

LIVING WELL IN GOLDEN BAY

A COMMUNITY ACTION PROJECT

Commissioned and managed by
the Golden Bay Work Centre Trust

Funded by
The Lottery Grants Board

Co-ordinated by
Liz Thomas

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1. Executive Summary

The Living Well in Golden Bay project arose from a recognition that the proportion of the population over 65 is increasing in Golden Bay as the baby boomers reach retirement age. This, of course, is an issue facing communities everywhere in New Zealand, and around the world. People worldwide are realising that new ways of planning services and facilities for the ageing population are imperative.

There are many people who want to live in Golden Bay in their sunset years. The “Ageing in Place in Golden Bay” research looked at the issues associated with this, and identified housing as one of the important issues. This project has looked into the ways Golden Bay can ensure that its elderly population has enough housing options so that they can continue living in the Bay, rather than having to move “over the hill” or further as they age. It also acknowledges that there has to be suitable affordable housing to enable young people to live in the Bay and help maintain a robust, dynamic community.

The Bay already has a rest home, Abbeyfield, and Council pensioner flats. The gap identified was suitable housing for people still wanting to live independently, but needing to be in a small, energy efficient house near to others for support.

Any housing development is subject to the Council’s zoning, policies and regulations. There is a perception throughout the community that these at present are stifling development rather than encouraging it. Zoning needs to be reviewed to allow for expansion of Takaka township into less flood prone areas, and to allow less productive rural land to be used for small clusters of dwellings. Policies need to be proactive, enabling, and take into account the challenges of changing ages, needs and realities.

The focus of the project has been to raise awareness of the issue, and to work with the community and the Council to try to create the kind of regulatory environment which will enable creative approaches to the growing problem of affordable housing for both the old and the young in our community. Different models of housing have been investigated, along with their appropriateness for Golden Bay.

Tasman District Council has the opportunity to be a leader in New Zealand in innovative planning for the housing needs for people over 65. If this is matched with positive action to create affordable, diverse housing options for younger people who can support, and be supported by, the elderly, this will strengthen the economy and community in Golden Bay.

Sometimes the increase in the number of older people is referred to as the “grey tsunami”. Often a tsunami has negative connotations; something that brings chaos and destruction. Tasman could seize the opportunity to turn this around and “ride the wave”, showing the rest of New Zealand how it can be done. It could be seen as a positive, enabling “can do” Council, a leader in proactive and innovative planning, rather than a follower.

The project has ended, but the momentum generated by it will be maintained by ensuring that the work is continued by a group who will continue to promote, liaise, advocate and be poised to take action when opportunities arise.

2. Back ground to the project

a) Golden Bay

Golden Bay is a remote rural area, which forms part of the Tasman District. It is separated from the rest of the Tasman District by the Takaka Hill, which acts as a physical and psychological barrier. Improvements to the hill road and more reliable transport have lessened the barrier, but Golden Bay is still an independent-thinking area.

Golden Bay has a proud history of over a hundred years of local government. The 1989 reform of Local Government resulted in the Golden Bay County Council being amalgamated with the Motueka County Council, the Richmond Borough Council and the Waimea District Council to form the Tasman District Council (TDC), with its offices in Richmond. Golden Bay and Motueka are the two wards in the district which have a local Community Board.

The Tasman District is an area with high land prices, and low wages, giving rise to a high median house cost when compared to the median income. This is true particularly for more remote areas such as Golden Bay. Additionally, the district is forecast to have one of the highest increases in the proportion of older people in the country, well above that expected nationally.

b) Census information

The total population of Tasman District is growing. Figures from the 2013 census show that between 2006 and 2013 the population of Tasman District increased from 44,628 to 47,157, an increase of 5.7%, compared with an increase nationally of 5.3%. Tasman was the fourth-fastest-growing region out of 16 regions in the country.

In Tasman district, the number of people 65 and over increased from 6,072 to 8,463, an increase of 39.4%. The proportion of over 65s in the total Tasman population increased from 13.6% to 17.9%, compared to a rise nationally from 12.3% to 14.3%. The proportion of people 85 and older has increased by 29.4% nationally and by 37.8% in Tasman.

Within the region, Golden Bay's population increased from 2006-2013 by 3.65%, with an increase of 41.1% in the number of people 65 and over, higher than the region as a whole. There was also a decrease of under 15 year olds of 5.52% and a decrease in the number of 15-64 year olds of 1.84%. The proportion of people aged 65 and over in Golden Bay is now 18.54%, which is higher than in the rest of the district.

The figures show that while the proportion of older people in Golden Bay is rising faster than in the Tasman District as a whole, there are also more young people leaving Golden Bay than coming to live here. When young people leave school, many go to other places for further education and job opportunities. This is a good thing as it gives them a chance to broaden their horizons. However, when they want to move to the Bay to bring up their families, they can find it difficult to do so for a number of reasons. These include a lack of jobs, lack of fast broadband for those who want to work from home, and a lack of suitable affordable housing.

c) The Golden Bay Work Centre Trust

The Golden Bay Work Centre Trust is an organisation which was set up in the early eighties, originally as a co-operative for craft workers. It has developed over thirty years into its present role in the community.

The Work Centre's mission is to enable individuals and groups to achieve self-determination, create healthy and tolerant life-styles and exercise positive choices. It does this by providing facilities, resources, training and learning opportunities, community services and support. Community development has long played a part in the Work Centre's vision for a dynamic and vibrant community.

d) The Living Well in Golden Bay project

In 2011, mindful of the growing number of older people in the population as a whole, and in Golden Bay in particular, the Golden Bay Work Centre Trust commissioned a research project to look at the ageing population in Golden Bay and the things that they need to be able to remain in Golden Bay as they grow older. The results of the "[Ageing in Place in Golden Bay](#)" research project were reported back to the community in February 2012.

The research identified accommodation, finances, social networks and health as the main issues contributing to people's ability to age in place (or not) in Golden Bay. There were five key areas identified as needing to be addressed in preparation for the expected increase in the number of older residents in Golden Bay. All of these issues are relevant to some extent for the whole of the population of the Bay irrespective of age or stage of life. They are:

- *Appropriate accommodation*
- *Social Networks – Community Fabric*
- *Transport*
- *Home Support*
- *Volunteers*

The “Ageing in Place in Golden Bay” research provided valuable background knowledge, and the Work Centre Trust wanted to ensure that the excellent work done would bear fruit in the community, and provide the springboard for future action. In June 2012 they applied successfully for funding from the Lottery Grants Board for a community action project “Living Well in Golden Bay”.

This project was designed to address two of the key issues identified in the research, and relevant to all ages. The two issues the project has focussed on are:

- *A range of suitable housing options that enable people to live in environments and ways of their own choosing, and*
- *Strengthening social networks by ensuring that affordable housing is available for all ages including young people who contribute to the social fabric*

The project involved facilitating dialogue, decision making and long term planning to develop an action plan for positive, practical, achievable strategies and outcomes to address these two key areas. It was designed to facilitate a positive, constructive and inclusive process, free, open and transparent, to enable the community to address these issues and plan for action. It has involved people in the community who have an interest in, or involvement with, the development and design of a range of housing options that may meet the needs of the people of the Bay for whom current housing options are either inappropriate or unaffordable.

e) The mission

The aim of the project was to develop, by June 2014 (extended to August 2014), an Action Plan to implement positive, practical, achievable strategies and outcomes to increase suitable housing options, and strengthen the social fabric. The Action Plan was to include a range of possible solutions for housing which could be put in place, taking into account issues such as location, sector responsibility, financing, and the impact of local and central government legislation and policies.

3. First year of the project

a) Overview

The focus in the first year was on connecting with the community and finding out what people perceived were the gaps in the provision of housing options.

People's housing needs change as they grow older. As people age, they survive much better and more comfortably if they can maintain their independence, while having family, friends and carers nearby to support them when needed. When they are still able to live independently, but need extra support, they have two main options – to adapt their current environment, or to move to more suitable accommodation. Different solutions will be appropriate for different people, and one size doesn't fit all.

If people want to stay where they are when their house and/or property becomes too big for them and their ability to manage and look after it, one option is to share their "resource". They can choose to rent out part of their house, move into a smaller house and rent out their larger house, or stay in their own house and build another dwelling on the property for a younger family member, or another person, who can help them manage the property and be around to offer practical support. Having a cluster of two or three houses enables families to look after their elderly relatives, and older people to be supported in small co-housing or village-like clusters.

b) Community survey

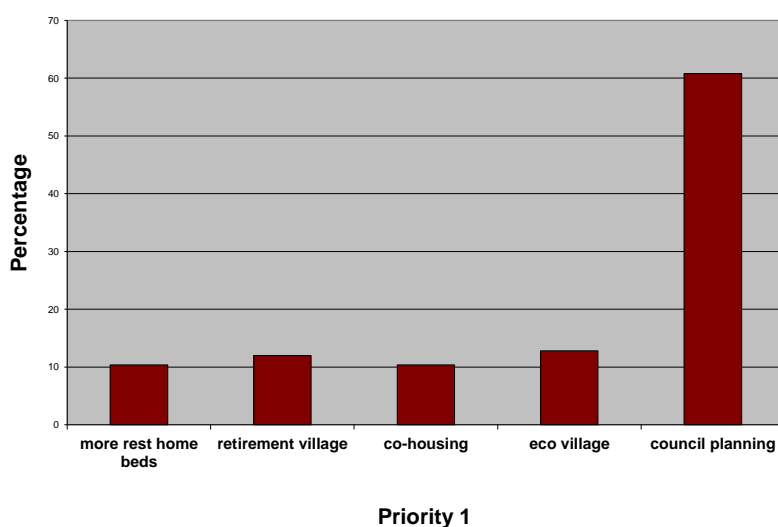
In February 2013 a survey was carried out. It appeared in the Golden Bay Weekly, which is delivered free to all 2500 households in Golden Bay. Copies of the survey were also available at the Library and Heartland Services, the public interface for a range of Government services in the Bay. People were able to drop their completed survey into the Work Centre, Library or Heartlands Services, or could send it by Freepost. They could also email their responses, or complete the survey on-line.

The survey was advertised on Fresh FM the day before the survey was published, and again some time later. It was also advertised through the contacts database of people interested in the project, about 200 people and organisations who forward the information to their own mailing lists. People were reminded about the survey through email updates, a letter to the Golden Bay Weekly, and an interview on Fresh FM.

People were asked to prioritise, from a list, what they thought was needed in the Bay to increase the housing options for people as they age in place in Golden Bay. They were also invited to include comments and other options not on the list. As an incentive, people were invited to submit their name and phone number to go into a draw for a gift voucher donated by Hammer Hardware. This was drawn at the police station after the

first hundred responses had been received. The winner was awarded their prize by Hammer Hardware, and a photo and article were published in the Golden Bay Weekly.

126 responses to the survey were received, 56 of those being on-line. Over 60% - nearly two thirds - of respondents listed as their number 1 priority the option “more flexible Council Planning regulations to enable multiple dwellings on suitable properties”. People commented that more flexibility would then enable eco villages, co-housing or retirement villages (which were ranked second, third and fourth respectively) to happen more easily. Comments suggested that more small houses, flats or units dotted around present residential areas were needed, along with more rest home beds in the future, and a small, secure dementia unit.



Allowing more than one dwelling on a property would enable people who wanted to stay in their own home environment for longer to do so, supported by a network of family and/or friends living close at hand. It could also allow them to "retire" from their larger house to a smaller dwelling on their property, with free or cheap rental being offered to a younger person or family in exchange for "elder care" duties such as grocery shopping, and veggie garden care. This could be a mutually agreeable sharing arrangement, especially if the elders had no children nearby, or indeed at all, and would give young families an affordable way of living in the Bay.

c) Priority one - Council planning and building regulations

Two thirds of respondents to the survey thought that “more flexible Council regulations” was the number 1 priority. This was backed up by conversations with community members and others who had not taken part in the survey, including developers.

Analysing the information, it is clear that Council’s rural policies and regulations affect those who want to share less productive pieces of land around the Bay, and build

additional dwellings on their property. These same rural policies and regulations also affect those who want to build in or close to Takaka, which is situated on a flood plain and surrounded by rural land. There is also a large area of rural-zoned land within the central town triangle, owned by Fonterra and kept as a buffer zone to separate residential properties from effects from the dairy factory.

Within Takaka township in the residential zone, a comprehensive residential development, or “cluster housing”, is a Restricted Discretionary Activity which means that a developer has to apply for a resource consent, which may or may not be granted. The few sections available are costly to develop because of engineering requirements to build up the land because of potential flooding. If Takaka is to continue as the hub of the Bay, some thought need to be given as to where housing developments should be located, and areas rezoned if necessary.

The Golden Bay County Council District Plan in the eighties had provision for communities as a permitted use, with conditions. Three communities in Golden Bay - Tui Community, Rainbow Valley, and Happy Sams - were all set up under these provisions. Sadly this flexibility was lost when the plans were combined into the Tasman Resource Management Plan at the time of amalgamation.

A Land Share seminar held at Onekaka in July 2010 attracted about 200 people to discuss the issue of sharing land. A case of multiple dwellings on a property in Ngatimoti, in the Motueka valley went to the Environment Court in 2013 and resulted in dwellings being dismantled. The multiple dwellings issue continues to attract a lot of media attention.

Whilst acknowledging TDC’s desire not to fragment highly productive land, there is a lot of less productive land around the Bay which arguably would become more productive with more households using the land to produce their food. As long as additional dwellings are healthy and safe, and there is a system for charging extra households fairly for the use of community facilities, this seems like a good use of resources.

d) TDC review of Rural Land Use and Subdivision

TDC embarked on a project to review the Tasman Resource Management Plan (TRMP) policy framework for rural land use and subdivision in 2003. This started with the [Tasman Rural Futures](#) community discussion paper on rural development policy published in November 2004. Council approved a review of some of the rural zone provisions in 2006, but the project was put on hold between 2007-2011 due to urban planning priorities. In 2012 TDC conducted an [Effectiveness Evaluation](#) of the Tasman Resource Management Plan policies relating to rural land use and subdivision. In mid 2013 TDC Councillors’ workshops were held, and a Rural Land Use [background paper](#) and [discussion document](#) were published in August 2013.

Given the results of the community survey, it seemed as if the timing of the review coincided well with the Living Well in Golden Bay project. It provided an ideal opportunity to raise awareness of how the Council's rural policies affect housing options in the community, and to encourage the community to engage with the review process and let the Council know what they wanted. The length of time this TDC project has taken to date, due to other pressing Council business, indicated that this was a window of opportunity for change which might not happen again for some time, and which should be seized. Council plans and policies, once in place, take a lot of time, effort and money to change.

If the Council could be persuaded to acknowledge the changing demographics in the District, the changing housing needs of the increasingly ageing population and the need for affordable housing for both the elderly and younger families, they might adopt policies which were forward looking and proactive. They might be encouraged to adopt a creative, "can do" approach, enabling small support villages to be built affordably on suitable land, both rural and in town, to address some of the issues raised by people wanting to age in place in Golden Bay.

The review was also seen as an opportunity to bring to the attention of TDC other matters which fell outside the scope of this review, but which are related to it – for example the lack of suitable land available in and around Takaka township for small housing developments, and the role the Transport Agency plays in stopping developments along State Highway 60, particularly between Takaka and Collingwood.

e) Other priorities

The other priorities in the survey all received approximately the same number of votes. The comments from survey respondents, people who attended the meetings, and others who had one-to-one conversations, are summarised below.

i. Suitable housing in town – flats, units, apartments, co-housing

People indicated that they want good quality, simple, energy efficient, affordable dwellings on small, easily maintained sections, so they can live comfortably on their superannuation. They would like small bungalows or Council pensioner flats dotted around the centre of the existing Takaka and Collingwood communities, so people can keep in touch and visitors can pop in easily when shopping.

Some older, larger sections could easily have a cluster of 2 - 3 units with some land available for growing vegetables, the possibility of sharing basic tools and amenities, and people better able to support and keep an eye on each other. Other ideas included converting a building like the Junction Hotel into apartments, or building on the vacant section on the corner of Reilly St, on the old Medical Centre land or the

Joan Whiting Rest Home land. Having these kinds of housing options available could enable older residents to stay on in Golden Bay and not have to move over the hill.

ii. Eco villages

The rationale for an eco village includes it being a more natural, village-style living, with children and pets, gardens and fresh produce, people who know each other and look out for each other, also possibly including a communal kitchen. People talked about :

- an "eco-conscious" facility in or close to Takaka, so that they can get to facilities in town by walking, cycling or mobility scooter.
- as much as possible energy independent, using "alternative" methods such as solar panels, wind power, and biogas, designed and built on the spot using as much local recycled materials and skills as possible.
- small houses that can be bought or rented, in a park-like setting where people can be involved in the production of healthy food if they are still able and wish to be involved, with common facilities including spare rooms for guests.
- A village which could be run by a professional couple who also act as caretakers and include other facilities such as a restaurant open to the public, which could provide some income as well as food for residents, and workshops where residents could work or teach young people their skills.

Eco village communities fit well with what used to be called the "alternative" ethos of Golden Bay, and would suit some sectors of the community, while more conventional facilities would suit others better. There were differing opinions about having a mixture of young and old living together. Some people are concerned about noise and security with young people around, while others don't want to live in an "elderly ghetto".

Golden Bay is fortunate that one of our residents has vast experience of working with groups who want to set up communities and eco villages. She has personal experience of living in a community, has worked with groups around New Zealand and overseas, and is more than willing to share her knowledge.

iii. Retirement village

Another option is a retirement village, preferably community run and not-for-profit rather than the usual commercial model. This would be for active elderly people who are not yet ready for full rest home care. Some people would prefer it close to the rest home facilities, which would ease the burden on older couples when one has to move into the rest home, enabling the other partner to stay at home and

easily visit every day. It could be part of a larger village with different age groups rather than isolating the elderly. People thought that if it was costly to buy-in and sell-out, this would preclude certain sections of the community. Others doubted that a retirement village is economically viable in Golden Bay.

iv. Supported housing

People suggested the Bay needs more Abbeyfield concept housing, or perhaps serviced apartments, with a supported living environment for older people who are able to look after themselves and remain independent, and cook for themselves if they want to, but with 24 hour oversight and coordinated help as needed.

v. More rest home beds

People said that an increase in rest home beds will be needed in the future, not only for permanent residential care, but also, importantly, for respite care. This would allow for ongoing care at home, but with regular respite for the carer. A bigger rest home would also provide more jobs in the Bay. Some people said they would prefer a less institutionalised model, like the former Joan Whiting rest home, and that ideally someone would buy the Joan Whiting and continue to provide the Collingwood end of the Bay with a home for the elderly along similar lines to the Moreh Home in Fairlie.

vi. Secure dementia unit

Dementia is now a common end-of-life occurrence, and people see a need for perhaps six beds initially in the Bay, attached to the rest home facility, with a gated garden area, restful for both carers and residents. This could have the flexibility of providing extra rest home or respite beds when necessary.

f) Options investigated in Golden Bay and elsewhere

As part of the investigation in year one, various types of housing for people needing some support in their every-day living arrangements were visited, in Golden Bay, the Nelson region, and further afield.

Options in Golden Bay

In Golden Bay housing options for the elderly in 2014 are:

- **17 rest home beds** - these have moved now from the Joan Whiting Rest Home in Collingwood to the new Integrated Family Health facility 2 kilometres south of Takaka.
- **11 independent-living rooms at Abbeyfield** - these are for people who are medically assessed as being able to live independently, with assistance for cleaning and laundry if needed. They spend two weeks in the facility to find out if it suits them and the current residents. They have their meals cooked for them by a resident housekeeper. The weekly rental charge for a room is a little under the weekly national superannuation payment.
- **Pensioner units** – there are four Council owned pensioner flats in Takaka for people over 65 with limited financial assets. These are all full, with a small waiting list. The last vacancy was over a year ago. People might not put themselves on a waiting list if they know none of the flats are available, and there are others before them on the list. There is some space behind the units where an additional two units could be built, but this is not a priority for the Council at present.
- **Housing New Zealand** – owns a two bedroom house in Meihana Street, and 5 two bedroom flats at 16 Feary Crescent. These are all tenanted. The Ministry of Social Development, through Work and Income, now manages the applications for these houses, with Housing NZ being the landlord and doing the maintenance. There is a small waiting list, and apparently there has been decline in applications for Golden Bay over the last two years.
- **Community Group Housing** (a part of Housing New Zealand) has a four bedroom house at 34 Motupipi Street and 5 one bedroom units in Castle Place leased to Te Whare Mahana and the Community Workers. The units are rented out to their clients.
- There are some small units in Takaka, for example at 2 Feary Crescent
- Some people have built granny flats, and second dwellings on family land
- There are some shared-living/cohousing communities such as Tui community

Co-housing options investigated elsewhere included:

- **Earthsong** – a cohousing neighbourhood in the West Auckland suburb of Ranui
- **Braemar** – a cooperative housing venture set up as a company, still very much in its initial stages, sited opposite the Nelson Hospital
- **Atamai Eco Village** - a Land Trust situated outside Motueka

See Appendix 1 for more information about these communities.

Retirement villages run by community trusts:

- **Parkwood Retirement Village** at Waikanae on the Kapiti Coast, north of Wellington) is set in beautiful grounds, and now has over 200 villas. It is much bigger

than anything that might be considered for Golden Bay, but there are points about its success which would be relevant for a similar development in Golden Bay.

- [Kerikeri Retirement Village](#) is also run by a community trust, but its buy in/sell out regime is more closely aligned to that of commercial retirement village operators such as Rymans.
- [Brown Acres](#) in Motueka is a development for people over fifty who live independently. There is a live-in caretaker, but no care facilities.

See Appendix 2 for more information on these.

g) The Joan Whiting Rest Home

In July 2013 The Joan Whiting Rest Home had been on the market for some months, and there had been various discussions about its potential as some kind of facility for older people. A registered nurse turned up in Golden Bay with a proposal she had been working on to buy the building and to set it up as home similar to Moreh Home in Fairlie, inland from Timaru in the South Island.

Moreh was set up by a retired nurse in 1979, and caters for 12 – 14 residents. It is a home, not a registered rest home, so receives no government funding. It runs on donations from residents from their national superannuation payments, donations of food and services from local businesses, and hundreds of financial donations over the years. An [interview about Moreh](#) aired on National Radio in November 2012.

A public meeting in Collingwood to discuss the proposal was advertised and arranged, and was well attended by over 40 local people. A business plan was drawn up by an ex GP and his wife, and shares in a company were advertised and sold for purchase of the building. Nearly \$500,000 in pledges was raised in a very short time.

Unfortunately, another party had already put in an offer on the property. When that went unconditional the Joan Whiting Trust had no option but to sell the building to them, much as they would have liked to support a community venture such as was being proposed.

The opportunity for what could have been an exciting new venture, and another option for the elderly in Golden Bay, had come just too late. However, it indicated the huge concern in Golden Bay about housing for the elderly, and the ability of the community to act quickly when needed.

4. Second year of the project

Following on from the first year of the project, and the feedback from the community, the following were identified as the key areas of work for the second year:

- a) Working with the community and TDC to make policies and regulations more flexible, using their review of Rural Land Use, to allow a variety of different housing options for people
- b) Exploring the possibility of working in partnership with Golden Bay and Nelson Tasman Housing Trusts to find land to build a small cluster development in Takaka
- c) Encouraging community members to become more aware and to think seriously about their own personal strategies for accommodation as they age

a) More flexible policies

The feedback from the Golden Bay community showed strongly that people felt that the current policies, regulations and attitude of the TDC were preventing affordable developments which could provide options for housing for the elderly and young people.

As a consequence, it was felt to be very important to try to influence the Council to change the rural policies to make it easier and more affordable to widen the range of housing options.

The TDC review of Rural Land Use and Subdivision was advertised in August 2013. The TDC put out a background paper and discussion document, and ran public meetings and drop in sessions at the end of September. More people came to the public meetings and drop-in sessions in Golden Bay, with Ngatimoti in the Motueka valley a close second, than in any other parts of the district, indicating that rural policies are seen as an important issue in these parts of the Tasman District.

The deadline for feedback was the end of November. In September I sent out information to contacts on the database, with a document covering areas they might want to consider including in their feedback. A meeting was held to discuss the main points to address, and this was well reported in the Golden Bay Weekly. There was a flurry of last minute submissions, and in the end there were 388 submissions in total.

Staff at TDC collated all the feedback and the [Assessment of Feedback](#) document was presented to all Councillors at the February Environment and Planning meeting. Three Golden Bay people spoke to the meeting about the importance of flexible policies to tackle the changing demographics, the ongoing economic viability of Golden Bay, and ensuring that policies for Golden Bay are appropriate for the area.

The Assessment document stated that “89% of the responses contain an address or indicate where the respondent lives. Of this 89% percent, over half (52%) were received

from people living in Golden Bay. Thus the feedback is skewed in favour of Golden Bay residents. At the same time, it provides a base for developing Golden Bay specific policies, if needed.”

A letter I sent to Golden Bay Weekly in March posed the question “Does ‘skewed the results’ mean ‘showed they cared enough to make their views known’? Golden Bay is the smallest ward and accounts for less than a tenth of the population of the district, and the high rate of feedback indicates to me that Golden Bay people still care enough to let their Council know what they want. I was pleased to hear later in the meeting Councillors talking about ‘the need to look at Golden Bay separately at a local policy level or special provisions for Golden Bay be considered’. That’s what people in Golden Bay want – policies which are appropriate for Golden Bay, not ‘one size fits all’ blanket policies for the whole district. I look forward to the outcome of the review.”

It is more effective to try to affect the overall direction of changes before words are drafted, than to change the words once written. We had meetings with Council staff, including the CEO and planners, and with the Mayor and some Councillors, to discuss the need for the changes to reflect the new demographics and the desire for simpler, smaller houses .

Councillors were holding closed workshops in June and July to discuss the feedback and to direct the staff. Work was done by Golden Bay people before the workshops to supply useful information to one of the Golden Bay Ward Councillors who collated it and sent it to Councillors to think about before they attended the workshops.

The next step is for TDC staff to take the directions set by the Councillors, and prepare a draft document. Unfortunately, due to staff movements, the proposed changes will probably not be out for a further round of consultation until November. The Draft Plan Changes will probably not be notified and submissions called for until March or April 2015. This illustrates how long it can take to change policies, and therefore the importance of ensuring that the changes that are proposed are forward looking and geared to deal with the next twenty or thirty years, not just tweaking what was in place in the past.

b) Small development in Takaka

A meeting with Keith Preston from Nelson Tasman Housing Trust (NTHT) and Golden Bay Housing Trust (GBHT) was held at the end of January to investigate the possibility of working in partnership with GBHT and NTHT to build a small comprehensive development which would be owned by NTHT and managed by GBHT. The units would be energy efficient and rented out to low income people.

However, the developments NTHT has been doing depend on funding from the Social Housing Fund, which announced it had spent its allocation by the end of 2013, half way

through the three year period. The 2014 budget confirmed that there would be no more funding from this fund for our region this year.

Even if there were funding available, the other difficulty was finding a suitable piece of land that would be affordable to buy for the development. Housing NZ and Council owned land was investigated along with privately owned land. The viability of financing such developments also depends on being able to provide some local funding. NTHT achieved this for its Nelson housing by the Nelson City Council waiving the development levies. Unfortunately, TDC is not inclined to do this.

However, in order to be ready in case some funding comes available, more work has been done to identify and investigate a number of pieces of land in and around Takaka which could be available for a small development. The planning regulations associated with them have also been checked.

Discussions have been held with some developers. Their feedback has been that they generally find the TDC difficult to deal with, and expensive when compared with other Councils. This may be true or not, but if the perception is widely spread it could make it difficult to find someone willing to undertake a small residential development in Golden Bay.

Pictures of a small development commissioned by the Nelson Tasman Housing Trust and built by Jennian Homes is shown on the next page as an example of the kind of small, eco friendly housing that can be built.

Nelson Tasman Housing Trust Canterbury Court



The development consists of nine 2-bedroom homes in Bramley Street, Richmond, built by Jennian Homes.

All the houses have the following energy-saving features:

- ✓ Solar water heating
- ✓ Double glazing
- ✓ Heat pumps
- ✓ Extra insulation



c) Ownership of land with multiple dwellings

There are different models for ownership of land with multiple dwellings. Any joint ownership of land requires a lot of thought and work done in the preliminary stages to ensure that problems won't arise in the future. However, there are many examples, and many lessons can be learned from previous experiences. There are many websites which have information about ownership structures.

Commercial Retirement Villages – these are generally owned by a company – such as Rymans – and residents buy a License to Occupy. They pay weekly charges for maintenance of the property and grounds. When they leave they have to sell back to the company and may only get back 70% of their original investment, regardless of the current market value of the house or unit.

Retirement Villages run by Community Trusts are generally not-for-profit and some offer much better terms than commercial retirement villages.

Unit titles - As a form of ownership, unit title is similar to other property in that it can be bought and sold, or leased or mortgaged. A unit title consists of ownership of a house and accessory units attached to it such as a garden, garage, or carparking space. It also includes a share in the common property such as driveways. The unit owners make up the body corporate which is responsible for a range of management, financial and administrative matters relating to the common property and to the development as a whole. The Unit Titles Act was updated in 2010 to provide a modern legal framework for the joint ownership and management of land, buildings and facilities on a socially and economically sustainable basis by communities of individual owners.

Land Trusts – Some larger community co-housing developments are set up under a Land Trust, which holds the land in the Trustees' names, which contributes to the stability of the community. Because the land is owned by the Trustees, people are restricted in who they can sell their house to if they leave, and the houses are worth less on the open market than freehold houses. However, house valuation has traditionally not taken into account the added advantages of community living. There are many examples of setting up communities using the Land Trust model, including [Tui Community](#) in Golden Bay.

Companies – Some communities are set up using a Limited Liability Company structure to own the land, with shareholders. [Rainbow Valley](#) community in Golden Bay uses this model of ownership.

d) Increase awareness of the issue

Over the past year there have been an increasing number of articles in the media about the need to plan for the growing number of people over 65 in New Zealand, housing for the elderly, and the affordability of housing generally. Locally, letters have been written to the Golden Bay Weekly, and to the Nelson Mail in response to an editorial about housing for the elderly. The Golden Bay Weekly has published several articles about the Living Well in Golden Bay project.

Since the project started, I have been approached by several groups of people wanting to discuss housing options in the Bay, co-housing and sharing land. These have been people not in their 80s or 90s, but in their 50s or 60s wanting to plan for their future housing needs now. They have encountered the same issues of finding suitable land for an affordable development.

An article in the Listener by one of the Golden Bay Work Centre Trustees titled 'Landing in Paradise' talked about ageing communities "looking for council flexibility so they can keep living the rural idyll." This has resulted in contact with one Associate Professor at Massey University who has been using the "Ageing in Place in Golden Bay" report with her fourth year planning students doing the Bachelor of Resource & Environmental Planning degree, which includes a section on planning for ageing communities. Another contact has suggested a network for liaison among cohousing, eco-village and other similar developments, while another person has contacted us about their discussions on affordable housing with the Hastings District and Regional Councils.

I envisage that there will be more enquiries and discussions in the future. With issues as complex and wide ranging as how to plan for an ageing population, ideas need to be sown and can take time to develop and to generate solutions.

5. Conclusions

The project has raised awareness about the need for more housing options for people who want to remain in Golden Bay when they retire and grow older. There are some provisions at present – the Council pensioner flats, Abbeyfield and the rest home facilities at the Integrated Family Health Centre. There are also some affordable options available for others in the community who need assistance with housing, through Housing New Zealand, Te Whare Mahana and the community workers.

It is also acknowledged that to sustain a robust community with an ageing population, the Bay needs young families as well. Older people are a valuable resource, and the community will wither and die without their input and wisdom, the jobs they create for support services, and the care they provide for their grandchildren and others, allowing the parents to work. Young people are also a valuable resource, providing an energetic workforce and the dynamism of youth. They also need affordable housing, and many

are looking at less conventional ways, such as yurts and sharing land, to meet their housing needs as they start out on the housing ladder.

Many people realize that as they age they need to downsize or have other people living close by to support them. However, it has been interesting to observe that people can see this as something which happens to someone else, not themselves. Often people say they want to continue living in their present house, without considering what they would do if, or when, that was no longer possible. Some think that people shouldn't continue to stay in their own home and have people coming to help them, and that everyone should consider moving into town. This, however, doesn't take into account that one size doesn't fit all, and that a variety of options are needed to satisfy different people's needs.

The Living Well in Golden Bay project has found there is a gap in housing options for those people who still want to live independently in their own home as they grow older in the Bay. Although Government policy is to encourage people to live in their own homes for as long as possible, the supply of Home Care workers in rural areas like Golden Bay is not meeting increasing demand, due to the workers' low wages and travel reimbursements.

The gap is for those who would like to downsize into a smaller, easier to heat and maintain house, with someone near at hand to keep an eye out for them and perhaps help with odd jobs, or shopping.

This gap has two main strands:

- Those who want to build an additional dwelling on their property to house someone who will be able to help them as they need more support
- Those who want to sell up and move into town where they will be closer to facilities and services

The main block to development in the Bay is perceived by many in the community to be TDC zoning, planning and building regulations, and the high cost of sub division and development. Additionally, where the development fronts onto State Highway 60, the New Zealand Transport Authority (NZTA) routinely opposes developments, or requires expensive road works. These factors make development of housing difficult and unreasonably expensive.

There are larger properties on less productive land, for example rural residential blocks at Rangiheta and Onekaka, where people want to share their land, and put a second dwelling on their property so a family member or a young family could live there, help them manage the property, and provide support as they grow old. However, TDC planning regulations do not permit multiple dwellings on a single title in many situations.

Several proposals for developments which could suit people as they grow old, as well as young families, have been floated but have not got off the ground. This has been due to

Council or NZTA conditions, the high costs of development, or, in one case, the new Integrated Family Health Centre not taking up an offer of donated land, and choosing, for economic reasons, to develop on the existing hospital site.

The idea of a small retirement village run by a community trust near the hospital has been suggested, so that moving from there to the rest home would be straightforward. However, people have also raised the issue of transport, and what they would do when they can no longer drive. They have to consider whether it's better to live within walking distance of shops and library, and find transport for visits to the doctor and rest home, or to be close to the doctor and the rest home but need transport to shops and library. At present the route from the hospital to Takaka is along State Highway 60, with no safe walking, cycling, and mobility scooter provisions.

The Living Well in Golden Bay project has generated discussion, awareness and action within the community over the past two years. Some ideas which seemed promising have come to nothing at this point, but are waiting in the wings to surface again if circumstances change. The project has laid firm foundations for ongoing work to change attitudes, widen planning horizons, and ensure that Golden Bay remains a dynamic and vibrant place where people want to live, work and play – and be able to stay in their sunset years.

Community development projects are like garden projects – they take time to produce results. To produce food from the garden, first the seeds need to be scattered. Some will grow, others won't. The little seedlings need to be nurtured, and fertilised. The overall climate has an effect on the results – sometimes in adverse conditions the seedlings need extra care and attention and will wait until the weather improves before flourishing and bearing fruit. The work done in the Living Well in Golden Bay project has set the groundwork for a good crop in the future.

6. Action Plan

1. Circulate the report outlining the project findings widely, including to the database of contacts and other interested people.
2. Maintain an ongoing working group of interested people to
 - keep up the momentum generated by the project and build on the results so far
 - keep the issue alive by publishing articles and letters in local and national press, and doing radio interviews
 - encourage submissions on the TDC Rural Land Use and Subdivision Draft Plan Change when it is notified
 - keep tabs on the situation for housing options and housing affordability, and make submissions, for example on any proposals to remove some of the unnecessary regulations and costs associated with building houses
 - set up or work within a Trust which could raise money to finance a housing development
 - find a developer prepared to build a small development in Takaka, and use it as a test case, working in partnership with TDC to foster a creative and helpful relationship
 - be poised to move fast if and when any opportunities arise

7. Appendices

Appendix A - Visits to co-housing projects

Notes from visits to cohousing projects

1) [Earthsong](#)

Meeting with David Williams, member of Earthsong eco neighbourhood

- Earthsong is a co-housing neighbourhood based on permaculture principles which was initiated by a group formed about 17 years ago to look for land. They originally wanted to set up an eco village on rural land, but then found the present site, an old organic orchard, in the suburb of Ranui in West Auckland which met their requirements of being affordable, not polluted, and close to public transport. The land has four acres of housing, with one acre at the front which is separate and could be used in future for small businesses.
- The land was initially purchased by a company that was set up with 2 directors, and an indemnity document so that all the group shared the risk rather than just the two named directors. The company employed a developer.
- An ex councillor Helen Haslem helped them set up an MoU with the Waitakere City Council, now being updated to an MoU with Auckland Council, to facilitate the working relationships between the two entities. She took all the Council staff out to visit the site which resulted in a big shift in Council mindset and a culture of working together. Earthsong did a pilot study where they weighed all the waste and demonstrated how it could be minimised. Council made some concessions, such as allowing composting toilets, and allowing collection of rain water for showers and laundry but required reticulated water for drinking.
- Earthsong is resident driven, and is a [unit title](#) development. Each person owns their own house, with a small area of private land at one side, and the kitchen facing the common land side, and has a share in the common land and the communal house. The bank was nervous about lending money, and wanted the first houses to be presold, but didn't require houses to be presold in the future stages.
- There are 32 units (two 4 bedroom, the rest 3 or 2 bedroom) including two blocks with 4 flats in each. The houses are constructed from rammed earth and untreated timber with passive solar heating, and cost about \$500K. They are not cheap to build, but are cheap to operate, and include shared services including internet access. There is one driveway and a common parking area – this makes it safer and cleaner, and means minimum space is taken up by roadways.
- At present there are sixty members, many in their 50's, but not many in the 30-40 age group. Ten residents are over 65, and there are ten children. They are looking at ways to assist young families into buy in – at present many of the young families rent houses. Buyers can take out mortgages – the original members used [Prometheus](#). Valuation was a problem at the beginning, as regular valuers don't know how to value the share in the common land and facilities.
- Houses are sold on the open market, but buyers first have to join as members, and sign up to the members' agreement. This includes agreeing to the consensus decision making process, using a system of cards. If consensus can't be reached (which happens seldom if ever) and a decision has to go to a vote, a majority of 75% of owners is needed, renters having no vote.

- There are optional community meals twice a week – each person is rostered on with a team to cook and clean up once a month. Generally around 40 people come to community meals.

2) [Braemar](#)

Meeting with Lindsay Wood – founding member of Braemar eco village, Nelson

- The original group set up a company to develop the land, with each family/unit holding one share (one family had two), with the shareholding linked to the dollar value of the site. This was changed to two shares per living site. The total area is eleven acres (4.3 ha) with nine freehold sites, plus common areas. The common land is linked to each section, and sections can't be sold without their share of the common land. There are some old institutional buildings on the site on the common land.
- When it came to allocation the sites, the families who were renting old houses opted to stay in them, and the rest was done by secret preference which resulted in only one site needing to be further negotiated.
- The group paid a consultant \$100K to develop the plans. The subdivisions required a resource consent, and they say that while the council talked the talk, they didn't walk the talk. For example, encouraged by council they developed a water disposal plan which cost \$30K, only to have it turned down by council. They are not allowed to treat their sewerage on site, or to collect their own water, and once there were more than two sites on the existing farm road, the road had to be upgraded to subdivision standard. When services were being put in, they went across 30-40 existing service lines which was a legacy of the past when there were no regulations on the Ministry of Works, the Ministry of Education, MoW, MoE, and the Hospital when they put in service lines.
- The group are all professional people and learned as they went along. They stressed the need for a project coordinator who knows the council, the requirements and can work across-discipline. They also stressed the need for good advice about how the ownership structure will work for example with GST registration.
- To start with, a development company, Braemar Village Ltd, was set up with 2 directors. This is now being closed off to close off the liability from what's already been done from future members. A new company is being set up to manage the village. At present the paid workers are the Project Manager, the accountant and the Operations Manager.
- The start-up capital was the tender price for the property plus extra for working capital. For the first 2 years there was no development work done, and they used WOOFERs to maintain the existing buildings at a cost of about \$40K. Now income from renting the existing properties covers maintenance.
- At present they are rated on the whole property, but when the titles are issued each will pay their own rates, raising the question of or whether the titles are rated on their value including their share of the common land, and if not, then who pays the rates on the common land.
- For the common land, the council wants to liaise with a single entity, not all the tenants in common of the shared land, so they set up another company which leases the common land from the tenants, and which deals with the Council over the common land. At present they're grappling with how to manage the common land, and what to use it for.

- Sections cost the going rate of \$150K - \$200K plus a share of the common assets valued at about \$100K, so it costs \$250K - \$300K to buy a section (before building a house). Sections are harder to sell than normal sections because of the responsibility for the wider asset, and things like having to take rubbish to village entrance.
- At present there is a mix of families, with fourteen adults and seven children. They realise that the cost of buying a section and building a house on it is not affordable for most young families, and are looking at ways young families can be assisted into the village to achieve their aim of being inter-generational.
- They plan to generate their own power which can be sold between members before it's sold to the grid, using a common power entry with check meters on each property, similar to a commercial building with many tenants.

3) [Atamai](#)

Meeting with Jack Santa Barbara, founder member of Atami eco village in the Motueka valley

- Atamai is an eco village prioritising food security, good shelter, water, and low tech energy. The developer is Atamai Land Trust which bought and is developing the land. It makes all the decisions about development, and will be dissolved when the development work is complete.
- Atamai Development Ltd is a Consulting Company with 3 directors, and was established to implement the development of the subdivision. This is not-for-profit, so any profits made go back to the community. The Trustees of the Land Trust, and the directors of Atamai Development are all committed villagers and provided start-up financing as well as volunteering their time.
- The Atamai Village Council, also an incorporated society, owns, manages and makes decisions about the commons.
- Three sections were purchased from an original subdivision – these were large areas with the right for further subdivision. The area is 110 ha with a forestry block and a farm block. They have approval for forty individual titles, each with a share of the common land as part of the title. The titles have several covenants including that nothing can be done that's not bio-certifiable, and that buildings need to have passive heating and their own water supply. There are also social covenants to do with consensus decision making and conflict resolution.
- Stage 1 has twelve titles, each 5000 square metres (just over an acre, with some still to be opened up and sold. At present there are ten families, living fairly spread out. Work is starting on stage 2, which is another twenty seven titles, which Council is allowing to be smaller than 5000 square metres. This stage will include the village centre. The third stage with the communal buildings will come later.
- The vision is for a traditional village based on permaculture principles. The houses in the "village" will each have a small garden. Some of the common land could be rented for a livelihood like an orchard. The village will be a car-free zone with a bicycle path. The village is planned to be inter-generational, and to generate livelihoods as well as homes, and to cover all the trades / professions. Some people will work via the internet, which will depend on good fast broadband coverage. It's not easy for young people to buy in unless they have a skill to earn money in the village and can generate skills equity. A vendor finance plan is being developed for some sections to help young people to buy in.

Appendix B – Parkwood retirement village

Notes from a visit to Parkwood Retirement Village with Chris Lee – chairman of the Trust Board

November 2012

I spent a day with Chris Lee, the chair of Parkwood retirement village in Waikanae, on the Kapiti Coast. His insights and assistance gave a good insight into the evolution of a very successful retirement village run by a community trust on a not-for-profit basis.

The salient points in the success of Parkwood, according to Chris, are:

- Community Trust model
- Culture of kindness to staff and residents
- Growth in affordable stages
- Correct pricing

Chris also emphasised the importance of “doctrinaire financial supervision and an outstanding workaholic chief executive with business skills, not nursing skills, but empathy with people.” He commented “Frankly, Golden Bay’s culture and unique community may make it feasible to revert to the 1970’s attitude and culture that are required to build a community-sponsored trust model. But it will be a huge ask. Parkwood’s model is probably an anachronism but if GB could do it, the GB retirement village would be a standout.”

- **Community Trust model** - Parkwood Trust began operating as a retirement village in 1971. It is a charitable entity under the Charities Act 2005, and has a Statutory Supervisor approved by Trustees Executors. The Statutory Supervisor is totally independent and is one of 6 trustees in NZ approved to oversee retirement villages

The Trust was set up with community support, and the initial Trustees were from respected community organisations such as the Salvation Army, churches, and the Council. These organisations acted as guarantors for the bank loan. The Trust Board of nine now includes professionals with a wide range of skills experience, including most importantly financial skills, and two representatives elected by residents.

Trustees make their services available to the Trust on a voluntary basis. As a charitable trust, any financial surpluses made on operations are used to improve facilities for the convenience and support of residents.

- **Culture of Kindness to staff and residents** - Good relationships between management, board and residents is most important. The CEO needs excellent business skills as well as an empathy with people. The CEO they appointed 19 years ago has been outstanding, with finance and accounting skills, good community judgement and had looked after his own elderly parents. Chris shortlisted the 110 applicants to 10, then had met each of the remaining 10 to get to know them, before finally presenting a shortlist of 3 to the Board for them to make a decision. The CEO is paid what it would cost to get a replacement. The Board paid for him to do an MBA course.

All staff are paid above union award, and \$40,000 is put aside each year for bonus payments of up to \$1500 per recipient.

The Resident's association raises its own money at the annual fair and organise a weekly dinner which makes a small profit. The Board is open to requests – eg for a swimming pool which for which the residents provide supervision, vegetable allotments, and a paid organiser for the Seekers group which organises trips to China, Alaska etc (residents pay their own way for the trips). The Board also pays for 6 village carers who assist residents with problems, and keep an eye on them. There are 4 gardeners.

- **Growth in affordable stages** - The founder, Lloyd Parker, who had experience in construction, had a vision of a botanical garden setting, and the development has been landscaped with beautiful grounds using community labour and the help of Rotary and similar organisations. The first development was Parklands which had 100 houses, and then the Community Hall and workshops were built.

Some houses were pre-sold to service the debt, and in the 80's a bank loan was taken out to build a 50 bed rest home and hospital bed unit, the Lodge. There is no psycho geriatric unit to accommodate those with Alzheimer's, but they try to keep people in the Lodge for as long as possible.

Loans were also raised from residents themselves, with a prospectus issued, and above bank interest rates paid – this raised an astonishing amount of money. After a restructuring, debts were paid off and a second development, Woodlands, was built. There are now over 200 villas in the combined Parklands / Woodlands village, now known as Parkwood.

There are 200 names on waiting list – when a vacancy arises, people are contacted from the top of the list down until someone takes up the offer. This is a good way to clean up the list as often people will have moved somewhere else, died etc. About 30 places come up each year out of 250. Almost no one leaves – 5 people in 20 years.

- **Correct pricing** - Residents buy a License to Occupy when they move into a house, which gives them the right to occupy for life, the use of all community facilities and preferential access to Parkwood Lodge, the Trust's Stage 2 rest home and geriatric hospital. The price includes a once only contribution of \$15,000 for the use of all the community facilities. Prospective residents need a medical report before they can buy in.

Residents pay \$440 a month to cover rates, exterior maintenance, gardening, lighting, water, community facilities. The Trust makes a profit of about \$200,000 a year – which is used to keep the village up to scratch for the future.

Residents in the Lodge also purchase a License to Occupy, but these were sold too cheaply to begin with. The monthly charges cannot exceed the amount the Government pays for a fully subsidised place, so the rest home is subsidised from the 10% from sales of the villas.

When residents leave Parkwood they get back 90% of the current market value of the license, with the remaining 10% retained by the Trust for the further development of the village and its facilities. No legal fees are charged for either the purchase or the sale of Licenses, but an administration fee is

charged on the sale of a house license to cover the costs of valuation, cleaning, etc. Licenses to Occupy can be sold to approved purchasers, or back to the Trust. Rest home units are sold in the same way as the villas. Commercial retirement villages often return only 70% of the purchase price, not the current market value, when the villas are sold.

Parkwood is big enough to make a small profit, and because there are no shareholders, there are no dividends to pay out. Making a profit is essential for keeping the facilities well maintained and up to scratch

Parkwood is a flagship for Waikanae, and its success has been due to the founder's vision and commitment. Seven Oaks in Paraparaumu is a similar, user friendly retirement village. Parkwood works together with other providers such as Rymans and Summerset, to put in submissions on matters of common interest.