

# 5 Skyline Place, Frenchs Forest

## *Social Impact Report*

February 2021

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for Platino Properties



*“The ache for home lives in all of us.  
The safe place where we can go as we are  
and not be questioned.”*

*Maya Angelou*

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## The Vision

The vision for the proposed development is to deliver housing solutions for active seniors and disadvantaged groups that will:

- promote independent, active lifestyles;
- support social connectedness and leading-edge service provision through innovative design and state of the art technology; and
- nurture intergenerational connections to combat loneliness and improve quality of life.

This philosophy is complemented by the strata title purchase model for the active seniors housing and shared equity models for the social and affordable housing ownership.

## The Proposal

A mixed-use development including a mix of non-residential uses as well as senior's independent living, affordable housing and housing for people with a disability, as the design is presented, to facilitate the integration of:

- **111 Seniors independent living units;**
- **10 Social Housing (disability) units;** and
- **12 Affordable Housing units (for older women at risk of homelessness).**

The development, as designed, is capable of subsidising the construction of the affordable and social housing components. Any decrease in the development or increases in costs imposed by the consent authorities will result in a reduction in the affordable component.

## Why should Sydney North Planning Panel approve the proposed development?

- The Project closely **aligns with Northern Beaches Planning policies**, especially *Towards 2040 - Local Strategic Planning Statement (Feb 2020)* and the **Northern Beaches Council - Affordable Housing Policy** and will go some way to implementing both.
- The integration of 10 Social Housing (disability) units and 12 Affordable Housing units (for older women at risk of homelessness) into Stage 2 of the Jardin Frenchs Forest Project (the Project) will go some way to **addressing a serious shortfall in social and affordable housing** on the Northern Beaches.
- The Project represents **world-leading best-practice** innovation that will allow the Northern Beaches Council to demonstrate that it is leading in social, affordable and senior's housing models and designs.
- Jardin Frenchs Forest will **add to the range of housing options** required to meet the changing needs of the Northern Beaches Community including some of the most vulnerable and low-income groups.
- It offers **innovative solutions** around the integration of Housing for active seniors; Social Housing for people with an intellectual disability and Affordable Housing for older women at risk of homelessness.
- Jardin Frenchs Forest provides more diverse **affordable and social housing options** that will help low-to-moderate income households, including key workers, such as teachers and health care workers, to stay in the area. It will mean people of all incomes and backgrounds can participate in the community.<sup>1</sup> Currently, many of the lower income key staff are shut out of the Northern Beaches because of housing unaffordability.
- There are potential **employment, health and well-being opportunities** among the residents and local businesses.
- The Project incorporates **innovative design and state of the art technology** which will enable aging in place and social connectedness.
- **The strata title purchase model** is ground-breaking and will provide financial freedom and flexibility not found in a traditional retirement village model.
- The Project involves a **pioneering partnerships model between the private and NFP sectors**, and incorporates practical solutions from financing, business, government, community housing and philanthropy.
- The project includes 17% affordable / social housing overall thus more than meeting the Council commitment (*Northern Beaches Affordable Housing Policy*) to a **10% affordable / social housing target for all planning proposals**, in urban renewal or greenfield developments. It is worth noting there is no planning requirement to provide any affordable or social housing on site.
- **The integration of 22 social and affordable housing units** is consistent with the Senior's Housing SEPP. The development as designed is capable of subsidising the construction of the affordable housing component. Any decrease in the development or increases in costs imposed by the consent authorities will result in a reduction in the affordable component.

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<sup>1</sup> *Towards 2040 - Local Strategic Planning Statement*, Northern Beaches Council, 25 February 2020. p.128  
<https://eservices.northernbeaches.nsw.gov.au/ePlanning/live/Common/Output/LoadGenWebDoc.ashx?id=z8E8mSOvjKAV0A60ki4OEg%3d%3d>



# Background – the Jardin Frenches Forest Project

## Lot 2 – Approved Development

The Sydney North Planning Panel approved the Development Application for 55 over-55's apartments and approx. 1700sqm of commercial space in August 2020. The project is known as Jardin, Frenchs Forest. Construction has now commenced (February 2021) with completion expected by August 2021.

- The vision for Jardin Frenchs Forest was to develop a leading-edge, innovative model which is a new way of community living for the over-55's.
- It offers a unique Strata Title purchase model that enables selling off-the-plan, no exit fees and also enables residents to capture all of the increase in capital value of their unit if they choose to sell. This ground-breaking model, which provides both a lifestyle choice and an investment option, is not currently associated with retirement villages.
- Jardin Frenchs Forest is a model that offers premium, quality living spaces with all of the facilities and ongoing services which enhance the health and well-being of residents. It will also enable people to age-in-place if they choose.
- The model moves away from the segregation of over-55s in isolated communities and actively encourages social connectedness with the broader Northern Beaches Community and with people of all ages. This inter-generational blending has been proved to enhance health and well-being in seniors.
- Jardin has excellent amenity as it is uniquely located a short walk from the new Northern Beaches Hospital, on transportation routes to the Sydney CBD, Chatswood and the Northern Beaches and in close proximity to the Forestway Shopping Centre and, eventually, to the proposed new Frenchs Forest Town Centre.
- The target market is the 95 per cent of over 55s who are active and who increasingly reject the traditional model of retirement village living.
- Even though it only launched in October 2020, Stage 1 has already achieved 70% sales of the residences off-the-plan demonstrating a clear demand and market for this model and a significant undersupply of over 55's appropriate housing in the area.
- The project demonstrates the effectiveness of the Seniors Housing SEPP because, with 90% of Stage 1 Jardin residents coming from within 4kms of the site, it is achieving exactly what the planning instrument was designed to do.

## Lot 1 – Proposed Development

- **The proposed development on the** aspires to build upon the approval as an innovative, leading-edge model for over-55 living providing fully-integrated housing types together: Premium quality Independent Living accommodation for Seniors, Social Housing for people living with an intellectual disability and Affordable Housing for older women (over 55) at risk of homelessness.
- Specifically, the concept is to incorporate:
  - **111 independent living units for seniors (over 55)**
  - **10 Disability Units for people with an Intellectual Disability (ID)** plus one carer's unit (based on a home ownership model) delivered in partnership with Project Independence.
  - **12 Affordable Housing Units for low-income older women (over 55)** delivered in partnership with the Women's Housing Company.
- **An innovative partnership model** where the private sector (**Platino Properties**) will partner with not-for-profit organisations – **Project Independence** and the **Women's Housing Company** – to deliver the fully integrated housing complex.

## Innovation & Leadership

The integration of active seniors, social and affordable housing in the proposed development represents international best practice for innovation in the provision of housing:

### Innovation in Senior's Housing

- The major difference to other developments is that it brings **social** (disability) housing, **affordable** housing for older women at risk of homelessness, and **senior's housing together into a fully integrated complex**.
- The model is at the forefront of social and affordable housing because its **social and affordable housing is targeted at home ownership**, via shared equity, as opposed to renting, until the money runs out.
- The **Strata Title purchase model** for seniors (over 55 years) disrupts the typical purchase models currently available in retirement villages by offering a strata title which allows the purchaser to buy off the plan, have full control over ownership and to benefit from the full capital gain if they choose to sell. Currently, 95 percent of seniors reject the typical retirement village deferred fee model. This proposal provides an alternative by providing the emerging cohort of active, educated seniors with both a lifestyle and investment option.
- **Excellence in design** and security supported by **state-of-the-art technology**; high-quality community facilities and services; and care delivered to the highest standard transforms the traditional concept of an over 55s community in a simple, smart, efficient way.
- The model moves away from the segregation of over-55s in isolated communities and actively **encourages social connectedness** with the broader Northern Beaches Community and with people of all ages. This intergenerational blending will enhance health and well-being in seniors.
- The emphasis on **lifestyle, social connectedness, independence and well-being** reflects the changing expectations of the ageing Baby Boomer cohort and.
- **The unique concierge service platform** will provide a wide range of health, wellbeing and social needs including a focus on preventative health and well-being.
- The exceptional location of the site **close to health, transport, civic and recreational services** will foster a connected community and encourage an active, independent lifestyle.

### Innovation in Social Housing

- The proposed development will incorporate 10 units for people with an intellectual disability delivered under an innovative social housing model developed by **Project Independence**.
- Project Independence aims to provide people with an Intellectual Disability with a pathway to achieving ownership of a property, through ownership of a company share.
- Project Independence represents a new and unique model of home ownership, not only in Australia, but also internationally. Project Independence provides people with an Intellectual Disability the opportunity to acquire equity in a property, using their government Disability Support Pension (DSP), while learning life skills through a Supported Decision-Making model, to live as independently as possible. It empowers them to use Project Independence as a stepping-stone to move to truly independent living in the broader community and grow beyond social housing as they move up the homeownership ladder.
- This new social housing model is based on ten residents living in separate homes built on a single block of land, with additional accommodation for a live-in Resident Coordinator to support the residents (also within the same precinct).
- Through Project Independence's unique financial model which utilises a component of their disability pension, residents have access to suitable, safe and affordable housing which promotes a sense of commitment and community. The Project Independence person-centred approach is designed to support residents to develop their independence while improving their position in the housing market.

## Innovation in the Use of Technology

- The development aspires to help people break out of “traditional” thinking about smart homes and aims to be more about enabling what you wear and carry around you all the time, than a complex, centralised control panel.
- Through a combination of accessible design and technology (in partnership with Apple and Microsoft) Jardin aspires to keep local Northern Beaches seniors in their apartments rather than enter residential aged care. This will not only reduce the burden on the Government and the Health system, it will significantly improve the well-being of residents by keeping them in an environment in which they are comfortable and where they are surrounded by family and friends.
- Our customers tell us constantly that they want a continuum of care not achieved by having to enter an institutionalised aged care environment. Studies show that 60% of people want to die in their homes / apartments but only 19% actually do and that the cost of an aged care bed is \$52k p.a. with seniors housing delaying entry by 5 years. The Technology benefits that will be offered at Jardin will liberate people who may otherwise depend on outside assistance, giving them new freedom to live life on their own terms. Platino Property wants to allow Northern Beaches Residents to live independently and well for as long as possible as opposed to facing a ‘cure and care mandate’ in residential aged care.
- Smart home technology is giving residents unprecedented control over their home environment. While being able to switch your lights on and off or raise and lower blinds with voice control may seem trivial, these advances are far more than just a “nice-to-have” for some. For example, Jardin will have customers who may be sight-impaired, have a disability or have mild to significant movement issues. The need to get in and out of their homes easily or to do basic things around the house like turn the air-conditioning on and off or close blinds and curtains – things we all take for granted - can be automated, simply through technology now on offer. Without such technology, living independently becomes more problematic and, eventually, not an option.
- Security is another clear advantage of a smart home. Sensors can not only automatically lock and unlock doors on a schedule or at a voice control – a video feed can also keep a record of who has been on your property for up to ten days. All of these technologies can give residents real peace of mind as they get older in their homes.
- Apple & Microsoft are investing heavily in health and fitness which, for example, can allow monitoring of blood and oxygen levels and checking your heart rate and can be provided to your doctor online so he/she can help keep you healthy and in shape. Technology also supports Fall Detection sensors, which will automatically send a text message to a family member or call an ambulance if you have a fall in your home.
- If we can make someone’s life a lot easier and more comfortable using the latest technology, it can keep them living independently longer and significantly improve their lives.

**Some examples of how technology can assist people as they age include:**



### **Accessibility**

From opening your blinds on demand to letting Siri announce who's at the door, technology can help people who find it hard to move around easily and reduce **their** dependence on outside help.



### **Security**

Automatically lock your doors at sunset, protect your personal data and identity and enjoy the peace of mind that comes from knowing you can store video footage in the cloud from an advanced system which detects and records people, animals and cars on or near your property.



### **Health**

Understand your environment by monitoring air quality, temperature, humidity, CO2 and sound levels in and around your home. Also access a growing range of health and wellbeing features, such as blood pressure, heart rate etc, on your Apple devices.



### **Luxury**

Enjoy absolute control of your space. With just a "Good morning Siri" you can command blinds to open, the coffee machine to turn on and your favourite radio station to play.

# Demand

## The Need for Innovative Housing Options for Seniors

There are a number of trends that are changing the design and management of seniors' living arrangements:

### 1. The ageing demographic - the figures make their own case:

- The 65+ population across Australia is forecast to grow 15%-23% by 2054.
- The growth (2021-2036) in the percentage of the population who are retirees (65 + years) along the **Northern Beaches** is forecast to be 55%.<sup>2</sup>

### 2. The changing consumer preferences of the Baby Boomer cohort.

There is demand for a greater variety in accommodation, larger and better-quality unit design and a broader range of services. The health needs and evolving lifestyle interests of the rapidly ageing baby boomers make yesterday's senior's housing stock seem antiquated and misaligned with current consumer expectations.<sup>3</sup>

Trends overseas also show that a mix of lifestyle and economic factors are pushing active seniors (and especially young Baby Boomers) to explore housing options outside of their lifelong homes. What these Boomers want is **a non-traditional senior housing option with little or no care component, at least initially, which affords them an active, wellness-based, social-driven lifestyle with greater flexibility.**<sup>4</sup>

There is also increased demand for active senior living options that allow for a **continuum of care**, enabling residents to **age in place as their needs change**<sup>5</sup>. "Active adults" have the potential to become the first cohort in an emerging "senior housing continuum". Research is showing that increasingly people want services and care brought to their homes/apartments, rather than having to enter residential aged care facilities as they age.

### 3. There is a scarcity of sites for active senior's developments in established areas close to services.

At the same time potential residents are becoming more accustomed to higher density living which is changing the configuration of seniors' living facilities and driving the emergence of **'vertical villages'**. The desirability of **lifestyle locations**, such as Frenchs Forest, in close proximity to health, retail, social and recreational services has also increased as a result of 'sea change' migration patterns and the trend for aged persons to move closer to family.

The Platino model is closely aligned to the changing aspirations of ageing Baby Boomers. The high-quality apartments; strata title purchase model; state of the art technology and a home-care partner, potentially on site, will be financially beneficial to residents while the high-quality well-being and health services will support them to age in place - if they so choose.

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<sup>2</sup> *Towards 2040 - Local Strategic Planning Statement*, Northern Beaches Council, 25 February 2020.

<https://eservices.northernbeaches.nsw.gov.au/ePlanning/live/Common/Output/LoadGenWebDoc.ashx?id=z8E8mSOvjKAV0A60ki4OEg%3d%3d>

<sup>3</sup> *Repositioning Strategies for the Next Generation of Senior Housing -*

[https://f.hubspotusercontent10.net/hubfs/440119/SHN\\_WP\\_Plante-Moran\\_Repositioning-Strategies\\_Final.pdf](https://f.hubspotusercontent10.net/hubfs/440119/SHN_WP_Plante-Moran_Repositioning-Strategies_Final.pdf)

<sup>4</sup> *The Changing Face of Active Adult Living, 2020:*

[https://cdn2.hubspot.net/hubfs/440119/ActiveAdult\\_Report\\_preview.pdf](https://cdn2.hubspot.net/hubfs/440119/ActiveAdult_Report_preview.pdf)

<sup>5</sup> *Seniors Living Insight*. KNIGHT FRANK Sept 2017.



## A Note on COVID-19 and Housing Options for Seniors

The trend towards older Australians preferring living arrangements which enable them to age-in-place has been intensified by the sequestration and isolation experienced by those in residential aged care during the COVID-19 pandemic.

Older Australians were among the most isolated from family and friends during the unprecedented lockdown restrictions and social isolation enforced in aged care facilities during the pandemic. A lot of older respondents struggled with video calls and other new online technologies; and many older Australians remained solely dependent on face-to-face visits for contact and support.”<sup>6</sup>

The Royal Commission into Aged Care Quality and Safety’s [Special Report](#) into the COVID-19 pandemic found that “*The understandable restriction of visits between older people and their friends and families has had tragic, irreparable and lasting effects which must immediately be addressed as much as possible. Visits from family and friends are critical to the physical, mental and emotional health and wellbeing of people living in residential aged care and also their friends and families. The benefit of such visits cannot be wholly replaced by technology.*”<sup>7</sup>

For many older Australians and their families, the aged-care response to COVID-19 reflected systemic problems in the residential aged care system – under-resourcing, under-staffing, widespread neglect of residents and regulatory failures that are unlikely to improve. There is a view that this stems from the [perspective of nurses](#) and other clinicians that aged care facilities are workplaces and preventing infections is the priority whereas, for the residents, [the facility is their home](#), and in order to maintain their sense of self and their mental well-being, residents need ongoing contact with family, friends and community networks.

The result has been an increasing demand by active seniors for housing options that will enable them to age-in-place and avoid residential aged care.

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<sup>6</sup> *Staying Connected* Australian Institute of Family Studies (AIFS) May 2020

[http://www3.aifs.gov.au/institute/media/docs/x8YeUlkf/Covid-19-Survey-Report-2\\_Stayinconnected.pdf?\\_ga=2.23296570.1255273918.1613599381-1317423682.1613599381](http://www3.aifs.gov.au/institute/media/docs/x8YeUlkf/Covid-19-Survey-Report-2_Stayinconnected.pdf?_ga=2.23296570.1255273918.1613599381-1317423682.1613599381)

<sup>7</sup> The Royal Commission into Aged Care Quality and Safety’s [Special Report](#) into the COVID-19 Pandemic. p.6. <https://agedcare.royalcommission.gov.au/sites/default/files/2020-12/aged-care-and-covid-19-a-special-report.pdf>

## SOCIAL IMPACT STATEMENT

The benefits to the Northern Beaches Community of the proposed development include:

- Adding value to the lives of seniors living in the Northern Beaches by humanising care in an environment where people are independent, empowered, engaged and connected.
- **Adding to the range of housing options** required to meet the changing needs of the Northern Beaches Community including seniors and some of the most vulnerable and low-income groups.
- Providing **employment opportunities for key workers** who are over 55. Jardin is located close to the Northern Beaches Hospital, education facilities and retail centres. It provides diverse housing options for active seniors, including key workers such as teachers and health care workers, to stay in the area. It will mean people of all incomes and backgrounds can participate in the Northern Beaches community.
- Providing **employment, health and well-being synergies** between the residents and local businesses.
- Incorporating **innovative design and state of the art technology** which will enable Northern Beaches residents to stay in the community they love, as they age. They will be able to retain their social connections, enjoy the well-being and health services provided within the development and in the wider community and, importantly, age-in-place as they grow older.
- Providing opportunities for **social connections and volunteering** to residents with the specific objective of fostering a connected community and encouraging an active, independent lifestyle.
- The model, underpinned by its exceptional location **close to health, transport, civic and recreational services**, moves away from the segregation of over-55s in isolated communities and actively **encourages social connectedness** with the broader Northern Beaches Community and with people of all ages. This intergenerational blending has been proved to enhance health and well-being in seniors.
- The emphasis on **lifestyle, social connectedness, independence and well-being** reflects the changing expectations of the Baby Boomer cohort currently living in the Northern Beaches.



Proposed Northern Beaches Town Centre

## The Need for Affordable Housing for Older Women

- NSW has a growing homeless population, a social housing waiting list of 60,000<sup>8</sup> and waiting times of up to 10 years<sup>9</sup> in some areas. A 2018 NSW Parliamentary Research Report, which analysed ABS data across four censuses, found the number of homeless people in NSW grew from 23,041 to 37,715 between 2001 and 2016. By 2016, 32 per cent of Australia's homeless population lived in NSW, up from 27 per cent in 2011. NSW also recorded the largest percentage increase in the number of homeless people (37.3 per cent) of any state or territory between 2011 and 2016.<sup>10</sup>
- Research by the Association of Superannuation Funds of Australia (ASFA) indicates that there is a significant proportion of persons aged 55+ with no superannuation. 22% of people aged 55-59 years and 81% of people aged 75+ have no superannuation. Similarly, the 2016 Census, shows that 65% of people aged 65+ receive an income less than \$33,800 per year, well below the \$43,665 threshold for what is considered to provide a comfortable lifestyle for a single person in retirement. With the maximum pension at \$437 per week, a large proportion of the population has insufficient funds for retirement living.<sup>11</sup>
- The situation for older women is particularly dire. They are the fastest growing group of homeless people in Australia. Census data shows a 31 per cent increase in the number (to nearly 7,000) of older women experiencing homelessness between 2011 and 2016.<sup>12</sup>
- The number of women aged 55+ requesting homelessness services has increased by 53% in the last five years.
- The combination of an ageing population, the high cost of housing and a significant gap in the wealth accumulation between men and women across their lifetimes means that many single older women have very modest savings, are renting and still working or looking for work. When they are no longer able to work and pay their rent, they are at serious risk of becoming homeless.
- Older women's homelessness is often hidden from view and, as a consequence, it is acknowledged that these figures understate the true extent of the problem. Women experiencing homelessness frequently move between family or friends, live in their cars or in severely crowded dwellings or are physically "hiding".<sup>13</sup>
- The Human Rights Commission has identified the urgent need for innovative housing models and a range of Affordable Housing solutions to assist vulnerable older women to achieve housing security and sustain it through retirement.<sup>14</sup>

It is important to emphasise in this context that being homeless is not just about a lack of shelter. A home provides safety, security, an ability to control your own living space and the opportunity to maintain community and social connectedness. The inability to afford appropriate and safe accommodation can impact significantly on physical and mental health.

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<sup>8</sup> *Total Households on the Housing Register and Median Wait Times. NSW Family and Community Services 2018.* This Report analysed data from June 30, 2018 and concluded that there were 52,932 on the social housing waiting list; however a NSW Audit Office report published in December 2018 includes a chart showing 60,000 households on the housing register. **Audit Office of New South Wales. December 4, 2018:** <https://www.audit.nsw.gov.au/our-work/reports/family-and-community-services-2018government-forced-to-intervene-to-save-dv-services-from-cuts-20190619-p51z9l.html>

<sup>9</sup> 'Housing - Expected Waiting Times'. NSW Department of Family and Community Services. June 30, 2018: <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>

<sup>10</sup> Issues Backgrounder: *Homelessness in NSW - Electorate Statistics*. NSW Parliamentary Research Service. December 2018 Page 4. <https://www.parliament.nsw.gov.au/researchpapers/Documents/NSW%20Homelessness%20by%20SED%20-%20Key%20Statistics.pdf>

<sup>11</sup> *Seniors Living Insight.* KNIGHT FRANK Sept 2017.

<sup>12</sup> *Older Women's Risk of Homelessness: Background Paper.* Australian Human Rights Commission, April 2019

<sup>13</sup> 'Older Women's Pathways out of Homelessness in Australia' Maree Petersen and Cameron Parsell, (Report, Mercy Foundation, 2014) p.18.

<sup>14</sup> *Older Women's Risk of Homelessness: Background Paper.* Australian Human Rights Commission, April 2019, p.4

## Northern Beaches

In 2016 there were 20,126 people in low-income households living in the Northern Beaches. “Low-income households” are defined as households with incomes in the bottom 20% of equivalised incomes across Australia. Studies have identified an unmet demand of around 8,100 social housing and affordable rental housing dwellings in the Northern Beaches LGA (excluding households already residing in social housing). Current waiting times for social housing sit at five to 10 years. Demand for social and affordable housing is projected to increase by around 2,000 dwellings by 2036.<sup>15</sup>

- In the last 5 years, the rate of homelessness on the Northern Beaches has increased by 63%<sup>16</sup>
  - The Northern Beaches Council’s *Towards 2040 - Local Strategic Planning Statement*, (February 2020) identified an unmet demand for 8,100 social and affordable dwellings and a projected demand for 2,000 more by 2036. In addition, a homelessness assessment identified 71 people sleeping rough in February 2020 and noted that there were hundreds more in short-term or crisis accommodation or couch-surfing with friends or relatives, simply unable to afford somewhere to call home<sup>17</sup>
- Mortgage and rent data from the 2016 Census show that Median Weekly Mortgage repayments and Median Weekly Rents for Northern Beaches are significantly above the median figures for NSW and Australia.<sup>18</sup>

**TABLE 1. Mortgage and Rent costs, Northern Beaches NSW. (ABS Census 2016)**

Mortgage and rent <small>Occupied private dwellings where at least one person was Aboriginal and/or Torres Strait Islander</small>	Northern Beaches (A)	%	New South Wales	%	Australia	%
Median weekly rent	545	--	270	--	250	--
Median monthly mortgage repayments	2,800	--	1,733	--	1,660	--

- The need for more social and affordable housing options on the Northern Beaches where renting costs are so high is recognised in the Northern Beaches Council’s **Affordable Housing Policy**.
- Priority 16 of the Northern Beaches Council **Towards 2040 - Local Strategic Planning Statement** (Feb 2020) recognises the importance of access to quality social and affordable housing and the fact that there is a limited supply of social housing and affordable rental housing on the Northern Beaches. It confirms that rents across the LGA are rated as severely unaffordable to extremely unaffordable for a typical rental household and the lack of affordable housing is more pronounced for households on lower incomes, driving up the demand for social housing and affordable rental housing.<sup>19</sup>
- The Northern Beaches Council’s **Affordable Housing Policy** articulates a commitment to increasing the range and supply of affordable housing in the Northern Beaches to meet the growing and changing needs of its community, an ageing population and affordable accommodation for key workers<sup>20</sup>.

<sup>15</sup> *Towards 2040 - Local Strategic Planning Statement*, Northern Beaches Council, 25 February 2020. p.126  
<https://eservices.northernbeaches.nsw.gov.au/ePlanning/live/Common/Output/LoadGenWebDoc.ashx?id=z8E8mSOvjKAV0A60ki4OEg%3d%3d>

<sup>16</sup> Community Northern Beaches, <https://www.cnb.org.au/news/2018/5/28/homelessness-on-the-northern-beaches>

<sup>17</sup> *Towards 2040 - Local Strategic Planning Statement*, Northern Beaches Council, 25 February 2020  
<https://eservices.northernbeaches.nsw.gov.au/ePlanning/live/Common/Output/LoadGenWebDoc.ashx?id=z8E8mSOvjKAV0A60ki4OEg%3d%3d>

<sup>18</sup> ABS 2016 Census Quick Stats  
[https://quickstats.censusdata.abs.gov.au/census\\_services/getproduct/census/2016/quickstat/LGA15990](https://quickstats.censusdata.abs.gov.au/census_services/getproduct/census/2016/quickstat/LGA15990)

<sup>19</sup> *Towards 2040 - Local Strategic Planning Statement*, Northern Beaches Council, 25 February 2020. p.126  
<https://eservices.northernbeaches.nsw.gov.au/ePlanning/live/Common/Output/LoadGenWebDoc.ashx?id=z8E8mSOvjKAV0A60ki4OEg%3d%3d>

<sup>20</sup> Northern Beaches Council: *Planning for the Future* <https://www.northernbeaches.nsw.gov.au/>



During Homelessness Week in August 2020, Northern Beaches Mayor, Michael Regan, drew attention to the serious shortfall in social and affordable housing on the Northern Beaches<sup>21</sup>. He referred to the unmet demand for social and affordable dwellings and said “*We really need to consider better social and affordable housing options to ensure we can support the growing numbers of people in need*”<sup>22</sup>

## Stage 2 of the Jardin Frenchs Forest development exemplifies a best-practice social and affordable housing option.

Platino’s vision for the proposed development is to deliver an innovative model of fully integrated Affordable Housing for women over 55 in collaboration with a Community Housing Provider and to be an exemplar of how additional affordable housing can be delivered for the Northern Beaches community.

In providing affordable **ownership of housing** for over 55 women, Platino’s preference is for a Shared Equity Model delivered in partnership with a Community Housing Provider. It would involve Platino providing land at a significantly discounted or nil cost; providing Project Management services to the Community Housing Provider, working with the Community Housing Provider to determine the design and apartment mix and then building the apartments to affordable specifications and at cost to the Community Housing Provider.

Platino will also work with the Community Housing Provider to identify innovative designs and models suitable for over 55’s women and to ensure that the proposed affordable housing units continue in perpetuity for all re-sales of the apartments, not just the first sale.

The preferred arrangement is a partnership between Platino and a Community Housing Provider such as the Women’s Housing Company (WHC)<sup>23</sup> or another similar organisation.



The Women's Housing Company is a registered Tier 1 not-for-profit community housing provider which operates under the National Regulatory System for Community Housing.

WHC has operated for over 35 years and provides social and affordable housing. It is a specialist provider of housing and homelessness services to women with, and without, children as well as crisis and transitional accommodation for women on limited incomes. It currently manages over 1,000 properties across Sydney, the Hunter Region and Coffs Harbour.

## Opportunities beyond Accommodation

Platino’s model delivers a deliberate mixing of residents, in terms of health status and socio-economic status. Some of the residents will be in good health, physically active and able to live independently. Others might be older and less mobile. As demonstrated in overseas innovative housing options for older people, this mix is seen as an important element in avoiding an ‘institutional’ feel which is common in places where people who are dependent are all clustered together.

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<sup>21</sup> 4 August 2020 - Northern Beaches Council

<https://www.northernbeaches.nsw.gov.au/council/news/media-releases/call-to-address-social-and-affordable-housing-shortfalls-on-northern>

<sup>22</sup> Mayor Michael Regan – 4 Aug 2020 - Northern Beaches Advocate

<sup>23</sup> Women’s Housing Company <https://www.womenshousingcompany.org.au>



The integration of Affordable Housing for Older Women with other Housing for Seniors, has the potential to provide employment or volunteering opportunities for the older women in the Affordable Housing apartments. There will be opportunities for residents in good health, including the women in the Affordable Housing apartments, to provide paid or voluntary assistance to the older, less mobile, residents. Platino's concierge service will promote and facilitate the provision of this assistance between residents such as organising activities, assistance with grocery and other shopping, visits to medical practitioners and social outings etc. The intention is to build "community" in the development and to provide purpose and connectedness in the lives of the residents. Overseas experience has shown that interaction and connectedness between residents of various ages and abilities can have a positive and significant impact on mental and physical well-being.

## **SOCIAL IMPACT STATEMENT**

The benefits to the Northern Beaches Community of integrating 12 Affordable Housing Units into the proposed development include:

- Reducing homelessness on the Northern Beaches by providing affordable housing for 12 low-income older women who are homeless or are at risk of homelessness.
- Providing employment opportunities for the over-55 women living in the affordable units. Jardin is located in close proximity to the Northern Beaches Hospital, education facilities and retail centres and this proximity, in addition to assistance offered by Platino, will support the women to find employment.
- Platino, through its concierge service, will also provide opportunities for social connections, and paid work where appropriate, to all residents at Jardin, including the over-55 women living in the affordable units.



The Northern Beaches Hospital – in close proximity to Jardin Frenchs Forest and an employment hub for key workers

## The Need for Housing for People with a Disability

- The disability prevalence rate in Australia has remained relatively stable over time, with almost one in five Australians reporting living with a disability (18.3% or 4.3 million people).<sup>24</sup> The Australian Bureau of Statistics (ABS) reports that around 2.9% (668,100) Australians have an Intellectual Disability (ID), with higher rates for the elderly and children and 3.3% of men and 2.6% of women having an intellectual disability.<sup>25</sup>
- It is estimated that the number of households with a person with a disability, who is not a child and who is not over 65, is up to 1.8 million.<sup>26</sup> There are 7,500 young people with a disability living in aged care homes.
- More than 120,000 people with a disability will need housing in the next five years.<sup>27</sup> As ageing parents die, their adult children living with a disability who had been living with them will need housing.
- If we apply the ABS's reported 21.5% of Australians with a disability having mental or behavioural problems to the 120,000 estimate, up to 25,800 people with ID will be seeking housing over the next five years.
- The [Every Australian Counts](#) campaign surveyed 160,000 people with a disability and their carers nationwide and found the majority of people with a disability want to live in a home of their own with family or in a shared house. Only 12 per cent want to live in the hostel style shared living models that exist today. None of the respondents wanted to live in a large institution.

The proposed development will incorporate **10 Units for people with an Intellectual Disability (ID)** plus one carer's unit delivered in partnership with **Project Independence**.



**The Project Independence (PI)** model (see Attachment 2) has pioneered the following innovations within the Intellectual Disability (ID) housing sector:

- A model that allows residents to start on the 'ladder of homeownership', and unlikely to have to ever return to public or social housing waiting lists.
- A model that empowers residents to purchase a home using just their Disability Service Pension, enabling those with the lowest available revenue stream to become homeowners.
- Residents can secure title over their property, while Project Independence manages both the land title process and reselling. PI properties are only on-sold to new residents with an ID, allowing current residents to progress further up the homeownership ladder.
- Project Independence is a proved model for some of the most disadvantaged homeownership groups in Australia - people with an ID. PI is now about to expand into adjacent classes of disadvantaged residents, including families escaping Domestic Violence (DV).
- Project Independence has developed a model that secures funding from government (usually in the form of a grant of land); philanthropic foundations; corporate donations and Social Ventures capital.

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<sup>24</sup> Australian Bureau of Statistics; 4430.0 – Disability, Ageing and Carers, Australia: Summary of Findings, 2015

<sup>25</sup> Australian Bureau of Statistics; 4433.0.55.003 – Intellectual Disability, Australia, 2012

<sup>26</sup> Australian Bureau of Statistics; 4430.0 – Disability, Ageing and Carers, Australia: Summary of Findings, 2015

<sup>27</sup> <https://www.news.com.au/national/the-disability-housing-crisis-that-could-leave-120000-people-without-a-home/news-story/7e4df418282d4b58a589724db5570547>

- In 2018 PI commissioned its first **Social Impact Report** which demonstrated the impact for residents and the surrounding community of the Project Independence model. PI's close and ongoing relationship with residents and their families enabled Project Independence to gain a greater understanding of their needs and aspirations, including why Project Independence was chosen as a suitable housing solution.
- The **KPMG Social Impact Report** released in November 2018 demonstrated a **Return on Investment** of \$4 for every \$1 Government invested in the form of land grants. The report compared the return on investment from Project Independence homes against three other possible options for providing a home to people with an intellectual disability: continuing to live with their family or carers, living in public housing, or living in community.<sup>28</sup>

## Opportunities beyond Accommodation

As stated above, Platino's model delivers a deliberate mixing of residents, in terms of health status and socio-economic status. The inclusion of Social Housing for people with an intellectual disability adds to this mix.

The integration of Social Housing for people with an intellectual disability with other Housing for Seniors and Affordable Housing for older women again has the potential to provide employment or volunteering opportunities for the residents with an intellectual disability. Project Independence and the concierge service will identify and facilitate these opportunities within the development but could, for example, include gardening and maintenance. The intention, as stated above, is to build "community" in the development, to provide purpose and connectedness and to support the mental and physical well-being of the residents.

### SOCIAL IMPACT STATEMENT

The benefits to the Northern Beaches Community of integrating 10 Social Housing Units into the proposed development include:

- Integrating accommodation for 10 people with an intellectual disability into the Jardin development and the broader Northern Beaches community.
- Enabling people with an intellectual disability to purchase and live in a home of their own.
- Supporting people with an intellectual disability to live independently and become part of a connected community.
- Platino, through its concierge service, will work with Project Independence, to provide opportunities for social connections, paid work where appropriate, and volunteering to all residents at Jardin, including people with an intellectual disability living in the Social Housing units.

<sup>28</sup> *Social Impact Report 2018*. Project Independence

<https://www.projectindependence.com.au/resources/Project%20Independence%20Social%20Impact%20Report%202018%20ES%20Web.pdf>

# The Fit between the proposal and Northern Beaches Planning for the Future and Affordable Housing policies

The Northern Beaches is one of Sydney's most beautiful areas. Its natural beauty and assets and its amenity are second to none. It is a popular place to live, work and play and, as a result, the population is growing rapidly.

Unfortunately, Northern Beaches is also one of the least affordable areas in which to live. This puts stress on individual households and has a significant impact on attracting key workers to the area.

- It is an increasingly expensive place to live. For example, in February 2021 the median house price in Frenchs Forest, was \$1.430m for a 3-bedroom home and the median rental price for a 3-bedroom dwelling was of \$895 per week.<sup>29</sup>
- Waiting lists for social housing can be longer than 10 years. Northern Beaches social housing stock is around 1.7%, which is well below national and state standards.

Platino Properties supports the Council's commitment to conserving and enhancing the natural and built environment of the Northern Beaches as well as the Council's commitment to improving the quality of life for the Northern Beaches community now, and in the future<sup>30</sup>.

The challenge, recognised by Council, is accommodating sustainable growth and balancing the demands of a growing and changing population with the community's desire to preserve the physical uniqueness and lifestyle of the Northern Beaches. A second challenge is for Council to exercise sufficient control to protect the natural and built environment while, at the same time, being flexible enough in its planning to facilitate the design and development of innovative projects which will meet the increasing demand for senior, social and affordable housing across the Northern Beaches.

Councils and Local Planning Authorities can play a key role in identifying and facilitating innovative housing projects that deliver a range of desirable housing options, including senior's housing, social and affordable housing in accessible locations, and are closely aligned to local need and demand.

The Northern Beaches Council's planning documents ***Towards 2040 - Local Strategic Planning Statement***, (February 2020); ***Planning for the Future and Affordable Housing Policy*** (August 2018) articulate the Council's Vision, Policies and Principles for the development of the Northern Beaches over the next 20 years.

Platino's vision is closely aligned with the Council's vision, planning policies and principles.

The proposed development affords the Northern Beaches Council an opportunity to implement elements of its ***Affordable Housing Policy Planning Statement***, (February 2020)<sup>31</sup>; ***Planning for the Future*** and ***Affordable Housing Policy*** (August 2018).<sup>32</sup>

**Table 1** provides examples of alignment between the proposed development and these Planning documents.

<sup>29</sup> 4 Feb 2021 – *Realestate.com.au*

<sup>30</sup> Northern Beaches Council: *Planning for the Future* <https://www.northernbeaches.nsw.gov.au/planning-and-development/planning-future>

<sup>31</sup> *Towards 2040 - Local Strategic Planning Statement*, Northern Beaches Council, 25 February 2020. p.110 <https://eservices.northernbeaches.nsw.gov.au/ePlanning/live/Common/Output/LoadGenWebDoc.ashx?id=z8E8mSOvjKAV0A60ki4OEg%3d%3d>

<sup>32</sup> Northern Beaches Council: *Affordable Housing Policy* <https://files.northernbeaches.nsw.gov.au/sites/default/files/documents/policies-register/affordable-housing/affordable-housing-policy/affordablehousingpolicy-current-20180828.pdf>

**TABLE 1 Alignment of the Proposed Development with the Northern Beaches Planning Statements, Policies and Principles**

Northern Beaches Planning Principles	Proposed Development
<p><b>Planning Priority 16</b> Access to quality social and affordable housing</p>	<p>The development provides access to quality social and affordable housing</p>
<p>Housing that caters for different demographic groups, especially older people and families.</p>	<p>The development provides housing for older people, people with an intellectual disability and older women at risk of homelessness</p>
<p>Leading change by example.</p>	<p>The development is an innovative, <u>world class project</u> which will enable the Council to demonstrate its leadership in integrated seniors, social and affordable housing models</p>
<p>Embedding affordable housing in Council's strategies, plans and policies.</p>	<p>The development offers the Council a showcase example of affordable housing models embedded in planning</p>
<p>Partnering with the State and Commonwealth Government, other local councils, industry experts, the private sector, stakeholders and community housing providers to deliver affordable rental housing.</p>	<p>The development demonstrates that partnerships between the private sector and NFP social and affordable housing providers can deliver affordable and social housing to Older Women at risk of homelessness and People living with an Intellectual Disability</p>
<p>Advocating for change to support affordable housing in the Northern Beaches</p>	<p>The model of the development can not only be used by the Council in advocating for change to support affordable housing in the Northern Beaches; it will be an exemplar of how Councils through their planning roles can facilitate prototypes of innovative affordable and social housing best practice models</p>
<p>Mechanisms to deliver more affordable market-based or private housing will be investigated and implemented through Council's new local housing strategy.</p>	<p>The development offers the Council an opportunity to implement this policy</p>
<p>Council will enter into relationships with community housing providers to manage and deliver affordable rental housing in the Northern Beaches.</p>	<p>Platino has partnered with the Women's Housing Company to deliver affordable housing to older women at risk of homelessness</p>
<p>Develop neighbourhoods that inspire social interaction and inclusion and support health and wellbeing.</p>	<p>The vision is closely aligned with this Principle</p>
<p>Locate seniors housing, social and affordable housing near centres and high-frequency public transport.</p>	<p>The development is uniquely located near the new Northern Beaches Hospital, on transportation routes to the Sydney CBD, Chatswood and the Northern Beaches and in close proximity to the Forestway Shopping Centre and, eventually, to the proposed new Frenchs Forest Town Centre.</p>
<p>Promote active travel and public transport to community facilities and services.</p>	<p>The development is uniquely located a short walk from the new Northern Beaches Hospital, on transportation routes to the Sydney CBD, Chatswood and the Northern Beaches and in close proximity to the Forestway Shopping Centre and, eventually, to the proposed new Frenchs Forest Town Centre.</p>
<p>Cater for social interaction, creative and cultural pursuits</p>	<p>The vision is to promote independent, active lifestyles; support social connectedness and nurture intergenerational connections to combat loneliness and improve quality of life.</p>
<p>Build more high-quality and diverse social housing and affordable rental housing in areas close to services and facilities and with access to high-frequency public transport.</p>	<p>The development provides high quality housing for older people, people with an intellectual disability and older women at risk of homelessness close to services and on a public transport route.</p>
<p>Seek a minimum 10% affordable rental housing for all planning proposals for up-zoning, urban renewal or greenfield development, with higher rates where financially feasible.</p>	<p>The development will integrate 10 Social Housing Units for people with an intellectual disability and 12 Affordable Housing units for older women at risk of homelessness into a development of 162 seniors' units (14.8%)</p>



## How to Make Seniors Housing Commercially Viable

The challenge, recognised by the **NSW Department of Planning**, is accommodating sustainable growth, and balancing:

- the demands of a growing population and changing demographic which has caused the demand for affordable housing in suitable locations to increase significantly with
- the community's desire to preserve the environment and concerns about change.

In order to encourage the construction of seniors and affordable housing, the framers of the **State Environmental Planning Policy (SEPP Seniors)**<sup>33</sup> have extended the areas in which such housing may be constructed into areas with permissible uses where land is less expensive than in residential zones primarily because, a senior's housing product with a limited market (~ 20% population) and significant design requirements (accessibility), cannot compete with residential housing product in relation to land acquisition.

The challenge, for the **Northern Beaches Council** is to accommodate sustainable growth and balance:

- the demands of a growing population and a changing demographic
- with the community's desire to preserve the environment, amenity and lifestyle of the Northern Beaches and
- the demands on Council by State environmental planning policies.

Notwithstanding that senior's and affordable housing may be permitted in a variety of locations, some areas are more suitable than others. The task for Council is to encourage such uses in the most suitable locations.

Factors to be considered include:

Senior's developments located within suburban residential areas are often small – with less than 20 dwellings. They consequently do not have:

- the scale to allow for the cost-effective provision of on-site support services for **seniors**
- sufficient on-site care for residents with **special needs** to encourage the cost-effective provision of services (for example showering, assistance with medication, social gatherings and mobility assistance)
- Social and Affordable Housing which results in greater building bulk and floor space than that normally permitted for housing in residential zones and can result in community backlash against the provision of such housing
- an optimum location for near public transport and within walking distance of retail services and health facilities. Proximity to services reduces transport costs for seniors and affordable housing residents as well as lessening traffic congestion.

Land zoned for B4 "Mixed Use" or medium and high density residential development is not financially viable for Senior's Housing or Affordable Housing as these uses cannot compete with residential or retail uses.

Development under the provision of SEPP Seniors, and SEPP Affordable Housing development can be constructed in special uses zones and areas within which hospitals are permissible. Development in such areas is capable of subsidising the construction of the Affordable and Social Housing components of the development.

Council should seriously consider encouragement of such development in areas where bulk and height will not result in adverse impact on nearby residents but will serve to provide affordable and purpose-built seniors accommodation for the local community.

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<sup>33</sup> State Environmental Planning Policy (Housing for Seniors or People with a Disability) 2004. Current version for 29 July 2020 to date <https://www.legislation.nsw.gov.au/view/html/inforce/current/epi-2004-0143>

# International examples of innovative Senior's, Social and Affordable Housing models

*"We have to be innovative in this sector going forward – the standard retirement village simply won't make the grade going forward"*

There are a number of international examples of innovative models for seniors, social and affordable housing which offer trends and learnings for Australia. Some of the more interesting models include:

## 1. Humanitas (Deventer Netherlands) – 'Apartments for Life'



Humanitas: is not just a ground-breaking 'healthcare model' but a whole new approach to community design.

The Humanitas Foundation in Rotterdam, The Netherlands, has attracted international acclaim because of its achievements in developing the innovative ***Apartments for Life*** model of housing and care for older people.

The care and accommodation provided by Humanitas for older people was originally characterised by the typical features of institutional living - cramped living space, lack of privacy, separation from the mainstream of society, separation of partners if only one needed care, and segregation by age and level of dependency. As residents' care needs changed, they typically had to relocate to where the required additional care was provided. The focus of Humanitas was on meeting the health and care needs of their 'patients'.

In the mid 1990s Humanitas started to develop the ***Apartments for Life*** concept and philosophy and to put it into practice. The first of these complexes, Humanitas Bergweg, offered small apartments on a rental basis, each with three rooms, plus a kitchen and bathroom. Residents were mixed, that is, they included older people in good health who did not need any care services, as well as those who needed support and care. Residents in good health could receive care services when their health declined without the need to move home again.

- The **Apartments for Life model** is underpinned by a set of basic values:
  - A clearly articulated philosophy
  - A carefully designed apartment that is ‘a place of your own’
  - A ‘village square’ with services and facilities open to the neighbourhood as well as to residents
  - Events and activities
  - A mix of people - mixed in terms of health, social and cultural background and tenure
  - Separate arrangements for housing and care
  - The management and staff culture.
- The design of individual apartments promotes resident’s abilities to **do as much as possible for themselves** and to continue living there as normally as possible even when their health deteriorates and they need intensive assistance.
- The individual **apartments are designed to be attractive to people in good health** who live completely independently but are also adaptable for those who need intensive assistance.
- There is a **deliberate mixing of residents, in terms of health status and socio-economic status**. In each complex Humanitas aims that at least a third of residents should be people in good health without significant disabilities who are able to live independently. Their inclusion is seen as an important element in avoiding an ‘institutional’ feel - a tendency common in places where people who are dependent are all clustered together.
- **Residents in good health are encouraged to act as volunteers**, become involved in organising activities and in the management of the complex.
- **Residents can buy in or rent under a variety of arrangements**, from low-rent social housing, through to renting or buying (through the equivalent of strata or leasehold in Australia) apartments of varying sizes at market prices. This also ensures a socio-economic mix.
- Humanitas has **separated the health and care elements from the housing elements**. Each are provided and paid for separately whether by the resident or through a government or insurance scheme.
- Residents **rent or purchase their housing** as they would in any other apartment complex. When they need health and care services, residents can obtain them from Humanitas or are free to organise care services from other organisations if they wish.
- **Maximising of residents’ independence, autonomy and choice**. The strong connections with family, friends and the local community, and the culture of managing risk, rather than trying to eliminate it.

**The key aims are that:**

- Residents are able to stay in the same apartment for the rest of their lives. The goal is that 95 percent will not need to move again to a residential aged care facility.
- A vibrant new ‘social hub’ is created; connections between residents and the local community are built and strengthened; contacts with family and friends are promoted: and social isolation is reduced.
- The apartments are affordable by local older people with a range of financial circumstances so that local residents are able to stay in the area. The resident mix reflects the diversity of the local community.
- These aims are achieved through a combination of:
  - the design of the apartments, buildings and external open space
  - inclusion of affordable housing
  - assisted access to support services and care
  - on-site services, facilities, social activities and community engagement
  - a philosophy of respect for residents’ individuality and autonomy
  - evaluation and research.

- The inclusion of affordable housing is important to The Benevolent Society’s mission and purpose. More specifically it is intended to contribute to the social sustainability of an area by enabling local older people to stay in the area and maintain their social networks and sources of informal support.
  - 10% of apartments will be social housing, that is, rental housing for low-income age pensioners without assets; rent will be set at a fixed proportion of their income.
  - 30% of apartments will be priced at a discount so that they are affordable by local older people who cannot afford to pay the full price because of the modest value of their current home (e.g. an older style home unit with no lift).
  - 60% of apartments will offered at market prices.
  - The apartments in the last two categories will be offered on a loan-licence basis. The Society will retain freehold ownership, thus ensuring that the site remains in community ownership for future generations and ensuring that the affordable apartments will be kept affordable for future residents.

However, Humanitas’ Apartments for Life are about more than just enabling older people to live in the one place until the end of life. It is about supporting older people’s control over their own lives and their continued activity and participation in community life.

By 2008, Humanitas had built 15 Apartments for Life complexes with some 1,700 apartments housing some 2,500 people. It had 2,500 employees, over 1,000 volunteers and an annual turn-over of 100 million Euro (\$164 million AUD).

Humanitas has not built a nursing home for many years and has demolished some that were sitting empty as Rotterdam’s older people have instead increasingly chosen to move into ‘age proof’ *Apartments for Life*.

**Other successful Humanitas innovations include:**

- **focus on resident’s choice and keeping people in their local communities**, irrespective of their level of frailties,
- **the Humanitas approach is about empowerment and purpose through assisted living.**
- **an intergenerational living environment - Integrating students with residents.** Humanitas encourages young residents in their Dutch care home, [Humanitas](#), by providing free accommodation to students in exchange for time spent with older residents. The positive effect on mood and culture is undeniable; and in the four years since, the centre has become a fully integrated living space for six students and 160 older residents. At Humanitas Deventer, an independent living home for seniors in the Netherlands, it is not uncommon for an 80 or 90-year-old resident to have a 27-year-old neighbour. Students can live at Humanitas Deventer for free. All they have to do in return is spend 30 hours each month being a “good neighbour.” A lack of affordable housing in other university towns has inspired communities in other areas around the world to adopt intergenerational living models. One similar community is Judson Manor in Cleveland, Ohio, where music students live in a 1920’s luxury hotel converted into a senior home in exchange for playing music for the elderly residents.
- **focus on building community not separating the elderly from the rest of society.**
- **Humanitas’s founding principle is to be “a good neighbour”** by being involved in the local community. This approach has resulted in communal vegetable and flower gardens, where residents of the low-income neighbourhood surrounding the centre are always welcomed.
- Humanitas is deconstructing models of care that are based upon segregation, hierarchy, and, all too often, infantilisation. Relationships between staff and residents are horizontal - not hierarchical



# Kampung Admiralty

<https://woha.net/project/kampung-admiralty-2/>



Kampung Admiralty, Housing & Development Board (HDB), Ministry of Health (MOH), WOTA (Singapore) - 2018 World Building of Year  
Kampung Admiralty is Singapore's first building to bring together a mix of public facilities and services under one roof and is a prototype for meeting the needs of Singapore's ageing population.

It features:

- A compact site,
- adjacent to public transport - a train station
- The result is a "Vertical Kampung (village)", with a Community Plaza sheltered by a Medical Centre supporting a rooftop Community Park overlooked by apartments for seniors.
- These three distinct layers juxtapose the various building uses to foster diversity of cross-programming and frees up the ground level for activity generators.
  - The proximity to healthcare, social, commercial and other amenities support inter-generational bonding and promote active ageing in place. The development has proved extremely popular, and has won multiple awards including the 2018 World Architecture Festival - World Building of the Year and the 2020





## Rancho Mission Viejo, California, USA

Rancho Mission Viejo is a for-profit, master-planned housing development in San Juan, Capistrano, California. At full build-out, the plan calls for 14,000 homes, including 6,000 that are age-qualified for 55-plus. The first home sold in 2013, and there are now about 3,200 sold in total.

The Ranch was designed and built to be an intergenerational community with young couples ready to find their first home, families ready to begin their next chapter, and empty nesters looking for their next adventure. The homes are built with architectural designs as timeless as they are stylish. And the amenities offer retreats and entertainment spots for nature lovers and block-party-enthusiasts, fitness buffs and green-thumbs, foodies, road-trippers and everyone in between.

The Gavilán 55+ neighbourhoods within the Rancho Mission Viejo development offer lifestyle throughout the Village of Egencia and provides a community where Gavilan residents can stay connected to every generation, while enjoying exclusive access to the best The Ranch has to offer. Residents of Gavilán neighbourhoods experience exclusive resort-style amenities, events and activities designed for those with a sense of fun and style.

The development company — also called Rancho Mission Viejo — brought in Helen Foster during the early planning stages to consult on the age-restricted facet of the community. Foster is the founder and principal of Foster Strategies, a real estate development consultancy focused on age-qualified and service-enriched senior housing.

Rancho Mission Viejo approached the development with a different vision for how age-qualified residents are integrated into communities.

Rather than segregate the 55-plus housing into a separate, gated part of the development (as is customary) the project leaders decided to intersperse the age-qualified housing within the standard multi-family homes, with the goal of creating a more intergenerational community. The 55-plus residents pay a premium and in return have access to age-restricted, exclusive amenities.

Foster also successfully advocated for Rancho Mission Viejo to allocate more than 40 acres for a continuing care retirement community. That project came to fruition with the June 2019 opening of Reata Glen, developed by Spieker Senior Development Partners and operated by Carlsbad, California-based Continuing Life.

