PLANNING FOR A NEW RETIREMENT FUTURE

Our ageing population is one of the biggest demographic challenges facing our state. It is forecast that by 2036, a quarter of all South Australians will be aged 65 and over, and a fifth aged over 85. While many older people live in retirement villages or supported accommodation, the majority of older South Australians live independently in their own home and have a desire to stay active, productive and engaged with their local communities.

Supporting older South Australians to make this positive choice means meeting an unrealised demand for a greater diversity of well-designed and appropriately located affordable housing. The State Planning Commission intends to engage with local government, industry and the community as it develops South Australia’s new Planning and Design Code (the Code). In doing so it is important the Commission considers the opportunities and challenges facing older South Australians.

In implementing South Australia’s new planning system, the Commission intends to harness the policies that have served us well, improve upon those which aren’t up to scratch, and importantly focus on areas in need of substantial reform.

‘Planning for a New Retirement Future’ is a key discussion theme within a wider policy conversation about housing diversity that the State Planning Commission will have with industry and the community as it develops the Code.

The State Planning Commission recently hosted a ‘Planning for a New Retirement Future’ event, which sought to bring together a range of key stakeholders to discuss the opportunities and challenges that are informing the contemporary narrative around aged and retirement living in South Australia.

This event also sought to highlight ways to improve policies and processes for the future. This report summarises the key areas of discussion including important next steps for the Commission.

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TOP FIVE OPPORTUNITIES

1. **Land titling and tenure**
   With more people preferring to age in the communities they love, the current regulatory environment relating to titling and tenure could be reviewed. Particular attention should be paid to best practice examples of community and multi-occupancy housing both interstate and overseas.

2. **Meeting the demand for alternative housing**
   The mix of available housing and alternative housing options could be improved in order to meet future demand. An opportunity exists to work directly with older South Australians, together with housing providers and developers, to better understand our housing needs.

3. **Delivering outcomes in the right places**
   A more coordinated and collaborative approach to housing policy is needed to cater for our increasingly diverse communities. This approach needs to offer flexibility in planning rules and incentives for more diverse and affordable housing. It also needs to promote our state’s liveability.

4. **Innovation and retirement living**
   Opportunities exist to be smarter and more innovative when designing age-appropriate housing, particularly in terms of accessibility, making use of technological advancements, and enabling existing space to be repurposed when no longer required (i.e. car parking).

5. **Providing and age-friendly public realm**
   Many of our public spaces and the infrastructure that links them together must be more age-friendly, accessible and welcoming. This would promote increased use and interaction between people, and necessitates state and local government investment in our streets, parks and other public spaces.

TOP FIVE CHALLENGES

1. **Perception and the role of engagement**
   Community engagement must be used as an active tool to improve the perception of the aged care and retirement living sector. This would encourage developers to consider a wider range of living options, and help the wider community embrace alternative dwelling types in our established neighbourhoods.

2. **Cost of living and housing affordability**
   As the cost of living continues to grow, so does the proportion of South Australians under financial pressure as they near retirement age. There is a significant lack of affordable housing alternatives, particularly in the face of the ever-growing middle class who are reaching retirement with mortgages in tow.

3. **Lack of housing options**
   Current policy limits opportunities for more diverse housing and the chance to move to more bespoke accommodation within the one neighbourhood. This is a challenge for both policy-makers and developers as they endeavour to meet contemporary demand for different types of housing.

4. **Design for retirement living**
   Higher density living is often proposed in well-serviced, established neighbourhoods. These proposals can bring a range of planning and design challenges, particularly in terms of height and form, which often necessitates management of interface issues such as visual impact, overlooking and overshadowing, particularly in low-rise neighbourhoods.

5. **Social isolation**
   Lack of connection to our neighbourhoods and community networks, particularly in apartment-style living, is having a significant impact on the mental health and wellbeing of older South Australians. Healthy, liveable and accessible neighbourhoods are important for wellbeing generally, but particularly so for people who have moved into retirement.
RECOMMENDATIONS FOR THE PLANNING SYSTEM + THE PLANNING AND DESIGN CODE

• Ensure land use definitions are updated, and that clear and consistent development assessment pathways are established for aged care and retirement living development
• Ensure policy consistency across all council areas, and provide options for housing flexibility to meet the needs and aspirations of our older residents
• Ensure policy is less prescriptive and more performance-based to allow for flexibility, and ensure that policy is reviewed regularly to keep pace with changing needs and demand
• Where standard prescriptive residential policy exists (e.g. private open space and car parking), consider improvements to better meet the needs of an older demographic
• Review restrictions relating to proposals for more than one home on an allotment, including self-contained units such as Fonzie and granny flats
• Enhance the role of design and consider the possibility of including universal design principles in the Planning and Design Code – both in relation to housing and supporting infrastructure
• Enable sharing of, and access to, land and space within retirement housing projects with the surrounding community to assist in fostering a better sense of neighbourliness.

LEVERS OUTSIDE OF THE PLANNING SYSTEM

• At a local and national level, consider the provision of financial and taxation incentives to allow more freedom of movement within the retirement housing market place (e.g. stamp duty concessions)
• Consider more carefully the interconnections between planning and related legislation such as the Retirement Villages Act 2016, particularly in relation to ownership and tenure matters

SUMMARY

• For a more detailed outline of the feedback recorded at the ‘Planning for a New Retirement Future’ event, refer to the Event Discussion Notes on the SA Planning Portal.

NEXT STEPS

The State Planning Commission will use the feedback received from this event to guide solutions to improve both policy and process for the first generation of the Code. The Commission will also use this event as a platform for further discussion on those areas requiring a greater level of investigation and reform. Many of the recommendations in this report will also be outlined in the soon-to-be-released policy discussion paper on people and neighbourhoods. Given the scale, complexity and importance of age care and independent living, the Commission is committed to continuing the conversation with the South Australian community in relation to how we can best plan for our new retirement future.