



Retirement Villages: Best Practice Planning

Report of a conference held on 29 August 2008

Introduction

This is the report of the plenary discussion at a conference on Best Practice Planning of the planning processes associated with retirement villages.

The conference had its genesis in a casual conversation over morning tea in the offices of a small rural municipality in Victoria. The Strategic Planning Manager mentioned the challenges his staff were facing in dealing with a planning application for a large retirement village on the outskirts of a small town in his municipality. The scale and location of the proposed development was something the municipality had not previously encountered. These comments were directed to a person who happened to be associated with the local Primary Care Partnership. The two men discussed the impact such developments might have on the local community when a relatively large number of older people moved into the town. They talked about how it would affect the service providers in the area – the hospitals, aged care facilities, transport, home care services, library, etc. They discussed the impact on the new residents who may be leaving family and social connections in the city to move to a place they could afford.

There were significant benefits in terms of housing for local seniors and economic opportunities, the Strategic Planning Manager said, but there were also concerns that the planning had to be done right. The planning had to have a wide scope and take into account the long term impacts of these retirement village developments. And this challenge, he said, was becoming very important as the number of these developments in Australia was increasing rapidly with our ageing population.

So it was agreed, there and then, that the issues should be the topic of a conference that would bring strategic and statutory planners, health and community planners, and developers together to get a best practice planning process that suited all parties and achieved long term gains for the local communities – an efficient and equitable system that provided a good range of housing for seniors into the future.

Primary Care Partnerships are in the business of working together to achieve better health outcomes. Our physical and social living environment is central to our health and this Conference represented a proactive and cooperative approach to ensuring that this environment is a healthy one. We reckon it is very important to develop and implement as early as possible good plans to address seniors' housing and its associated health, social and community services and implications before they emerge as problems down the track.

We were fortunate to find that Oliver Moles, a senior officer of the Department of Planning and Community Development, and Barbara Mountjouris, Director of the Office for Senior Victorians, shared these views

and became closely involved in the Conference. Their contribution to the conference was invaluable. The Department of Planning and Community Development, through the Office for Senior Victorians, also contributed financial support.

So the Conference was held with the support and very positive cooperation of the Department of Planning and Community Development – an excellent example of the sort of partnership that is increasingly needed in today's world.

The papers presented at the conference are available from the Lower Hume Primary Care Partnership.

John Thompson

Chairman, Lower Hume Primary Care Partnership

Conference Planning Committee

Rob McVernon	Mitchell Shire Council
Oliver Moles	Department of Planning & Community Development
Bart Ruyter	Kilmore District Hospital
John Thompson	Lower Hume Primary Care Partnership

Facilitator of conference plenary session

Max Dumais	Ahead of the Game
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Executive Summary

If retirement villages are seen as basically only a tenure agreement, then a range of important issues that need to be given careful consideration is avoided. These issues include the necessity to consider supporting services and the need to address broader aspects of planning including social, environmental, recreational and health aspects.

There is a requirement for strategic and comprehensive consultation ensuring the involvement all the parties, prior to an application being submitted. Steps need to be taken to enable connections between all layers and levels of planning with clear communication between all sectors and agencies involved so that silos are avoided. An important element identified was the need for direct involvement of consumers in those processes.

The conference affirmed the necessity of both clarifying and simplifying the planning and permit process and also highlighted a number of initiatives on the part of state government where the aim is to streamline the approval process. Part of that requires a clearer set of requirements of developers and a clear and consistent timeline that is agreed to by all stakeholders.

While the conference was organised around retirement villages, there was also a case put for considering a wider range of models, especially planning models that allow people to stay in their own place and be supported with relevant services.

Increasing longevity was acknowledged as a major consideration and the implications this might have for planned turnover within residences. The challenge was laid down to plan facilities that enabled people to remain throughout the last phase of their lives within the same home. It also raised issues of including the reality and needs of grandchildren in the retirement village planning.

The other realization was about climate change and the need to consider principles of sustainability in the design and development of sites.

It was suggested that every effort be made to tackle the perception of retirement villages as being apart from, and not part of, their local community through more education and proactive strategies. Another way would be to share facilities with the broader community by designing the village's structure as desirable or useful places to visit and be used by the general community.

There was strong support for the development of a working party and/or a workshop to develop best practice checklists including simple guidelines and checklists about the social, environmental and economic issues to be considered, and to address some innovative transport options.

The conference concluded with an interactive workshop that addressed a number of key issues. The results of the deliberations on those issues follow.

What it would take to ensure that the social, physical, health and environmental issues are addressed best in each application for a new retirement village:

- Recognise that retirement villages are a set form of tenure more than a design concept - it is housing which is the fundamental concept.
- The dominance of physical planning parameters in some local governments needs to be broken down. Social factors must be given at least equal weight as the physical and environmental factors. Perhaps we need new planning legislation that mandates a focus on meeting the needs of local ageing populations.
- Understand that it is NOT more important to preserve an undisturbed 1940's streetscape than it is to house the people that grew up there!
- Realise that the majority of older people will not be wealthy resort dwellers in old age, any more than they have been during the rest of their lives.
- We need models of retirement villages that are not broad acre 'ghettos'. Consider if the State should intervene more in planning to pursue social objectives associated with housing.
- Understand that consultation with the local community between developers and council is essential. Community Consultation - Community Consultation - Community Consultation is just as important as location – location – location!
- Review the fact that land availability is being limited by Government department need to maximise a financial return. Challenge the 'highest and best' use demands.
- Focus on 'ageing in place'. Undertake further consideration of the Humanitas concept where 'ageing in place' really means just that - from resort style to high care within the same property.
- Consider implications of municipal health plans.
- Work towards simplifying policy and planning with benchmarks or model requirements used as a reference for all.
- Collect consumer input i.e. What do retirees really want from retirement villages? People need a way of knowing what they will need in the future and help to assess this. Give consumers a voice and listen!
- Ensure that strategic and comprehensive planning involves all the parties. Ensure engagement between all parties, PRIOR to application submitted. Enable connections between all layers and levels of planning and communication between all sectors and agencies.
- Put in place planning tools that require areas to be considered for appropriate housing for older people and provide clearer development overlays to guide developers.

- Develop standards that apply across ALL developments - regardless of retirement villages, or inclusive of.
- Consider how we can encourage a range of options. Survey residents in existing retirement villages about their views of the industry and what should or could be done. Engage and communicate with the aged to determine exactly what they want.
- Conduct a workshop to develop best practice checklists including simple guidelines and checklists about the social environmental and economic issues.
- Consider innovative transport options
- Give developers incentives e.g. Faster approvals
- Establish government policy with supporting legislation but get relevant government departments to engage with Local Government when proposing new legislation.
- Create a projection of the likely age and dependency profile and its impact on local transport health and community services.
- Develop better design principles and guidelines. Local government social planners should have input to planning guidelines and application decisions.
- Councils could adopt the World Health Organisation age-friendly community's checklist or another simple checklist. Developers could reference the WHO age-friendly cities checklist.
- Set up local committees consisting of businesses, council, retirement village residents, other older people to explore other options/models of supported housing for older people with links to local community as alternatives to retirement villages and to provide consumer choice and improve services provided.
- Retirement village management needs to identify issues and opportunities for community engagement.
- Examine the pitfalls retirement village residents fall into and determine preventive models for consumer protection.
- Consult resident needs, develop a checklist and take the opportunity to pool existing examples of local government 'positive aging' plans.
- There is a need for direct policy in terms of planning. Design guidelines are needed with more engagement of all the stakeholders by linking the community and planning elements with surveys of resident satisfaction built in into the process.
- Be proactive on planning applications to take into account suitable sites, and support needs with appropriate training of LG staff in handling these applications.
- Develop a self assessment methodology for developers. Developers need certainty and to understand Local Government requirements up front.

- Provide diversity and consider public private partnerships.
- Produce an educative framework to address the NIMBY issues and bring it home to objectors that it is for them as well.
- Consult with health providers about the impact and needs with a view to breaking down the wall between retirement villages and aged care.

Existing or emerging issues, anomalies or concerns that need to be addressed and how:

- More Government recognition of the important role retirement villages play in the spectrum of housing options for older people.
- Housing - including for older people, needs to go green! Energy self sufficiency and water management.
- Increased longevity means that services need to be brought in but where will the care workers come from when everyone is old? We need strategies for recruitment and retention in place now.
- Develop technology to monitor. We need to use assistive technology to the max! Assistive technology includes everything from a walking stick to remote monitoring of chronic health conditions such as COPD. Eventually someone will perfect a robot vacuum cleaner!
- Reduce barriers to developers in order to provide higher levels of care. Help developers by being realistic in demands. E.g., Not demanding an open space contribution when the facility will be next door to a park.
- Encourage a diversity of models of housing, but stop the march of the McMansions! Work out how we can best deliver the benefits of models that have been proven to work.
- Ensure that we maintain standards in mobiles (and manufactured) home parks.
- Consider how high care could be provided in independent living units (ILU's).
- TV monitoring is intrusive - consider two-way TV as just like the nurse sticking her head in the door.
- Retirement village providers are relying on the Deferred Maintenance Fee for long term profit but this requires a turnover of residents. If they stay for a long time until death, it reduces the developer's return and therefore their interest in the project.
- Facilities should be designed in such a way that we never have to outlive our retirement village although advances in medical technology might mean we will.
- Explore whether a long term financial benefit to the government will increase government interest in putting money in up front provided they can see long term reduced demand on taxes.
- Consider the range of age groups in retirement villages as the younger or fitter become part of the workforce again.

- Work out ways that we provide the perception of security without providing the walls? Consider ways in which technology can help.
- The sharing of facilities with the broader community. Design the village's structure to be inviting as places to visit by the general community e.g. a shared Men's Shed, hobby areas, coffee shops, picnic areas and many more.
- Need to provide links to education, training and mentoring opportunities and the ability to share facilities with the broader community.
- Do not forget the needs of grandkids in the final design.
- Join up all the funding models so they represent a continuity and we do not have to guess which one to use.
- Tackle the perception of retirement villages as being apart from and not part of their local community...this needs more education and proactive strategies.
- Take into account the possible impact of climate change on the planning of retirement villages e.g. golf courses, swimming pools etc.
- Retirement villages might attract gambling 'services' – may need to work out how to counter this.
- Accept the reality that ageing residents will need access to aged care. Develop and expand relevant service provision to match. Develop a range of services for all - chemists, doctors, physiotherapists, etc.
- Start work on the 94% who won't ever be in retirement villages.
- Define the market more clearly - retirement, residential, relocatables - planning scheme needs more clarity.
- Foster appropriate economic development to meet the opportunities retirement villages will bring by determining which employment is needed in a town that has a retirement village emerging? Are small towns geared up for such % growth?
- People (all of us) are in denial about our future needs.
- There are major distortions in the funding of residential aged care that have flow-ons to other aspects of accommodation for older people.
- There is limited understanding or debate about issues around what is paid for and when (e.g. DMFs) and how this affects what facilities can be provided. (At the widest issue, death duties are DMFs)
- Changing local value relativities can both aid and hinder redevelopment and for people to stay in existing communities.
- Encourage the development of community food gardens.
- Consider more flexible applications of government funding to assist people with disabilities e.g. HACC/disability.
- Silos of services and strategic plans which need to be cross-referenced in order to check their validity into the medium and longer term are an issue.

- Plan for the predictable increased pressure on community services; the GPs in a country town, health infrastructure etc
- Accountability for implementing community services as specified in the business plan. What needs to be done about the "bad" developers and to enforce standards or guidelines? We need to ensure the provision and sustainability of community facilities as promised in approved plan and ensure they are actually provided and that developers are held accountable for delivery of the plan in full.
- Rather than focusing just on the residents, consider possible the OHS issues for wider community, for example the downside from an influx of older drivers!
- Sustainability issues need to be considered. Consider the environment and the ability to recycle water and generate electricity.
- Affordability and access are key principles.
- We need consistency in definitions and in the application of legislation.
- Penetration rate of retirement villages is 4% and growing - choices for healthy ageing for the other 90% with more years of independent living in a retirement villages.
- How else can we deliver the benefits of models that have been proven to work?
- Reconsider the push towards 'bigger is better' – need to consider options for smaller scale cluster housing along the lines of the Eden concept.
- Increasing fuel prices and climate change are a reality – elderly people can be exposed to extremes.
- Are there supporting services health, public transport, library, community services? Can the town support the extra pull on resources such as increased demand for water? How do we ensure water supplies in rural areas?
- There is an arduous process for developers, which is too long, to get land zoned appropriately and the necessary permits in place.
- It would help to know where to find a list of retirement village developers for your State on the internet.
- Access to public transport within the village. Fringe area developments are isolating for their residents. Public transport is usually nonexistent in country Victoria so there are connectivity issues between towns, let alone with the village itself. If they want to visit family and friends they have to rely on one bus service, for example. Even the numbers and availability of taxis in towns is an issue.
- Need to consider cultural differences and ensure, in the new areas, that we do not repeat the homogeneous communities of the past that prevent diverse accommodation options and lead to objectors to change.
- We need the same level of planning as Melbourne 2030 to be applied in other sectors.
- Strengthen consumer protection under the RVA

- Consider livability in design.
- Design for increasing levels of age and responding increasing number of residents with dementia. Need to address social isolation, mental health issues and depression amongst residents.
- Need clarification of developers' responsibility for care services for residents.
- Financial arrangements are not flexible or varied - not enough different models operating to provide competition and choice
- Developers are not all aware of community needs related to the housing of older people.
- Contracts for entering retirement villages are too complex and not well understood, particularly exit arrangements. People need information to make good choices.
- Locate available land near community facilities and amenities. The aim should be the integration of villages into local communities and bringing the community into village sites.
- Forward planning is needed to ensure service availability over the life of the retirement village, including the reusability of housing stock and adaptable housing designs.
- Overcome the shortage of land by thinking laterally (and perhaps vertically!).
- Use this growth in demand to strategically develop in other ways that achieve a range of objectives.

Key building blocks for an integrated planning approach for new retirement village proposals:

- It's good that a conversation has started today. An African proverb is that the best time to plant a tree was 20 yrs ago - the second best time is now! Keep talking!
- Provide a clear definition of 'integrated' - what needs to be integrated with what?
- State the shared objectives between the various levels of government which places older people and their needs and preferences at the centre of our thinking.
- Recognise more diverse models of housing for older people such as apartments for life.
- A group of people working together from all the sectors who have a desire to achieve the result.
- As a lead organisation in any area, local government should bring together the players. It is too much to demand developers to start the process but the general public do often have the necessary skills

- Ask the local government peak bodies – MAV, VLGA, LGPro to convene a conference where planners and councillors can hear the same message. In other words, in praise of this conference - do it again and maybe again! Include the federal government. It has a keen in this issue.
- Clarify the role and responsibilities of all stakeholders determined in an integrated planning process.
- Ensure that there is transparency of process and an evidence based approach for applications.
- Recognise the individual in the system - allowance for choice; we don't want retirement villages like 100 identical boxes.
- Promote a balance between private and public interests
- Determine minimum development standards for retirement villages based on a cost benefit analysis.
- Provide guidelines for lot yields, density, dwelling size and construction types (UMD vs bricks and mortar)
- Create development overlays - preferred sites for retirement villages.
- Clear Planning Act, developed local planning policy framework that recognises that different standards may be needed in town or country areas...
- Require sustainability plans – covering water such as the use of rain water tanks, recycling refuse, power and solar panels.
- Have clear and consistent policies around expectations of developer contributions, not ad hoc or determined on the run.
- Mandate community consultation at the concept stage – involve council and developer with community.
- Develop a practice note for local govt planners covering regulations by the state government.
- Recognise the need for a specific return for any concession of value – e.g. if there is a stamp duty exemption for certain legal configurations, what social benefits are required in return - perhaps higher adaptability requirements.
- Put a mechanism in place to ensure that reasonable diversity exists - perhaps some type of ratio of population projections for certain types of developments.
- Harmonise building requirements/regulations with planning requirements so that they complement each other.
- Engage with utility providers to plan early for the infrastructure needs.
- Environment - WHO checklist, universal design, enforceable requirements, consultation checklists, impacts on local health services, transport linkages, local HACCC service providers...
- Require post occupancy evaluation and reporting by developers on completed projects - what's been learned, what works, what doesn't. Share knowledge, let's not reinvent wheels!

- Key stakeholders need to collaborate to develop simple checklists - and start using them.
- Build bridges between retirement villages and the community they sit in.
- Apply incentives for including affordable housing, providing higher density or a development contribution.
- Communicate and collaborate across all levels of government with developers, planners and social planners having input into retirement villages proposals.
- Allow planning for retirement villages as sites within overall developmental plans for growth areas to provide opportunities to integrate locations for the advantages of residents. Land use allocation provided in new developments to ensure land availability near community amenities and public transport routes
- Maintain a clear distinction between strategic planning and statutory land use provision.
- Ensure there is an agreed government, developer, service user framework and guidelines.
- Clarify the care, health and transport impacts and the need for more integrated planning across the three levels of government.
- Provide a stronger statement by state and local government of the positive role played by retirement villages in meeting housing aspirations of older people.
- Develop guidelines about a ratio for retirement villages such as places per head for populations of 50's plus.
- Consider a reduction of regulatory barriers but maintain adequate consumer protection mechanisms.
- Distinguish between developers, service recipients and government responsibility for community care and support services.
- Ensure that there local government staff are well trained in these areas.
- Integrate strategic planning and planning provisions with social planning requirements. Ensure that the impacts of retirement village developments are understood and referenced in other council planning.
- Engage with service and utility providers - water, electricity, sewerage, gas etc
- Develop specific and clear Practice Notes at state level.

Best possible outcomes from today's session:

- Provide feedback with a summation of today's thinking. Collate and present to the MAV, State Government, developers, to all councils and relevant bodies, even if they have not attended today, and develop a plan or process for progressing the ideas put forward.
- Convene a working party to carry it forward and promote the learning and exchange from the day. Put together a working group of stakeholders with

servicing by a peak body. Make sure it includes the profit and nonprofit sector, all three levels of government and senior citizen bodies. Develop terms of reference for this working group.

- Make more use of alternative housing options for older people to 'age in place'. Foster a growing understanding of the need to plan and to give planning approvals for the 'ageing in place' population.
- Promote a broader understanding within the Victorian Housing Office of the housing and care or service needs of older people.
- Develop agreed guidelines and checklists.
- Recognise that the planning system should be less neutral - not about preserving what exists but providing real, broad social needs for the future.
- All stakeholders need to contribute - some have bigger levers than others.
- Housing is not a stand-alone issue - it provides for aspects of life which vary with age.
- A report on this session and accompanied by a list of who was here to demonstrate collaboration and preparedness to create improvements. Conduct a follow up workshop to develop a starting place; prepare simple checklists soon
- Explore options, plan for tomorrow - live for today. How to make the most of what we've got, the built environment, land, services, neighbours and one another.
- Provide opportunities for the different stakeholders to talk to each other, acknowledging the challenges they each face.
- Government agencies could improve their legislation and frameworks to ensure better outcomes and options for the aged.
- Clearer policy framework at state government level of the role and focus of retirement villages.
- Clearer understanding of the respective roles of government, developers and retirement village residents.
- Affordability options need to be developed.
- Ensure that the momentum established by this conference continues at policy level with discussion papers prepared soon on issues and options.

Conference Presenters

Hon. Richard Wynne MP Minister for Housing and Minister for Local Government

Hon. Richard Wynne MP is the State Member for Richmond. He was elected MLA for Richmond in September 1999 and held the position of Parliamentary Secretary for Justice during the first term of the Bracks Labor Government. Following his re-election in November 2002, he was appointed Cabinet Secretary; and subsequent to the Government's re-election in November 2006, was appointed Minister for Housing and Local Government. In August 2007 he took up the additional portfolio of Minister for Aboriginal Affairs. He was a Melbourne City Councillor for six years, serving one year as Lord Mayor in 1991.

John McNamara Associate Director, Retirement Living & Aged Care Specialisation, Suncorp Metway Ltd

John McNamara has been in banking for 25 years, and is well known within the retirement living and aged care industries, having been involved in both sectors over many years. He has a keen interest in the development of the retirement industry and is involved in growing Suncorp's involvement in the sector on a national basis. John has qualifications in Accounting and Property Valuations.

Lorna Gelbert Partner, Madgwicks

Lorna Gelbert has over thirty years experience in a diverse range of property matters. In recent years, she has worked extensively for property trusts and developers in major transactions acquiring, disposing of and developing substantial commercial property assets across a number of States.

Lorna has a particular expertise in aged care and retirement villages, including the acquisition, sale, management and development of facilities involving a detailed knowledge of the relevant legislation. She is a property law specialist, accredited by the Law Institute of Victoria. Lorna is also a member of the Law Institute's Specialisation Board Property Law Advisory Committee and a member of the Property Committee at the Law Institute.

Peter Inge Joint Managing Director, The Zig Inge Group

Before its sale in 2007, The Zig Inge Group built and managed 17 retirement villages and six serviced apartment buildings throughout Australia. At the time of the sale of the business there were another 1,800 units in the pipeline. The Zig Inge Group developments are now owned by the Retirement Villages Group which is an unlisted wholesale fund managed by a joint venture between Macquarie Group Ltd and FKP Ltd. Peter currently consults to both Macquarie Group Ltd and FKP Ltd on the ownership and operation of retirement villages.

Peter holds a Bachelor of Economics and a Bachelor of Laws, both from Monash University Victoria. He has an Advanced Certificate in Real Estate from RMIT and is both a practising solicitor and a licensed estate agent. He was President of the Retirement Villages Association of Victoria for 2 years between 1995 - 1997 and was the President of the National Retirement Villages Association of Australia (RVA) between 2001 - 2003.

Peter Van Til Manager of Town Planning, Wyndham City Council

Peter Van Til is the Manager of Town Planning at Wyndham City Council, a position he has held for the past eight years. During that period, Wyndham has experienced unprecedented growth of residential development. Wyndham currently has one of the fastest growth rates of any municipality within Victoria. Prior to managing the Town Planning Department at Wyndham, Peter was employed as the Manager of Development Services at Hume City Council.

Sue Hendy Executive Director, Council on the Ageing Victoria

Sue Hendy has a background of three decades of working as an advocate for older people. This has culminated in her present role as Executive Director at Council on the Ageing Victoria.

Sue has worked in recreation and lifestyle in residential care, local and state government, for older people, women, people from non-English speaking backgrounds, people with disabilities and kooris. During this time she commenced a Masters in Social Policy. Sue is a regular speaker at Conferences and seminars and has been a regular media guest. She is on many committees to do with a range of issues that affect older people including health, elder abuse, wellbeing, quality of life, life beyond retirement and human rights.

Rob McVernon**General Manager, Community and Recreation, Mitchell Shire Council**

As General Manager, Community and Recreation at Mitchell Shire in the heart of Victoria, Rob McVernon is responsible for services that cover "cradle to grave" as well as indoor and outdoor leisure & recreation. He has tertiary qualifications in Education, Librarianship and Management combined with over 20 years of local government experience. He has worked in the area of community development and community services for the last nine years, with responsibility for aged services for the last three years. Rob has a passion for growth areas, both metro and regional, and enjoys the challenges of working in and with growing communities – planning for the future while delivering today.

Chris Puckey**Manager, Aged Care Policy and Analysis,
Department of Human Services Victoria.**

Chris Puckey is responsible for leading the development of policy advice on aged care issues across the portfolio, particularly those outside the scope of specific program areas. Particular areas of responsibility include Commonwealth/State issues, the aged care workforce and medication management in aged care. Chris also manages Aged Care Land Bank program, which facilitates the development of residential aged care in high need areas through the provision of land, and is responsible for management of the aged care research program.

Chris joined DHS in 2002 and has long experience in aged care, including policy and program management roles with the Commonwealth and in the NSW public sector. He holds the degrees of Bachelor of Arts (ANU) and Master of Health Planning (UNSW).

Barbara Mountjouris**Director, Office of Senior Victorians**

Barbara Mountjouris is currently Director of the Office of Senior Victorians (OSV) within the Department of Planning and Community Development (DPCD). Since 2002 Barbara has worked in a range of senior policy roles within DPCD, including Director of the Victorian Office of Multicultural Affairs and the Office for Youth. Barbara has also worked at the Department of Premier and Cabinet, and with the Victorian Auditor-General's Office. Barbara has been responsible for the development and implementation of a number of strategic projects including the Language Services Strategy and the Refugee Brokerage Program. Her current responsibilities include the Victorian Elder Abuse Prevention Strategy, Seniors Festival and the Victorian Government Seniors Card.

Elizabeth Lanyon**General Manager, Corporate Programs and Projects,
Consumer Affairs Victoria**

As General Manager, Corporate Programs and Projects, Consumer Affairs Victoria, Dr Lanyon oversees a wide range of program development and policy including in the areas of residential accommodation including retirement villages. She is a joint author of the two leading academic texts on credit regulation in Australia and has written and taught extensively in the area of business and finance law. For over ten years Elizabeth was an academic at Monash University Law School. She also has 25 years experience in legal practice focussing on banking and financial services as a partner and consultant to major Australian law firms and is a member of the Law Council of Australia Financial Services Committee. Elizabeth has also been an adviser and consultant to government both in Australia and overseas.

Oliver Moles**Planning and Development Manager, Hume Region,
Department of Planning and Community Development**

Oliver Moles has over 30 years experience in the planning field. While in local government he led teams that won State Awards for Best Practice and gained extensive experience working in regional and rural areas. He managed services that covered a range of areas including planning, building, health, economic development, waste management, recreation and community services. He has also worked overseas with major redevelopments of town centres, and new housing and industrial developments. During several years with Fisher Stewart (later Earth Tech) in Australia, as a senior planning consultant he broadened his networks and understanding of the development sector. He was appointed by the Minister for Planning as a Panel Member for three years prior to joining the Department of

Planning and Community Development in 2003. As a senior planning professional Oliver has extensive experience in almost all areas of statutory and strategic planning including residential estates, multi-unit development, subdivision, industrial and commercial, heritage, coastal, alpine and telecommunications.

Greg Mundy
Chief Executive, Aged and Community Services Australia

Greg Mundy is the Chief Executive of Aged and Community Services Australia (ACSA), the national peak body for providers of residential care, community care and housing for older people. Greg has an extensive background in the aged and community care sector and in the broader health and human services field. Before joining ACSA Greg was a senior executive in the Victorian Government Department of Human Services responsible for various aspects of aged care, community care, mental health and other programs. Greg has a master's degree from the Australian National University.

Kate Purnell
Managing Director, Personal Space Consulting

Kate Purnell is Managing Director of Personal Space Consulting. An occupational therapist and interior designer, Kate has over 20 years consulting experience in OHS, injury management and ergonomics. During the past five years she has worked closely with the home care industry in Victoria and was a member of the team that wrote the industry's OHS Guide. She has recently completed a project addressing best practice in recruitment, training and retention of staff to provide home support services and is currently researching and developing software tools to assist individuals in stabilising and sustaining their own virtual retirement communities.

In 2007 Kate was sponsored by Health Services Strategies to attend the inaugural Beacon Hill Village Conference in Boston which showcased a range of self help alternatives to turn a neighbourhood into a village.

Bryan Lipmann A.M.
Chief Executive Officer, Wintringham

Bryan Lipmann is the Chief Executive Officer and founder of Wintringham, a not-for-profit company employing over 300 people to provide an extensive range of high quality residential, community based and outreach services to elderly men and women, most of whom are homeless or at risk of homelessness. An important identifying feature of Wintringham's work has been its insistence that homeless elderly men and women should have the same right of access to generic aged care services and resources as the rest of the aged community. Bryan has served on a number of Ministerial Advisory Committees in Melbourne and Canberra working on issues effecting homeless elderly people, including the Victorian Homelessness Strategy, and the National Homelessness Strategy. More recently, Bryan was a member of the Hogan Committee investigating the long term viability of the national aged care industry where he represented the needs of the elderly homeless. He is currently the Chairman of the Community Housing Federation of Victoria.

Gerry Naughtin
Senior Manager, Social Policy and Ageing, Brotherhood of St Laurence

Gerry Naughtin has over 25 years of experience in the aged care sectors involving work with State and Local Governments and the not-for-profit and commercial sectors. He was the founding Chief Executive of Silver Circle. Gerry holds a joint appointment as Senior Manager, Social Policy and Ageing, with the Brotherhood of St Laurence and Associate Professor in the School of Social Work and Social Policy at La Trobe University. His research and policy interests are in social inclusion and older people, housing affordability, quality of care and consumer perceptions of service outcomes, and elder abuse. His research, teaching, policy development and influencing work is committed to building a better understanding of future patterns of ageing and ways in which services can be more responsive, accessible and promote older people's rights and well-being. He is national co-convenor of the Australian Network for the Prevention of Elder Abuse (ANPEA).