

# ISSUE FOCUS

## Older Persons and the Right to Adequate Housing

ASEM Global Ageing Center





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We would like to express our gratitude to the AGAC Issue Focus Advisory Group – Jung-Hwa Ha at Seoul National University; Sabine Henning at the United Nations Economic and Social Commission for Asia and the Pacific; Mijin Lee at Konkuk University; Silvia Perel-Levin at the NGO Committee on Ageing in Geneva; and Margaret Young at the Global Alliance for the Rights of Older People. They provided general guidance on the outline and theme of this report.

Valuable insight and input were provided by the contributors to this issue – Bev James MNZM at Public Policy & Research; Laura Mills at Amnesty International; Rochelle S. Agualin at the Coalition of Services for the Elderly; and Sojung Park at Washington University in St. Louis, Byeongju Ryu at Boston College, Sehyun Baek at Washington University in St. Louis, and Ahra Ko at Yonsei University.

We hope that this edition will inspire advocates for the human rights of older persons around the world and contribute to improving their quality of life, particularly in relation to the repeatedly violated right to adequate housing. We urge the international community to examine this issue in depth, paying particular attention to the report *Older Persons and the Right to Adequate Housing* by the Independent Expert on the enjoyment of all human rights by older persons, Claudia Mahler, and relevant articles from AGAC and the National Human Rights Commission of Korea's Policy Forum on the Human Rights of Older Persons.



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Executive Director, ASEM Global Ageing Center (AGAC)

## AGAC ISSUE FOCUS ADVISORY GROUP

**The AGAC Issue Focus Advisory Group** is a group of experts focused on ageing and the human rights of older persons. They advise on the themes and topics of Issue Focus publications and provide feedback on the volumes. The advisors share their insights and views, bringing to bear expertise from around the world. Issue Focus addresses issues and agendas of ageing that are relevant to all ASEM partners.

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# INTRODUCTION

**Eunsun Lee**

*ASEM Global Ageing Center*

Home is often described as a combination of universality and individuality. It is a dynamic place that embodies comfort, security, and personal identity, holding immense significance for an individual (UN-HABITAT, 2020). In simpler terms, a home is a place to be comfortable and safe, to be welcomed, and to grow. And these meanings become layered as we live and grow older, and the impending or actual loss of the place is lamented. A study conducted with individuals over the age of 80 revealed that, while a home grants older persons autonomy, independence, and freedom, they worry about burdening others when they require assistance at home. A home also serves as a place for them to engage with their community, but it may become a place of loneliness and confinement when they have mobility issues. Often, older people's homes invoke meaningful memories of family, friends, and accomplishments, and as they spend more time at home, it becomes the central core of their lives. They are, however, disheartened when home maintenance is beyond their capacity (Almevall et al., 2022).

## **More Older Persons Are Losing Their Homes**

The right to adequate housing for older persons is enshrined in Article 25 of the Universal Declaration of Human Rights (1948). The Committee on Economic, Social, and Cultural Rights (1991) further articulates that adequate housing includes legally secured tenure; necessary services, materials, facilities, and infrastructure; affordability; habitability; accessibility for individuals with special needs; proximity to places such as employment, health care, and transportation; and the preservation of cultural identity. The Special Rapporteur on adequate housing as a component of the right to an adequate standard of living expands on these elements, emphasizing privacy and security; non-violence; participation in decision-making; and access to information (Kothari, 2008). Similarly, the Independent Expert on the enjoyment of all human rights by older persons asserts that policy must prioritize the right to adequate housing for older persons, who are the fastest-

growing demographic group worldwide (Mahler, 2022). Furthermore, we have observed that older people are more vulnerable to the impacts of adverse events such as public health emergencies, climate change and natural disasters, conflict and war, and economic crises and inflation (UNECE, 2023), particularly in the area of housing.

For example, in Europe, individuals over the age of 60 accounted for over 95% of COVID-19-related fatalities (World Health Organization Europe, 2020a), with 50% of all COVID-19-related deaths occurring in institutional settings (World Health Organization Europe, 2020b). Similarly, the 2003 heatwave in France incurred approximately 15,000 excess deaths, mostly among older persons, and dehydration-related fatalities in institutional settings were linked to a shortage of air conditioning units (UNECE, 2020). Furthermore, the Russian invasion of Ukraine over the last year has caused extensive damage to Ukraine's built environment, with more than 135 billion USD in damage so far. The housing sector is the most affected, accounting for 38% of overall devastation, followed by transportation at 26% (World Bank, Government of Ukraine, European Union, United Nations, 2023), while disproportionately it is older people who have remained living in the midst of destruction (HelpAge International, 2023). In the United Kingdom, rising costs and insufficient benefits have compelled 54% of older persons to reduce their spending on energy and 29% on transportation (Age UK, 2023).

Homelessness among older people has been rising as well, having detrimental impacts on their physical and psychological health. In Oakland, California, for instance, mortality rates among those over the age of 50 were discovered to be three times higher for homeless men and five times higher for homeless women compared to the general population in the same age and sex demographic (Brown et al., 2022). Surprisingly, homelessness among older people is not limited to low-income countries but is also prevalent in high-income countries, such as Australia, Canada, Japan, the United Kingdom, and the United States (Age UK, 2019; Australian Institute of Health and Welfare, 2022; Grabenstein, 2023; Ruck, 2020; The Japan News, 2022). Factors contributing to this issue include poverty, a lack of affordable housing, and cumulative societal disadvantages accrued during one's life (Kushel, 2020).

## **Older Persons' Right to Adequate Housing Is Being Violated Around the World**

In this edition, our contributors highlight violations of the right to adequate housing for older people in Aotearoa New Zealand, wartime Ukraine, the Philippines, and South Korea, their local stories reflecting a global issue. They also explore solutions to these challenges, urging our audience not to remain bystanders but to act as champions for appropriate homes for older people.

In Aotearoa New Zealand, renting is becoming more common among individuals; older Māori and Pacific people, in particular, are more likely than their European counterparts to live in rented accommodation. However, the rental sector fails to meet the key requirements of adequate housing or the country's foundational *Te Tiriti o Waitangi* agreement, since housing policy and practice overall lack a human rights-based approach. James walks us through the rental situation of seniors in relation to each element of adequate housing, and highlights the growing problem of homelessness among older persons, due mainly to unaffordable rents and insecure tenure. James emphasizes the need to value and respect the lived experiences of an increasingly diverse older population in order to tackle these issues effectively.

Mills vividly depicts the deteriorating housing situation for older Ukrainians caused by the war. The Russian invasion has left them with destroyed homes and limited housing choices: staying at home among the ruins; entering a temporary shelter, only to be relocated involuntarily to a state institution; or renting privately in an inflated market. Many pensioners struggle to repair their homes or find affordable housing because of financial constraints (which might not be entirely due to the war). Furthermore, the country's institutionalization laws are biased against older people in the first place; Mills argues that a binding UN treaty to protect older people's rights is essential.

Agualin reports on the issue of abandoned older people in the Philippines, a country known for its filial affection toward older individuals. The reasons for this anomaly include family estrangement, limited financial resources, and a lack of skills to care for older people. The lack of public housing for seniors and the unaffordability of private housing are exacerbating the problem. Agualin describes efforts to address the issue, including her organization's laudable establishment of Group Homes as well as its Home Care Assistance Program and Mobile Health Care Service.

Park, Ryu, Baek, and Ko present a conceptual framework for senior housing models, focusing on the Person-Environmental Fit perspective (which theorizes the interaction between individual and environmental characteristics), to identify gaps in housing options in South Korea. South Korea, currently considered the OECD's fastest-aging country, has primarily focused on independent living accommodation for older persons, but paid insufficient attention to the heterogeneity of the older population, such as diverse income and disability levels. Lack of collaboration among the relevant government authorities also creates gaps in housing choices. The authors suggest incorporating end-of-life care into senior housing models to provide alternatives to dying in hospital.

*Patria est ubicumque est bene.* We hope that this edition aids us in fulfilling our goal of creating and building homes for everyone, everywhere, particularly for those older people exposed by life's vagaries to vulnerable conditions – since, as we know, such vagaries can happen to anyone.

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# Improving Rental Housing for New Zealand's Ageing Population

**B. L. James MNZM**

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Along with much of the world, the population of Aotearoa New Zealand (NZ) is ageing. In 2022, 16.6% of the total population of 5.13 million was aged 65 and older; this share is expected to increase to 25% by 2048 (Stats NZ, 2022b). NZ's age profile is younger than Japan's and the European Union's but similar to that of Australia, Taiwan, and South Korea (Choi, 2022; Eurostat, 2023; Judd et al., 2020).

The population is ethnically diverse, due to the older age profile and slower growth of the NZ European population compared to the higher levels of natural increase and net migration of other ethnic groups. The number of people who identify with more than one of the four main ethnic groups in NZ is also growing. Nominally, NZ Europeans comprise 70% of the total population, while Māori, NZ's indigenous people, make up 17%, Asian ethnicities comprise 16%, and Pacific ethnicities account for 8% (Stats NZ, 2022a); but the same people include themselves in several of these groups. Māori, Pacific, and Asian ethnic communities have younger age profiles than the NZ European group, but the numbers and proportions of people aged 65 and older are expected to increase in all ethnic groups (Bedford Consulting Ltd, 2022).

Like many countries, NZ's overarching policy approach is one of seniors *ageing in place* in their homes and communities, rather than in institutional care. This policy is strongly supported by seniors themselves (James, 2023; Judd et al., 2020). Adequate housing is essential to helping seniors age in place. The key elements of adequate housing are: legal security of tenure; availability of services, material, facilities, and infrastructure; affordability; habitability; accessibility; location and cultural adequacy. Yet in NZ, as in many developed countries, the private rental market, to which an increasing number of

seniors are obliged to turn, fails to meet older people's right to adequate housing (Mahler, 2022).

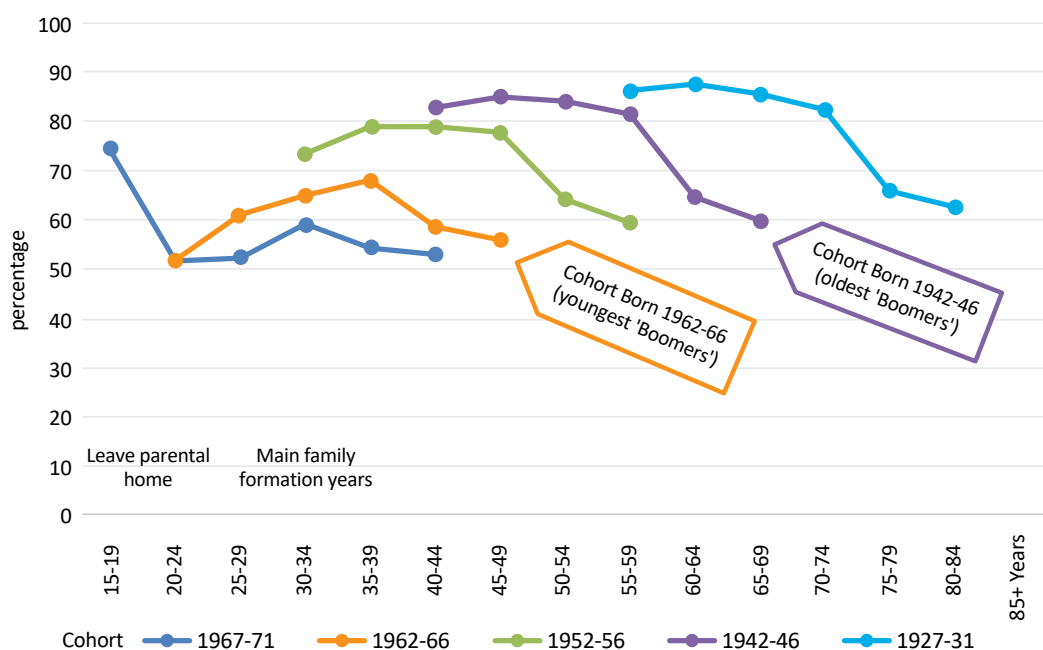
Can older people age in place as renters? Using the human rights framework of adequate housing, this paper argues that older renters struggle to achieve secure, affordable, and suitable housing that enhances wellbeing and enables them to stay in their homes for as long as they wish. It cautions that inadequate housing can push seniors into homelessness. The findings from a study of the experiences of 108 older tenants in NZ, based on interviews conducted by myself and others in 2017 and 2018, are presented here (Cram & Munro, 2020; James et al., 2021, 2022), along with other data showing that key elements of adequate housing are not fulfilled in NZ's rental sector. In conclusion, this paper presents examples of initiatives aimed at improving rental housing for seniors.

## The Ageing Population and Declining Homeownership

NZ has experienced a structural shift from a predominantly home-owning society to increasing dependence on renting (Figure 1). This shift has been called the *tenure revolution* (Saville-Smith, 2019). Traditionally, owner-occupation has underpinned a comfortable retirement for seniors. While seniors still enjoy the highest rate of homeownership, by 2018, 20% of those aged 65 and over were renting, with almost two-thirds living in private rentals. Māori and Pacific seniors are more likely to rent. Around 37% of older Māori and over 50% of older Pacific people rent, while only 16% of older NZ Europeans do so (James et al., 2021). Over the next 20 years, the number of older renters is expected to increase in all ethnic groups as successive age cohorts reach retirement age as tenants (Saville-Smith, 2019).

**Figure 1**

*The Proportion of Selected Birth Cohorts Who Live in Their Own Home in New Zealand*



*Note.* The first data point was obtained from the 1986 census. The time difference between the final observations for each cohort is more than two years, due to a 7-year gap between 2006 and 2013 censuses. From “Pathways to Renting Among Older Former Homeowners,” by B. L. James, T. M. Coleman, F. Cram, L. Bates, and R. Kearns, 2021, *New Zealand Population Review*, 47, p. 231 ([https://population.org.nz/wp-content/uploads/2021/08/James\\_etal\\_Older\\_Renters.pdf](https://population.org.nz/wp-content/uploads/2021/08/James_etal_Older_Renters.pdf)). Copyright 2021 by Population Association of New Zealand. Reprinted with permission.

Declining homeownership has profound implications for the ageing population. Older renters lack the security, discretion over housing costs, and control over their home environment that older homeowners have (James et al., 2021). It is well established that older renters experience financial pressures (Petersen et al., 2014). They do not have the types of housing assets and financial resources enjoyed by older homeowners and consequently struggle with housing costs. They are more likely to live alone and therefore cannot share housing costs (Perry, 2019). Older women tenants are especially vulnerable to housing unaffordability, since women tend to earn less than men over their working lives and are less likely to have assets and savings that provide a financial buffer in later life (Kornfeld-Matte, 2020).

There is a strong relationship between housing and physical and mental health (Stats NZ, 2020). As people are affected by age-related frailty, they become more vulnerable to the impacts of inadequate housing on their health and wellbeing. Those impacts are



compounded for older tenants, who are more likely to have poorer physical and mental health and are more likely to have a disability compared to older owner-occupiers (e.g., Matthews et al., 2006; Pledger et al., 2019). They are especially vulnerable to risks associated with poor quality housing, such as falls and respiratory and cardio-vascular problems (Pledger et al., 2019).

Shortcomings in the rental market have been highlighted during the COVID-19 pandemic. One NZ study found that older renters reported feeling less in control of their home environment than other seniors. They were anxious about their housing security, unmet repairs, potential conflict with the landlord, and financial stress (James, 2023).

## The Right to Adequate Housing

Two United Nations visitors have commented on NZ's housing challenges. Leilani Farha (2021), former Special Rapporteur on adequate housing, noted the disproportionate effects of inadequate housing on Māori and Pacific peoples and persons with disabilities. Rosa Kornfeld-Matte (2020), the first Independent Expert on the enjoyment of all human rights by older persons, highlighted unaffordable and inadequate housing as critical problems contributing to financial hardship among older people and disproportionately affecting Māori and Pacific seniors.

The right to adequate housing is not mentioned in NZ legislation, although some aspects of adequate housing are included in rental tenancy legislation. For example, discrimination in accessing housing is prohibited, and there are some, albeit limited, provisions concerning tenure security, affordability, and habitability (Mitchell et al., 2021). While various countries have mandatory standards of accessibility for residential housing, such standards only apply to public buildings in NZ and are absent from NZ legislation and regulations that set out the performance requirements of new housing (James et al., 2018). Consequently, NZ does not currently meet its obligations under the Convention on the Rights of Persons with Disabilities, which requires that people with disabilities have equal access to a safe and healthy home and access to appropriate modifications and interventions when needed.

Understanding NZ's historical, social, and cultural context is fundamental to achieving the right to adequate housing. Critical contextual factors include the dispossession of Māori land, the ongoing impacts of colonization on Māori rights and wellbeing, as well as the 1840 *Te Tiriti o Waitangi* (The Treaty of Waitangi), the country's foundation document, which established the relationship between Māori and the British Crown. In essence, "the right to a secure, peaceful, decent home ... is at the core of the Tiriti agreement" (NZ Human Rights Commission, 2021, p. 21). Currently, the Waitangi Tribunal is investigating

claims that the Crown has failed to ensure an adequate standard of housing for Māori, and failed to deliver state services, programs, and support enabling Māori access to adequate housing (Waitangi Tribunal, 2023).

## ***Legal Security of Tenure***

Legal security of tenure provides for “legal protection against forced eviction, harassment and other threats, regardless of the form of tenure” (Mahler, 2022, p. 6). NZ’s rental market is lightly regulated compared to other jurisdictions (Martin et al., 2018). Until 2021, tenancy termination without grounds was allowed. Since then, the necessity to provide specific grounds for ending a tenancy has been introduced. Although this change has resulted in modest improvements to tenants’ security, the private rental sector is nevertheless characterized by limited choice, insecurity, and unaffordability (James et al., 2022; SHORE & Whariki Research Centre, 2022).

Private rentals, where most older renters live, do not offer the level of security and affordability provided by the public housing supplied by the state, or the council housing provided by local government. Older people are a low priority for public housing, which is targeted principally at homeless families. Council housing is mainly allocated to seniors, but stock numbers have declined through stock divestment and lack of investment in new builds. Inevitably, older renters must compete with others in the private rental market, where there is a limited supply of affordable rentals. Our research among 108 senior renters found that the two main reasons why older tenants were forced to move were tenancy termination and unaffordable rent (James, 2021). Similarly, national data show that, across all ages, the most common reason for moving is that the tenancy is ended by the landlord (Stats NZ, 2020).

## ***Habitability and Availability***

NZ’s housing stock is not well aligned to seniors’ needs. This is illustrated by both the prevalence of stock in poor condition and the lack of suitably sized stock. NZ’s rental housing does not score well on habitability, which is concerned with the dwelling’s ability to protect residents (Mahler, 2022). Rental stock is generally older and in worse repair, and more likely to be cold and affected by damp and mould compared to owner-occupied housing (Stats NZ, 2020).

Over half the participants in our study said that their heating did not always keep them warm in winter, while just under half reported cold and damp. One-third reported

unmet repairs and inadequate maintenance. One-quarter reported dilapidation, and a few lived in dwellings lacking basic amenities (James et al., 2022). This is despite overall high access to basic amenities: 93% of households reported having cooking facilities, safe drinking water, a kitchen sink, refrigerator, bath or shower, toilet, and electricity supply. Nevertheless, rental households are more likely than owner-occupiers to lack access to some basic amenities. And official statistics show that the households most likely to be without basic amenities are among the Pacific population (Stats NZ, 2020).

A key barrier for seniors accessing adequate housing is the dearth of smaller dwellings. Since 1980, the construction of two-bedroom dwellings has declined. Currently, over three-quarters of new builds have three or more bedrooms, despite declining household size due to population ageing. Both older owner-occupiers and older renters struggle to find smaller, more affordable homes (Bedford Consulting Ltd, 2022; Ministry of Housing and Urban Development, 2023).

## **Affordability**

Affordability requires that housing costs are not unreasonable and that meeting other basic needs is not compromised once housing costs are met (Mahler, 2022). Participants in our study reported that their biggest challenge was rent increases. Many struggled to pay market rents, even with an accommodation supplement paid through government income support. Others could not afford everyday living costs and reported reducing spending on transport, food, power, social activities, or healthcare. Financial constraints affected their ability to participate in their community and to access services, which in turn impacted on their wellbeing and contributed to feelings of isolation and loneliness (Cram & Munro, 2020; James et al., 2022).

## **Accessibility**

Accessibility requires not only that accessible housing is available but also that groups with special needs, such as older people, have priority in obtaining it (Mahler, 2022). This element of adequate housing is difficult to achieve in NZ, where it is estimated that only about 2% of dwellings are accessible; one in six people require modifications to be made to enable them to live safely in their homes (Farha, 2021).

Our research found that older renters contend with many obstacles to accessibility, including poorly designed steps and stairs, lack of grabrails in the toilet and bathroom, and hard-to-reach cupboards (James, 2021). The most common aid that participants

said they needed was a grabrail or handrail. While relatively cheap and easy to install, permission would be required from the landlord to install these, and it emerged that few people in our study had asked their landlord for a modification to help with mobility. Other research also found that very few tenants needing modifications requested them from their landlord. Moreover, over one-third who did request a modification reported that it was not installed (SHORE & Whariki Research Centre, 2022).

## **Location**

Adequate housing allows access to facilities and services. Furthermore, housing should not be located in polluted or disaster-prone areas (Mahler, 2022). In NZ, older people prefer to live near shopping and services (James, 2023; James & Saville-Smith, 2018). Despite this preference, NZ is a highly car-dependent country, and access to public transport is limited, even in Auckland, the biggest city. Seniors over 75 are less likely to drive and consequently rely more on public transport than younger age groups. However, the low provision of public transport compromises seniors' ability to participate in their communities and access the services they need (Ministry of Housing and Urban Development, 2023).

NZ is particularly prone to earthquakes, flooding, and coastal inundation. Older people are overrepresented in populations living in coastal areas most susceptible to inundation. Because of age-related frailty, seniors are more vulnerable to all types of natural hazards, which are exacerbated if their housing is not robust enough to protect them. Seniors are more likely to die, be injured, or have chronic health conditions that deteriorate during or after natural disasters. This emphasizes the need for housing designed and located to address natural hazard risks and ensure seniors' safety (Saville-Smith, 2020).

## **Cultural Adequacy**

Cultural adequacy requires housing design and materials "to enable the expression of cultural identity and diversity of housing" (Mahler, 2022, p. 6). Cultural meanings of home and ageing in place differ across ethnic communities in NZ, yet very little of this is reflected in housing provision, public or private, despite efforts by Māori and Pacific housing providers to create housing appropriate to the needs of their communities.

Cram and Munro (2020) note that while the provision of culturally responsive housing for Māori is part of the rights guaranteed by Te Tiriti o Waitangi, Western cultural norms and practices dominate housing policy, regulations, and design. Often this means that housing, both existing and new builds, does not cater for extended family living and providing

hospitality and caregiving. Older Māori are more likely than non-Māori to consider both their physical and cultural needs to be unmet by their housing (Cram & Munro, 2020).

Multi-generational Pacific households are particularly underserved by current housing stock, and other research has noted diverse housing needs and preferences among Asian ethnic populations, including their changing cultural norms about multi-generational living (Bedford Consulting Ltd, 2022).

## **Homelessness**

Lack of adequate housing, exemplified by tenure insecurity, unaffordable rents, and uninhabitable or inaccessible housing, can precipitate seniors' homelessness (James et al., 2022; Petersen et al., 2014).

NZ's official definition of homelessness is "a living situation where people with no other options to acquire safe and secure housing are: without shelter, in temporary accommodation, sharing accommodation with a household, or living in uninhabitable housing" (Stats NZ, 2020, p. 100). In 2018, 41,644 people (0.9% of NZ's total population) were homeless. This is acknowledged to be a significant undercount (Stats NZ, 2020).

The rate of homelessness among older people has increased since 2013. In 2018, 3,333 (8.1% of homeless people) were aged 65 and older, and 6,891 (16.7%) were aged 45–64 years. Just over half of those aged 65 and older were sharing accommodation in severely crowded housing. Māori and Pacific peoples had the highest rates of homelessness of all ethnic groups and across all age groups. Similar numbers of men and women were homeless (Stats NZ, 2020).

The research conducted by myself and colleagues aimed to increase understanding of both the drivers and the experience of homelessness in later life. We found that 19 of the 108 older renters we interviewed had been homeless within the previous five years, and six of those were in homeless situations at the time of the research; they were sharing accommodation, living in temporary housing, occupying uninhabitable housing, or staying in an improvised shelter (James et al., 2022).

Like other researchers on homelessness in later life (e.g., Petersen et al., 2014), we found that most seniors experienced homelessness for the first time in their late 50s or older. Almost all had conventional housing and employment histories, and three-quarters had owned a home in the past. Only one person had experienced intermittent homelessness since childhood.

Homelessness was sparked by a crisis that created circumstances beyond the individual's control. The two main reasons for becoming homeless were related to policy and market factors: unaffordable rents and insecure tenure. These factors precipitated a sudden, unexpected loss of housing. Personal setbacks, such as a health crisis, financial loss, or divorce, put housing at risk but did not necessarily lead to homelessness. Most seniors were able to find permanent rental accommodation with a not-for-profit housing provider, underlining the importance of a social housing sector offering affordable housing and tenure security.

## Responses to Improve Rental Housing for Seniors

NZ government policy increasingly recognizes that the rental market is ill-equipped to serve the ageing population. The *Government Policy Statement on Housing and Urban Development* is broadly aligned with a rights-based approach (Ministry of Housing and Urban Development, 2021), while a policy framework to address the long-term implications of NZ's ageing population for housing and the built environment is being developed (Ministry of Housing and Urban Development, 2023). The *Better Later Life – He Oranga Kaumātua Action Plan* foregrounds housing as one of three priorities, highlighting the need for safe, secure, accessible, and affordable housing options that meet older people's needs (Office for Seniors, 2021). Reforms to tenancy legislation in 2019 to improve habitability introduced minimum standards for rental housing to address problems of heating, ventilation, and damp (Tenancy Services, 2023).

Despite an ageing population, the growing prevalence of disability, and the importance of providing accessible housing to enable ageing in place, there has been little government focus on improving accessibility in housing through legislation. Instead, the provision of accessible housing is gradually increasing through a voluntary accessibility standard developed by Lifemark, a non-government organization. Lifemark's award-winning accreditation system assesses new-built housing according to the principles of usability, adaptability, accessibility, safety, and lifetime value (Lifemark, 2016). Several not-for-profit housing providers that specialize in rentals for seniors use Lifemark standards in their new builds. The use of accessible design is also slowly increasing among for-profit housing developers, including volume home builders and retirement village operators. A few councils offer incentives to encourage the building of accessible housing, including relaxed restrictions around site coverage and reduced development fees.

An information resource for older renters is an initiative that emerged from our research. We found that older renters, particularly those who do not have access to the internet, struggle to search and apply for rental properties. Furthermore, some older renters are

unaware of their rights as tenants and the responsibilities of landlords. In our study, one-quarter of participants could not identify any individual or organization they would contact for information about their rights as tenants or about a tenancy matter (James, 2021). Based on participants' feedback, we developed a tool to improve older renters' access to information and help them to make better-informed housing decisions. The tool includes information that participants identified as important, such as how to obtain the necessary documents to apply for a tenancy; how to request repairs from a landlord; where to find information about services and government income support; and what to do if a person urgently needs housing (CRESA, 2021).

Despite various efforts to improve seniors' access to suitable rental housing, they nevertheless face persistent barriers. Currently, rights relating to adequate housing are not reflected adequately in NZ's laws. Rental stock is in relatively poor condition, market rents are unaffordable for many seniors, tenure security provisions lag behind those of other comparable countries, and tenants have limited control over their living environment. Most decisions that influence older renters' health and wellbeing – for example, regarding repairs, rent rises, heating solutions, and accessibility modifications – are made by the landlord. These decisions can either enhance ageing in place or have a detrimental effect on older renters' ability to stay in their homes.

To ensure the right to adequate housing for an ageing population, more needs to be done to:

- increase the supply of affordable, secure rentals designed for an ageing population
- embed accessibility standards in housing regulations
- address the growing risk of homelessness in later life, including the supports required to prevent seniors' homelessness
- meet the housing needs of an increasingly ethnically diverse older population
- link seniors' housing with services that include income support, primary health services, and home-based care services

Finally, the development of policy and practice to improve the rental market should value and incorporate the lived experience of seniors to create housing solutions that meet their needs.

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# Without a Home: The Impact of Russia's Full-Scale Invasion on the Right to Housing of Older People in Ukraine

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Russia's war with Ukraine began in 2014, with the invasion and subsequent annexation of the Black Sea region of Crimea and the armed conflict in eastern Ukraine (BBC News, 2014). In February 2022, Russia launched a full-scale invasion of the country. As of March 2023, the Office of the UN High Commissioner for Human Rights (OHCHR) (2023b) recorded 22,209 civilian casualties since the full-scale invasion, including more than 8,000 killed and 13,000 injured. The true numbers are likely to be much higher. According to OHCHR, older people have been killed and injured at disproportionately high rates during the war (personal communication, September 12, 2022). Approximately one-third of Ukraine's population has been displaced (UNHCR, 2022), and despite Ukrainian counter-offensives in many regions, as of October 2022, Russia still occupied about one-fifth of Ukrainian territory (Reuters, 2022). Russia has committed numerous war crimes and other violations of international law in Ukraine, including indiscriminate attacks, extrajudicial executions, and forcible transfer and deportation (OHCHR, 2023a).

In Ukraine, people aged 60 and over make up nearly one-fourth of the population. While many older people in Ukraine faced poverty before Russia's full-scale invasion, the war has exacerbated previous risks. Many older people have been unable to access housing on the private rental market, are forced into state institutions where they are at greater risk for abuse and neglect, or continue living in homes that have been heavily damaged by the war and lack roofs, windows, electricity, heating, or water.

Amnesty International has highlighted the intersecting risks facing older people throughout its extensive documentation of human rights violations during the war in Ukraine, including