

Recommendation of inclusion of Cohousing for Seniors in the Master Plan for Bays West

Submission by Agency Cohousing and Community

May 2021

Introduction

Including cohousing in the Bays West Master Plan is a once-in-a-generation opportunity to provide an alternative and integrated housing model for seniors. Cohousing is collaborative independent living widely known in parts of Europe, UK and the United States. The concept works for people of all ages and stages but we are particularly focused on a model which works for seniors who are determined to

live in a way that means they remain relevant and engaged for the whole of their lives.

We believe there is an opportunity for the State Government to take a leadership role in our critically changing demography for which there is currently a lack of visionary answers at the federal level.

The model aligns with many of your stated principles in the Draft Bays West Place Strategy. It supports the existing community, offers a chance to address

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social needs and diversity in types of tenure and is designed in conjunction with the people who will be living there. Residents manage cohousing developments themselves and often get involved in the design process to ensure that the type and mix of private and shared space meets their collective needs and vision.

To find out more about cohousing please read our cohousing handbook which accompanies this submission.

Issues faced by government in relation to housing and aged-care

For seniors: at present there are two primary housing choices for people as they advance in age. The first is to move into a retirement village and, later, into an aged care facility both of which are owned and managed by a third party (not for-profit organisation or for profit). This route takes away both financial and lifestyle autonomy. To retain autonomy, the only viable option currently is to remain in a home that often becomes too large, physically unsuitable and which fosters isolation and loneliness as the years go by.

For the wider community: the ageing population is growing, and the proportion of Australians aged 65 and over is projected to increase from 14.2% to 20% within a generation and the proportion of those over 85 will double. Retirement will last longer; healthcare expenses will escalate and around three quarters of this population will be eligible for the age pension. Conversely, the proportion of taxpayers to support seniors is shrinking and an increasing number of larger homes are being held onto for longer by seniors who choose to retain their independence. The financial – and real estate - burden is unsustainable for the future.

How urban cohousing for seniors provides an answer

"Cohousing has the potential to help seniors to age with dignity..." and "...can help to address policy challenges such as an ageing population, rising health care costs and housing affordability"

Cohousing is an alternative housing model that encompasses major benefits for all stakeholders: residents, government, and the wider community. It can provide solutions to many of the fiscal and societal problems that have emerged because of our exponentially ageing population. We believe that the available land and geographic location of White Bay make it ideal for the establishment of an urban scheme for seniors.

¹ Riedy C. et al ,2018, Advancing Cohousing for Seniors - Final Report, Institute for Sustainable Futures University of Technology Sydney

What we envisage is an urban village tailored for the 21st century; one that offers individual privacy and autonomy in a connected, supportive, and diverse community that, most importantly, is resident-driven and managed. It is this that is the primary difference of this cohousing model to other offerings available in Australia today.

This urban village with an emphasis on senior living typically takes the form of around 15 to 30 apartments with accessible and sustainable features built-in, with some additional space incorporated for some communal dining and other leisure activities. Residents would live in their own homes *and* would agree to the sharing of some practical things such as transport, home care and maintenance. It is a collaborative style of living that facilitates both autonomy and inter-dependence, reducing demand on council and government services and addressing the problem of loneliness and social isolation, which have been associated with increased risks of heart disease, depression, anxiety, and dementia. Most of the seniors surveyed by our organisation opt for a model which incorporates some accommodation for a younger cohort of residents including those with children.

This scheme would require no RACF-style Federal contributions, nor would it encompass unit redemptions or buy-backs. It is a model that can be entirely self-funded or co-funded so that it could incorporate an element of affordable housing, for families working in the area and perhaps for the increasing number of women in our society who have insufficient funds to retire in any degree of comfort. The housing can also be built around other community services supporting children, people with disabilities and so on for a two-way community benefit. The model is both malleable and scalable. The NSW government supporting the model would provide a demonstration that new approaches to supporting the baby boomer generation can work and can be rolled out in a variety of incarnations both state and nationwide.

Finally – the economies for government of safe, affordable, integrated housing options are incontrovertible. Seniors who receive home care cost government a third less than those in residential aged care. Research overseas where cohousing is more common demonstrates those seniors living in cohousing are healthier and less isolated, once again saving in government funded health and social services and admission to residential aged care.

Proven demand for Cohousing

Agency Cohousing and Community has around 80 paid members and has been in existence since 2017. We are an incorporated organisation, and our vision is *for all of us to live and grow old with agency in a community where everyone is valued and can contribute*. We are in regular contact with our members, have held design and development workshops with them about what cohousing would mean to them and

spend time building social and supportive relationships with each other while we live in our own homes with a view to creating community in cohousing when we can find a suitable site. In a recent survey of our members interest in cohousing we learned:



- The majority were currently aged 55-65 years and want to live on the Balmain Peninsula.
- 87% were very interested in moving into cohousing.
- 52% are looking to move into cohousing in 5-10 years with most of the others looking 10 – 15 years ahead.
- The majority of respondents would prefer a development of between 10 and 25 dwellings, including some younger residents and families.
- In terms of funding, 85% would allocate over \$750,000, the rest over \$1
 million for two bed apartments and shared space.
- 81% would pay 20% or more to reduce environmental impact.

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We anticipate that the residential development of the Bays Precinct will begin after 2031; knowing our members as we do, we can guarantee there will be people prepared to work with you to plan, codesign, invest in it, move in, and make it work.

Incorporating an urban cohousing scheme in White Bay as part of the zoning for the Bays West Precinct

As you develop your strategy for the master plan and begin zoning for residential use, we request that you involve Agency Cohousing and Community and other cohousing interest groups (Sydney Cohousing for example) in scoping and understanding the cohousing model to fully appreciate the ways it could be incorporated. We understand that Minister Stokes has indicated that a definition of cohousing will likely be incorporated into the next NSW Housing SEPP, which would be an excellent first step in opening the door for this new model to be introduced into the revitalised area.

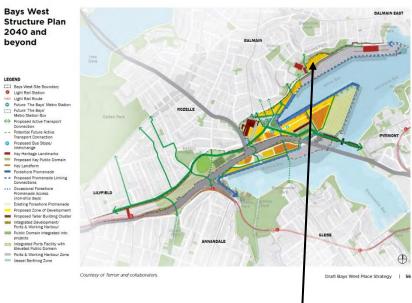
A site area as small as 1000 - 2000 square metres could easily accommodate a cohousing scheme (depending on height and floorspace restrictions).

A cohousing

development on this site

would put Sydney and

NSW on the map in terms of
demonstrating a new way of



Potential Site for cohousing development

accommodating a generation of seniors who will not readily accept the standard offerings available. It will be a demonstration project for intergenerational and sustainable living in the heart of the city and Agency Cohousing and Community are committed to working with DPIE as it develops the strategy for Bays West and White Bay in particular.

Attached with this submission is the Agency Cohousing and Community Cohousing Handbook which will explain the concept of cohousing and, we believe, inspire you to incorporate it in the Bays West Strategy Document.

For further information please contact us on:

Agencycohcom@gmail.com

Or call:

Louise Silburn 0425 202963

David Scandol 0411 374 073

Guy Luscombe 0418 967 037

All the above are members of the steering group and are happy to speak to you further about the contents of this submission.

For further information on Agency Cohousing and Community see https://agencycohcom.org

For more information on cohousing see https://www.collaborativehousing.org.au