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New houses used to be for new families. Setting up home as newly marrieds was a big adventure. Today, for many Australians who can still remember the thrill of moving into their first suburban home, the new adventure is setting up home in retirement. We have gone full circle from the villages of colonial Australia, to the retirement villages of today.

WHY RETIREMENT HOUSING?

Retirement housing is new. Twenty years ago there was hardly any. The reasons for its development are both simple, and complex.

Simply, people are living for 10, 15, 20 or more years beyond 65 and think of, or are encouraged to, move out of their homes for a variety of reasons:

- They can no longer, or no longer desire to, look after the family home.
- They want a smaller place.
- They want a change of environment and social scene.
- They want the security of caring services available, on demand, on site, if they find they can't cope, or they become ill.
- Their children feel they would be better housed and cared for in a retirement village.
- They want the companionship they hope they'll find amongst a village of people their own age.
- They want to sell up the big old family home, move to a cheaper place, and use some of the leftover capital for a trip.
- They are concerned about security.

In addition, in some States, the governments have actively encouraged retirement villages for planning reasons, or to free up suburban housing stock for younger families.

WHAT IS RETIREMENT HOUSING?

It is two things which cannot and must not be separated. It is *housing and services*.

The housing is, in many respects, the easiest part of it, though Australians are still learning how to build well-designed retirement housing.

The difficult part is the services because there are so many parts of our society involved.

There's the Federal Government, which funds nursing home and hostel benefits, provides capital grants for both nursing homes and hostels, and over the years, alters the rules with changing political parties, budget priorities and social welfare philosophies.

There's the State Governments, which are involved in health and community services to the aged, and which are also grappling with changing parties, priorities and philosophies.

There's Local Government which must approve the development.

There's the charitable, voluntary, and community organisations whose philosophy, interests and management practices may differ from those of government. And in recent years, there are commercial organisations and developers who have entered the field in competition for the more well-off clientele.

The Federal, State, and Local Government as well as the charitable and commercial sectors have differing, and at times competing, views and interests when it comes to defining and managing the services which should form part and parcel of retirement housing.

So where does that leave the consumer? In the position of needing to be thorough about assessing the services, the management organisation and the housing. This may be the last housing move you make. It may be financially difficult to move out of retirement housing if you find you don't like it.

WHY MOVE AT ALL?

At the beginning we described some of the reasons people give for moving to retirement housing. What are your reasons?

SOME REASONS FOR NOT MOVING

There are arguments against moving.

- You might be moving out of the neighbourhood and may have to establish a new network of acquaintances, friends and services. Often if the move is greater than 10 or 20 km, it can reduce, or fracture the frequency of visiting of children, relatives, friends, and acquaintances. This rupture may be unpleasant socially, and cause difficulties when you need to call on these people for help.
- You will be moving into a townhouse, flat, or even high-rise apartment, with the changes and adjustments involved in leaving the spaciousness of a suburban house and garden.

(Please review the section in Chapter 15 titled 'Preparing Yourself'.

- You may have to sell up the family furniture because it might not fit or go with the smaller more modern design of your new unit.
- If you are a keen gardener, the retirement village arrangements may limit your opportunities considerably. If you have pets, they may not be allowed to retire with you.
- You will face regular maintenance payments for the upkeep of the common village property and later for support services, for which you will have to budget.
- You will have to adjust to communal or semi-communal social relations, with the pressures for conformity that this brings.

We have made similar types of adjustments, willingly, and unwillingly, throughout all our lives. However, Australians, living in suburban housing, have always had a degree of freedom behind their front door, or in their backyards, which makes a 'man's home his castle', or a 'woman's kitchen her throne'.

The density of retirement housing living (see Chapter 15), combined with the 'corporate style' of management, and the intimacy and dependency on the caring relationship between service staff and residents, simply reduces the degree of privacy and freedom people are used to when living in their suburban house.

These are some of the changes which new residents may have some difficulty adjusting to.

SOME REASONS FOR MOVING

The positive aspects are:

- A greater likelihood of services being available to provide care in old age, when you need it, or can't cope. This is the service side of the equation, and more on this later.
- Smaller housing, and thus less cleaning and maintenance.
- A group of neighbours who are more than likely to have interests like yours, and thus the potential for more acquaintances. Whether they replace the friendships built up over many years is a question only time will answer.
- Gardens looked after by someone else (you pay in the maintenance charges of course).
- Depending on the size of the village, a community centre, which provides the opportunity of a neutral meeting ground for neighbours, who, to begin with, are strangers.
- A management organisation to look after property maintenance outside of your unit.

ADVERTISING THE 'GOOD LIFE'

Many of the advertisements for 'retirement living' emphasise the 'recreational and social aspects' of 'village life'. While the larger villages may very well be able to offer such programmes, they are in many respects no better than those available through bowling or RSL clubs, Council community recreation and arts programmes, community education programmes of the State institutions and local community groups.

Before you believe the advertisements, check out what really is operating, and compare it with what is offering through other avenues.

YOUR PERSONAL EQUATION OF NEEDS

In preparing yourself for the decision of whether to move or not, you need to think through the issues carefully, and weigh up the balance for and against the move.

Draw up two lists on separate sheets of paper titled, 'Reasons FOR the Move', 'Reasons AGAINST the Move'.

Think about what you really need, rather than merely want. You might really need an arrangement that provides a certainty of care, being near where your children live, and desire to remain in a familiar neighbourhood. The needs are always more vital and pressing than the wants, and should always come first in making any decision like this.

Also, have a think about your standards. Over the years each of us has developed our own standards for housekeeping and care of the garden. As we grow older it often becomes difficult to keep things as spick and span as we would like. Sometimes this problem makes us think it would be easier living in a retirement village. It may, or may not. Just reducing our standards at home might be an easier solution.

YOUR REASONS FOR MOVING

Retirement villages are not necessarily for everybody. For some it's a good arrangement. They are better off, and happier. For others it's a big adjustment.

Checking out your reasons for moving is very important. Try sorting it out something like this:

Reasons for the move

The most important needs in order of importance

I would prefer

1 A certainty of care when I can't cope

1 To stay living in my present neighbourhood

- | | |
|---|---|
| <ol style="list-style-type: none"> 2 Living close enough to children and friends so that we are able to visit each other easily 3 To be able to cope financially, etc | <ol style="list-style-type: none"> 2 A Garden to grow vegetables in etc. |
|---|---|

Reasons against the move

The most important needs in order of importance

I would prefer not to have

- | | |
|---|--|
| <ol style="list-style-type: none"> 1 I've got a lot of friends nearby and good neighbours I'll miss. 2 I might be able to get local services to help me when I can't cope, or I'm not well, etc | <ol style="list-style-type: none"> 1 To sell all my furniture. 2 To give up my woodworking hobby in the garage. 3 To make new friends, etc. |
|---|--|

By working through your various needs and wants, putting priorities against them, you will have a clearer idea of the advantages and disadvantages of moving.

AND WHAT ABOUT SERVICES?

ACCESS TO SERVICES

The services someone over 65 may need to, or wish to call on, are quite varied. They include:

- Access to shops, commercial and medical services.
- Access to social, entertainment and recreational opportunities.
- Access to frequent and regular public transport which connects to desired destinations.
- Access to information about services, social and recreational opportunities.

All of these are absolutely basic to normal living, and if the location of the retirement housing hinders your access to these essential services, think very carefully about the implications. The last thing any of us wants is to become dependent on others if we can avoid it. Independence is not only a matter of pride, it is equally a matter of easy access to what we need, to stay independent.

CARING SERVICES

Then there are the services we need when we can't cope or aren't well, but aren't necessarily in need of medical help — someone to cook our meals, to clean up the house, do the garden, put a new lamp in the light, repair the gutter or leaking tap, do the laundry, go food shopping, take us out for a trip, call on us to cheer us up.

These services are not nursing or medical services, but essential caring services which used to be shared out amongst family members when grandparents lived with their children and grandchildren. When we live apart, as we do today, we need those services delivered into our homes.

If your next home is going to be a retirement village check out if the management is staffed and financed to attend to these needs, or whether they expect your neighbours, relatives, or Council and other community services, to carry the burden. If so, check whether these alternatives are likely to be available, how good they are and at what personal, and financial cost.

MEDICAL SERVICES

Bouts of not being able to cope, as we age, are not uncommon. If we don't have help to get through them, it can be very distressing, placing us at risk of becoming seriously ill when we will certainly need the following services:

- Doctors
- Medical services such as ambulance, geriatric outpatients services, geriatric hospital units, crises admission beds in hospitals, psychogeriatric units, nursing homes.
- Nursing services delivered into our home as we recover from the bout of illness.

Except for nursing services delivered into our homes, and the occasional nursing home, none of the other services is going to be available in the retirement village. They are, however, essential to our well-being and survival.

CHECKING IF SERVICES ARE AVAILABLE

Whether you move or not, at some point, it could be worthwhile checking through a doctor, who specialises in geriatric medicine, about the availability of these services, their capacity to cope with current, and projected demands, the numbers on waiting lists, and the costs, if any.

If you are contemplating a move to a new area to buy into a retirement village, or simply to relocate up the coast, find a local doctor or geriatric specialist, and interview him or her about the availability of these key medical emergency services.

The supply of such services is likely to vary as you move from one area to another. When the crisis comes, the retirement village staff are going to call a doctor, then an ambulance, and move you out to the hospital, or wherever the doctor believes you'll get the service you need.

As you recover, and want to move back home, the key questions will be: Can you cope? What services are available from the village to help? Can you afford them?

After the crisis, when moving from hospital, or wherever, back to your 'retirement home', it is essential to know that the 'medical-caring' services they are offering will be able to cope with your needs at a cost you can afford.

VARIETIES OF RETIREMENT VILLAGE MEDICAL-CARING SERVICES

You can expect to find various packages of services offered by the different organisations who manage and staff retirement villages. Except for government financed nursing home and hostel care services, there are no requirements for standardisation of service quality or costs.

For non-profit, government-subsidised hostels, there are two levels of service, 'Basic Hostel Services', and 'Personal Care Services'. The essential difference is whether you need help to help yourself, or whether you need help because you can't help yourself. It becomes a matter of degree and assessment by medical staff.

Beyond the standards set for hostels by the government, it is largely up to the management of the retirement village to decide what it will, and can afford, to offer, in the way of services.

These may or may not include:

- meals delivered to the unit
- meals in a dining room
- planned therapeutic recreation
- regular visiting medical clinics
- diversional therapy
- podiatry
- a social worker
- hairdressing
- housekeeping and laundry services
- homecare
- home nursing
- physiotherapy
- public transport.

The mix of services depends on the management and differs markedly if the village has a hostel or nursing home. Make certain to check which services are supplied, by what sort of staff, with which qualifications, during what hours, and at what cost. If some are not supplied, decide if you're likely to need them, from where you can get them, how easily, and at what cost.

Remember, it's your health that may be dependent upon those services.

EMERGENCY ALARM SERVICE

Most people moving into retirement housing put a high priority on an emergency alarm service which enables them to call for help 24 hours a day if a crisis occurs. If such a service is not provided, the basic security you are looking for is missing.

When you need help urgently you need to be able to press a button that sets an alarm going which brings staff immediately, at any time of the day or night. Many villages have such buttons on walls in bathrooms and bedrooms. That's fine as far as it goes. But if you fall and can't get up to reach the button, the system has broken down.

There are other types available which can be worn on your wrist or around the neck. These have the obvious advantage of being on you if you fall and need to call. If you have made the decision to move into retirement housing you need to carefully check out the emergency alarm system, and staffing arrangements they have. Your life may depend upon the effectiveness of the system.

Ask to see the system in operation.

Check for the following:

- Where are the call buttons located? Are they only on walls, or is there backup equipment for you to carry?
- Is the equipment reliable, and easy to use? If battery operated, what is the life of the battery?
- Where are the monitors located, and how often are staff away from the monitor board?
- What happens at night when staff have gone home?
- If you call on the alarm button how do staff get to you inside your locked unit? Do they have an emergency master key?
- Has the system ever broken down, and why? How regularly is it checked to see that it is operating correctly?

Moving into retirement housing is a big decision. One of the advantages is the security offered. The emergency alarm system is one of the lynch-pins of this security. You need to be satisfied with it.

GOOD DESIGN

What makes for a well-designed retirement village?

In one way, retirement housing is only another type of town housing or high-rise apartment living with special features added. The features are vitally important, but to begin with, you can use Chapters 15 and 17 as a way of checking out the design.

The special features you should look for are:

CLOSENESS TO SHOPS

How far do you have to walk from the village to get to shops, or a bus or train stop, that takes you to other places? As a guide, 500 metres is a reasonable distance. The streets should not involve you in a steep uphill walk, or along rough pavements on which it is easy to trip and fall.

If the village is not so conveniently located does it have a local private mini-bus service? How frequently does it provide services to residents, where to, and at what cost.

Without such a service, or being able to easily walk, you can be cut off from the basic shops you need.

EASY TO WALK AROUND

How easy is it to get around inside the village? If you found you had to use a wheelchair could you get from your home to the communal centre, and around the gardens? Only a few older people find they have to use a wheelchair eventually. But it's hard to predict who it might be.

Have a walk around and imagine how you would cope if you were one of the unlucky ones. Is there a ramp system that goes everywhere and are its gradients nice and easy? Are there any steps a wheelchair couldn't obviously get up? If a wheelchair can get around the gardens and public areas, then anybody, as they get older, should be able to find the going easy.

SECURITY AND LIGHTING

Security is something older people, especially older women, are often concerned about. Retirement villages are potentially quite secure arrangements if they are designed with this in mind.

As you look around check how easily an intruder could be seen wandering around. Have a look at the place at night, and check out the night lighting of paths, parking, and entries. The lighting should shine on the paving areas so it's safe to walk around at night without risk of tripping, or stumbling over a kerb or step. Are there handrails on all stairs? Also check that the lights don't shine in the windows of the unit you're thinking of taking. Good lighting and lack of glare

make for a safer and more pleasant environment.

DANGERS FROM CARS

As we get older crossing roads is more dangerous as we cannot move as quickly. Many retirement villages have internal road systems which often end up being used as pedestrian shortcuts. Does the road have speed bumps to slow traffic down, and can you easily walk around them to avoid tripping? In conflicts between cars and older pedestrians, it is the older pedestrian who often comes off second best.

COMMUNAL FACILITIES

Are there any communal facilities, and do you want any? Some villages provide dining rooms, lounges, games rooms, swimming pools, spas, croquet lawns, libraries, a shop, etc. Obviously you pay for these, both in the purchase price, and the maintenance charges. Do you want them?

Sometimes when villages have been located away from convenient walking access to shops, libraries, clubs, etc., the developer will offer lots of communal facilities as compensation.

Decide whether you want the lifestyle that results from such facilities being provided.

If you're just looking for smaller housing, and security of care, then you may not be interested in developing a new communal life with your neighbours. Really, it's up to you to decide how much 'communal lifestyle' you want to pay for.

THE MANAGEMENT

Because retirement villages are housing and services, there has to be a management. The management's tasks are to run the services efficiently and effectively, and to maintain the property in good order.

Just as there are many types of organisations involved in retirement housing, there are various types of management. Those developed by the charitable, religious and community groups will be different from those put together by commercial developers. Each management organisation will reflect the interests of the property owner(s), the staff, type of services offered, and residents.

Good managers are essential because you are relying on them to maintain your investment in good order, keep good staff, and deliver good services. Talk with residents who have been living in the village for some time, and check how they feel about the management.

- Do they see regular financial reports, and are they kept informed of, and consulted on, financial matters that may affect them?
- Do they have representation on the board of management, and how is such representation organised? What powers do their representatives

have?

- What do they think of the staff? Are they courteous and efficient? Are they available when needed?
- What do they think of the services, communal facilities, and programmes?
- How well maintained is the property, and the gardens, and how regularly are they looked after?

You are going to have to live with the management, staff, and services, for a long time. It's wise to get to know them before you move in.

Also, re-read Chapter 5 on contracts.

OLD HABITS, NEW LIFESTYLE

Most Australians have spent their lives growing up and living in suburban houses and backyards. Moving to retirement housing involves adopting a semi-village way of life, with all the implication if being close to your neighbours, and on show outside of the 'four walls'.

Old habits die slowly.

For some it's an easy adjustment, and they enjoy the new companionship that the multitude of neighbours bring. For others, preferring more privacy and being content with less contact, it may be a hard adjustment.

Whatever it is for you, it is a trade-off. On the one side, the security of service and safety, the freedom of less house and garden to maintain, the reassurance of someone being available in an emergency. On the other side, of giving up the 'old family home' and 'the neighbourhood', of making friends with new neighbours, of joining in 'a village way of life', of investing in a management organisation to provide the services and maintain your property.

Whichever way you decide, it's a big decision, don't rush it.