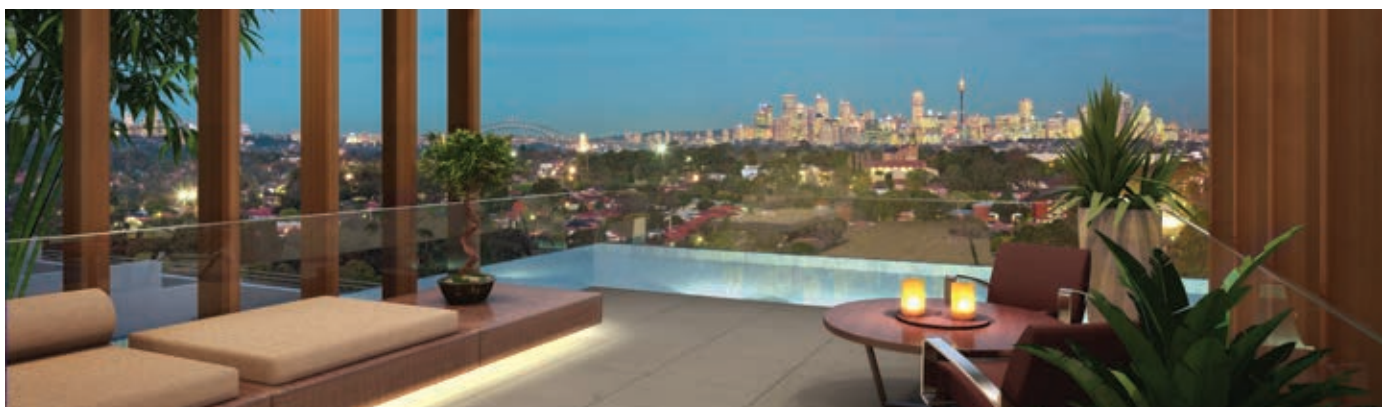
# Apartments over shopping centre at Top Ryde ideal for retirees - Crown Group

The innovative development at Top Ryde over the top of a major shopping centre provides ideal apartments for retiring Baby Boomers. The complex has its own recreation facilities, club rooms, swimming centre and gardens, all sitting on top of a state of the art shopping centre.

The developers of the project, the Crown Group, have found a real interest from retiring Baby Boomers from surrounding suburbs who are looking to downsize. They can do this at Top Ryde where they get the added benefits of close access to a major shopping centre as well as the broader facilities of the local town centre. Nearby are cinemas, coffee shops, medical facilities and a library.

But older residents can also withdraw to a quieter environment within their own precinct on top of the shopping centre with its extensive communal facilities or within their own apartment. Crown have found that some older people purchase adjoining two bed apartments and join them together or purchase a two or three bed apartment. Many of the apartments have excellent views over the Parramatta River and towards the CBD of Sydney.

Reference: [www.crowngroup.com.au](http://www.crowngroup.com.au)



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This issue of Urban Ideas raises the future housing implications of the large number of retiring Baby Boomers that are looking for a change to a smaller household nearer to amenities.

The Australian property industry needs to provide appropriate housing, often in apartments, in key urban locations and planning bodies need to support this growing trend.

The Urban Taskforce is working with the NSW Ministerial Advisory Committee on Ageing on highlighting these issues.

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