



**Grey Power  
New Zealand  
Federation  
Incorporated**

# **Policy Document**

**Issued September 2016**

# Grey Power New Zealand Federation Inc - Policies

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## Introduction

This document sets out Grey Power New Zealand Federation Inc policies on issues identified as important to the welfare and well being of the Grey Power membership.

Policies must be quoted verbatim and in the context of the issue being addressed.

It should be noted that policies do change and are amended from time to time. The Grey Power website is the repository of the latest policies and it is recommended it always be checked before public comment is made.

Go to <http://greypower.co.nz/policy-summary/>

Each policy is listed individually.

Date last review           13/09/2016



## **1 Election Strategy Policy**

Date last reviewed 9/09/2014

### **Policy Mission**

To take every opportunity to promote agreed policies that advance, support and protect the welfare of older people in New Zealand during local and central government election campaigns

### **1.1 Policy Aims**

1. To emphasise and define relevant, timely issues clearly following instruction from the AGM,
2. To set strategies in place on how to influence political party policy.
3. To create a precise work-plan to cover all aspects of the election strategy

### **1.2 Policy Goals**

Grey Power will:

1. Work with associations and others to ensure that as much evidence and information as possible is collected to demonstrate that the issues are problematic
2. Obtain as much information as possible on appropriate strategies to influence political party policy
3. Write a detailed work-plan to ensure an efficient election strategy process and provide copy to associations

## 2 Energy Policy

Date last reviewed 9/09/2014

### Policy Mission

To establish in legislation recognition that the supply of energy is a vital and essential service to all New Zealanders and to achieve a sustainable, secure energy industry that delivers affordable power to all households.

### 2.1 Problem the Policy Addresses

1. The current domestic electricity power price structure ignores both social and sustainability goals.
2. Failure to recognise power supply as an essential service has led to inequitable pricing structures and stifled the voice of domestic users in planning for the future.
3. The cost of reticulation is apportioned unfairly and is counter to goals of sustainability and social equity.
4. 'Total cost' invoicing prevents easy comparison between suppliers and is counter to the principles of free competition.
5. Domestic consumers especially those on fixed or low incomes lack the ability to manage their demand without loss of essential use.
6. The practice of using a secondary network within retirement villages where electricity is on-sold by the village owner prevents consumers from taking advantage of market movements.<sup>1</sup>
7. The current mechanism for calculating wholesale power price encourages rent seeking behaviour<sup>2</sup>.

### 2.2 Policy Solutions

1. Regulate electricity as an essential service, which must be maintained regardless of financial constraints. (Govt, EA) [Addresses Problems 1,2 & 3]
2. Domestic Household Consumers must have direct representation on all bodies concerned with electricity industry regulation. (EA, CC) [Addresses problem 2]
3. Electricity invoices must be fully transparent and list each and every cost component. (EA) [Addresses problem 4]
4. Provide a fiscal incentive to reduce energy use through the introduction of a reverse step tariff. (Govt., EA, CC) [Addresses problems 1, 3 & 5]
5. Encourage the deployment of smart meters and easy data sharing to allow consumers to take advantage of time of use and demand pricing structures. (Govt, EA, NLC, MO)

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<sup>1</sup> Note. Further background research on the issue of embedded supply within retirement villages is required before a solution can be proposed.

<sup>2</sup> Rent, or occasionally Riccardian rent, is the difference between the actual cost of production and the marginal cost.

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6. Require an asset management regime that spreads the repayment cost of infrastructure across the full expected life of the asset. (Govt., EA) [Addresses problems 1, 2 & 3]
7. Creation of a household warrant of fitness with an emphasis on energy efficiency. (Govt.) [Addresses problems 1& 5]
8. Legislate to prevent asset revaluations based on projected earnings. (Govt) [Addresses problems 1 & 2]
9. Separation of Gentalers (Generator – Retailers) into functionally separate entities. (Govt, EA) [Addresses problem 4]
10. Creation of a single authority to regulate wholesale price of electricity. (Govt) [Addresses problem 7]

### 2.3 Policy Goals

Grey Power will:

1. Establish working relationship with economists to demonstrate adverse and unjustified effect on prices of asset revaluation based on projected earnings.
2. Work with other social service agencies to establish case for establishing electricity as an essential service.
3. Provide submissions reflecting and supporting the proposed solutions on all matters relating to the supply of energy to the domestic market.
4. Advocate for the application of any windfall profits to grants or interest free loans for home insulation and the installation of energy efficient heating devices.
5. Advocate for the introduction of taxes to penalise rent seeking behaviour by generators.
6. Update the domestic building codes to consider total thermal efficiency and to establish energy neutral buildings as the norm.
7. Establish a set annual date for all retailers and distributors to advise pricing changes for the ensuing year, with a minimum of four weeks notice.
8. Require the rate for pre-payment meters to reflect the nil risk nature of payment, by capping the rate at the mean cost of domestic supply plans.
9. Creation of a domestic advisory group to advise the Electricity Authority.
10. Establish political support for the separation of Gentalers (Generator – Retailers) into functional entities.

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## **Policy addition.**

Grey Power supports the installation of Advanced Metering on consumer premises, particularly for the purpose of providing those consumers with detailed information on their use so that they can take full advantage of new and improved tariffs as they are introduced, such as Time of Use (TOU) and capacity charges.

## **Explanation.**

At present all charges are based on two things the number of kilowatt hours (kWh) used and daily fixed charges, which are either Low User or Standard daily charges. The problem with this methodology is the kWh charges do not take into account the true cost of the electricity at the time it is being consumed, whereas TOU charges vary in accordance to the actual cost of the electricity at the time it is being used, which allows the consumer choice. Also the daily fixed charge does not reflect the true affect a consumers use pattern may have on the lines network and therefore some consumers are paying more than they should and some not enough

Because Advanced Metering is measuring use in half hour time slots, it is possible to have different pricing for each half hour of the day, not that that is likely to be the case with TOU. It is most likely that the day would be split into three or four time sectors with differing prices in each of those sectors and possibly different charges for winter and summer particularly during the evening peak period.

Capacity charging also becomes practical with Advanced Meters, an individual consumer's capacity would be set for each ensuing year based on the highest half hour use of the previous year, or this could be the average of the highest three half hours or six half hours or some other variation of that principal. This would be a fixed charge paid as a daily or monthly charge, but unlike the present daily charges it would reflect the true affect the consumer has on the system.

In the future it is possible that the Advanced Meters could be upgraded to fully take advantage of there capabilities by being able to control Advanced Appliances should they be installed in any household. At present the Advanced Meters being installed do not have this ability.

## **3 Fifty Plus (50+) Policy**

Date last reviewed 9/09/2014

### **Policy Mission**

To advance, support and enhance the well-being of 50-65 year olds, recognising the long term future of Grey Power will come from members joining from this age group.

### **3.1 Problems the Policy Addresses**

Those currently 50 –65 years of age are facing a potential life span another twenty to thirty years, and need opportunities to plan for second time around careers, and opportunities to enable them to continue to contribute fully to society.

1. This 50 –65 year old age group is facing high rates of marriage break-ups, difficulty in re-financing to purchase property, high rates of redundancy, with many having to take work paid at the minimum wage, limiting their savings capacity, or ability to service a mortgage, or living off their life savings to reach entitlement for NZ Super.
2. This is the age group that is most directly affected by the digital divide, having had no exposure to the world of computers at school, some being adept at using Facebook and email, but little more than that, impacting on their capacity to secure work
3. Current Ministry of Social Development (MSD) benefit policy ignores the difficulties faced by older redundant workers in obtaining another job due to ageism in the workplace and society forcing them to under- go job searches, travelling to seek work, or respond to job leads that are inappropriate. A more human and constructive approach is needed.
4. Older people 55+ years are unable to obtain state-provided educational grants, allowances or loans to enable them to access life-long learning or re-train due to redundancy.
5. Current societal attitudes often do not promote, encourage and support opportunities for older people to engaged in a portfolio of paid and unpaid voluntary work, suitable for those ready to downsize from the over full time workloads of many career roles.



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6. Ageism can be seen in forced redundancies, which may often lead to people having to accept working for the minimum wage, leaving them with insufficient income to care for their grandchildren they are parenting, or partner or adult children they are supporting.
7. Lack of pay equity, and low pay for aged care workers, and other valuable work where workforce shortages are looming, needs to be recognised as part of the structural inequalities that lock people into a lack of opportunity to save and to make progress in society. This impacts on their provision for retirement. Often the workers are in the 50 Plus age group, and are female. The Living Wage Movement provides a support for workers and training for advocates.
8. The 50 Plus redundant males are probably the most vulnerable and have a well-known suicide risk. The societal cost is too high.

### 3.2 Policy Solutions

1. Promoting the Positive Ageing Strategy, and contrasting the suggested goals with the realities of lack of choice, or adequate support structures available to specific people 50 Plus facing various social issues and problems as outlined above.
2. Promote attitude change towards the role and value of unpaid labour provided by older people and also their need to engage in a variety of fulfilling activities (addresses [problem 3, 4, & 6
3. Advocate for the Living Wage Movement, in particular cases where 50 Plus workers are affected directly, e.g. in aged care. The Living Wage Movement offers a support for workers, and signing up employers willing to pay the Living Wage, while the Pay Equity Coalition is working across parties to bring the issues to MP's. The Living Wage is recognised by leading commentators, like Max Rushbrooke, as the most effective way to address the inequalities gap.(Addresses problems 7,& 8)
4. Provide specific training for Work and Income case managers in the difficulties of older people face who have been made redundant late in their working life [MSD] (addresses problem 4 & 6)
5. Re-instate all state-funded grants, allowances and loans to enable older people to engage in affordable, life-long education especially access to digital training and support. (Addresses problem 1,3, & 5)
6. Promote the community hub as a resource with computers and digital support senior friendly and welcoming as being a social necessity in urban planning. Leading Community Psychology Emeritus Professor John Raeburn is a strong advocate for the community hub concept. (Addresses problems 1, 2, 3, & 6)

### 3.3 Policy Goals

Grey Power will:

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1. Advocate for recognition of the capacity for this age group to be active contributors, nurturers and leaders in communities bringing about desired social changes: championing positive ageing.
2. Practically, this means providing a social support structure to assist people back into work, retraining or some combination of paid and unpaid work.
3. Work with Treasury to facilitate the inclusion of non-monetary based services and work in the reporting of the country's economic performance (addresses problem 3)
4. Advocate for the Living Wage to be paid to all skilled workers, where unskilled workers of the street could not be expected to fulfill the job requirements without additional training. eg. Aged Care. (Addresses 7 & 8)
5. Advocate for the re-instatement of all the monetary assistance that was previously provided to 55+ year old people to enable them to continue any education that they wish or need to pursue (addresses problem 2)
6. Advocate for the provision of training for Work and Income case managers to address the specific needs of older work seekers (addresses solution 1)
7. Advocate for the improvement of opportunities for older people to engage in unpaid work and/or other voluntary activities that they wish to pursue (addresses problem 3)
8. Work with other agencies to rescind the 2007 amendments to the Social Security Act 1964 which removed work test sanctions for those 60 years and over (addresses problem 1)

## 4 Health Policy

Date last reviewed 9/09/2014

### Policy Mission

To protect and promote the health of New Zealanders through the public health system.

#### 4.1 Problem the Policy Addresses

The public health system is unable to meet the current and expected demand necessary to allow older New Zealanders to continue to participate fully in society, and to minimise their requirement for long term treatment of chronic conditions, and institutional care.

#### Explanation

The New Zealand health system is facing an increasing demand for services arising from improvements in medical procedures, increased life expectancy and increased expectations from the public. This will be further exacerbated by the predicted changes to the population age structure. Support for the 'ageing in place' policy seeks to mitigate this by focussing funding on preventative measures and early intervention

#### 4.2 Problem Solutions

To take all necessary action to minimise demand for complex and costly procedures through preventative measures and to provide timely early intervention, allowing more effective targeting of resources

#### 4.3 Policy Goals

Grey Power will:

1. Advocate for provision of funding for two free health checks per year for those over 65 years of age.
2. Request that DHB funding allocated to aged care be ring fenced.
3. Work with other agencies for the provision of incentives to make healthy life choices to reduce future demand.
4. Advocate for improved early access to elective surgery through demonstration of a positive benefit / cost ratio.

## 5 ACC Policy

Date last reviewed 9/09/2014

### Policy Mission

To promote a fair and equitable ACC system for New Zealanders

### 5.1 Problems the Policy Addresses

1. The ACC system is unreasonably denying older people accident cover where there is a possibility of an associated age related impairment of function.
2. The ACC system permits doctors to charge patients a surcharge in addition to ACC cover in contravention of the principle of no cost cover.
3. There is a lack of ACC entitlement information regarding the ability to make subsequent claims resulting from a previously covered accident

### Explanation:

Cases have been documented of ACC calling accidents such as falls age related i.e. they are the result of a pre-existing condition. Hearing loss is also assessed percentage-wise on what is purported to be job related and what is judged as natural age related hearing loss.

### 5.2 Policy Solutions

1. The provision of precise criteria for judgements on a genuine accident regardless of age (addresses problem 1)
2. Fair tests for hearing loss (addresses problem 1)
3. Regulate ACC surcharges (addresses problem 2)
4. Clear, unambiguous entitlement information (addresses problem 3)

### 5.3 Policy Goals

Grey Power will:

1. Advocate for a clear definition of what fair treatment means for older people when they need to use the ACC system (addresses the policy mission and solution 1 and 2).
2. Advocate for ACC surcharges to be removed (addresses solution 3)
3. Advocate for more on-going entitlement information regarding ACC for New Zealanders (addresses solution 4)
4. Provide as much information as possible for its members in its quarterly magazine regarding ACC

## 6 Aged Care Policy

Date last reviewed 9/09/2014

### Policy Mission

To work to ensure the safety and well-being of all older people in care, whether in their own homes or in care facilities.

### 6.1 Problems the Policy Addresses

1. Lack of compliance of some DHBs with the national assessment for care
2. Inadequate funding for the aged care sector by some DHBs
3. Insufficient and inadequate personal and domestic care being provided to aged persons to fulfil their needs
4. Lack of follow-on care for aged persons following discharge from hospital
5. Elder abuse by families, caregivers and other responsible persons
6. Low wages paid to workers in the aged care sector
7. Inadequate response to concerns and complaints of those receiving care and their families

### 6.2 Problem Solutions

1. DHBs regard the national standards for the aged as a minimum level of care (addresses problem 1)
2. Funding provided by government for aged care is passed on to provide (addresses problem 2)
3. DHBs and care providers fulfil the spirit, intent and practical applications of the legislation around aged care
4. All providers of care respect the dignity of those they serve
5. Standards of training, both academic and practical, for those engaged in providing care for aged persons are at professional levels (these 3 solutions address problem 3)
6. Elder abuse is eradicated from our society (addresses problem 5)
7. All aged care sector workers receive, as a minimum, the 'Living Wage' as defined by the Family Centre Policy Research Unit. (addresses problem 6)
8. An efficient and effective advocacy service is provided in cases of complaint or concerns from recipients and their families (addresses problem 7)

### 6.3 Policy Goals

Grey Power will

:

1. Promote adoption of the recommendations of the “Caring Counts” report
2. Advocate for those requiring residential or home care to receive adequate, on-going assessment of their needs and the appropriate level of care (addresses solutions 2, 3 & 4)
3. Encourage aged care providers to improve the standard of training for aged care workers (addresses solution 5)
4. Work with other agencies to establish an Aged Care Commissioner to deal with elder abuse (addresses solution 6)
5. Urge political parties to support the provision of a living wage for aged care workers (addresses solution 7)
6. Document and report failures in the above areas to the appropriate authorities (addresses solutions 1-7)

## **7 Aged Care Policy –Number 2**

Date last reviewed 9/09/2014

### **Policy Mission:**

Trigger point for Financial Asset Testing for Residential Age Care.

To return the annual increase of the abatement level for assets to increase by twenty five thousand dollars per year until it reaches a cut of point off three hundred thousand dollars.

### **7.1 Problem the Policy Addresses:**

The linking of the financial level of assets to the CPI is totally inadequate to reach the negotiated ceiling by the date agreed to with the Government.

### **7.2 Problem Solution:**

To convince all political parties that use of the cost price index as a criterion for the incremental increase in asset value will not achieve the purpose for which this annual increase was designed.

### **7.3 Policy Goal:**

Grey Power will:

Advocate for the annual set figure increase of \$25,000.00 per year to be reinstated in place of the yearly CPI increase.

## **8 Law and Order and Emergency Management Policy**

Date last reviewed 23/9/2015

### **Policy Mission:**

To work to ensure the security and safety of all New Zealanders and their assets with particular emphasis on those over 50 during normal times and post disaster.

### **8.1 Problems the Policy addresses:**

1. Crimes committed by people whilst under the influence of alcohol and or drugs.
2. Scams in their many forms
3. Mental Illness
4. Ineffective solutions to those involved in crime e.g. punishment regimes
5. Support the Restorative Justice Programme which may help in reducing the numbers Sent to prison and therefore maintain the relationship in the home.
6. Response and recovery from a disaster supporting those involved by advocating as required.
7. To develop a closer relationship with a Safer Community Council or Neighbourhood Support operating within an area.
8. Addressing issues along with other groups that help to prevent older people being marginalised and isolated thereby making them targets for criminal activity.

### **8.2 Problem Solutions:**

1. Support legislation that ensures the reduction of availability of alcohol, in particular the introduction of the recommendations of the Law Commission Report on Alcohol Reform
2. Provide more timely drug and alcohol treatment (addresses problem 1) by advocating for effective monitoring and treatment of patients
3. Support any community projects that have the purposes of preventing older persons from succumbing to scams and advocating for more Police and MSD programmes that address this issue. Liaise with Aged Concern in dealing with elder abuse matters that have been raised and support as required. (Addresses problem 2)
4. Encourage older people through appropriate media of the need to have security instruments placed in their home to help prevent crime (addresses problems 1 and 3)
5. Recognise the relationship between mental health issues and crime and advocate with appropriate groups to reduce this problem (addresses problem 3)



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6. Advocate for more evidence-based solutions to reduce crime and re-offending (addresses all problems)
7. Encourage all associations to take part in or support the local Restorative Justice Programme
8. Actively support all members in their preparation for a disaster by supporting the government guidelines
9. Advocate as appropriate for a cheaper suite of insurance policies which are more affordable to our members
10. Advise Ministry of Civil Defence and Emergency Management on policy for older people to encourage more response effort is available to them in a disaster.
11. Encourage all associations to work with local council to adopt the Age Friendly Cities policy and strategies (addresses problem 8)

### **8.3 Policy Goals**

Grey Power will:

1. Advocate for alcohol crime related incidents to be addressed by the 5plus solutions proposed by Alcohol Action New Zealand.
2. Require that sufficient alcohol and drug addiction treatment be provided and advocate for effective monitoring to ensure compliance
3. Advocate for a service to retrieve unwanted drugs for disposal
4. Support any community project that aims to protect older persons from scams including elder abuse
5. Work with appropriate authorities to assist older people to have their homes made secure.
6. Advocate to agencies to ensure that the relationship between mental health and crime are recognised and those concerned receive the required treatment.
7. Maintain a watch on sentencing regimens within the court system and support those organizations that continue to lobby for appropriate sentencing by commenting on those that are considered at large to be too lenient.
8. Promote positive alternatives to imprisonment for minor offending but not including crimes of violence, particularly against our members.
9. Advocate for legislation that ensures the wellbeing of older persons particularly those that remain in their own homes.
10. Actively encourage all local authorities to adopt the Age Friendly Policy and focus on meetings that meet the needs of older persons to reduce the likelihood of marginalization and isolation. This should also ensure that they are better protected from crime in all its forms.

## 9 Local Body Policy

Date last Reviewed 9/09/2014

### Policy Mission

To promote an equitable funding system for local bodies and assist Associations in their involvement with their local body.

### 9.1 Problems the Policy Addresses

1. The methods of local body funding currently in use potentially disadvantage those on low and fixed incomes.
2. The views, needs and concerns of older New Zealanders are not currently influencing local council policies.

### 9.2 Policy Solutions

1. Introduce older person's fora within each Territorial Local Authority (TLA) with sufficient officer support to enable meaningful contribution to policy development. [TLAs & other local bodies] (Addresses problem 1)
2. Achieve the adoption by TLAs of policies consistent with WHO's Age Friendly Cities Strategy.[TLAs & other local bodies] (Addresses problem 1)
3. Establish a coalition of like-minded organisations concerned with establishing a fair and equitable funding system for local body expenditure. [NGOs, LGNZ, Academia] (Addresses problem 2)
4. Plan a campaign to promote debate on alternative funding methods that meet expenditure requirements and consider ability to pay that reduces ratepayer commitment. [NGOs, LGNZ, Academia] (Addresses problem 2)

### 9.3 Policy Goals

Grey Power will:

1. Establish data on how councils engage with the older community and their representatives.
2. Determine the most effective model for engagement (considering largest cities, small to medium sized cities, and District Councils with their many small towns).
3. Target most receptive councils to adopt the identified model. (these three goals address solution 1)
4. Provide advocacy packages to Associations to assist in preparation of submissions on Long Term Plans and Annual Plans.
5. Identify organisations working towards better funding bases for local authorities.
6. Establish working relationships with appropriate organisations.

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7. Draft pro forma Memorandum of Understanding for use when agreeing to work with other organisations in the field (these three goals address solution 3).
8. Establish a repository of easily accessible and summarised research on funding systems.
9. Establish criteria required to ensure that that any funding system is fair, equitable and identifies and addresses true hardship arising from ability to pay
10. Model and publish impact of proposed alternate funding systems against agreed criteria.
11. Model impact of rating individual Retirement village properties, including ability to claim rates rebate, and provide to appropriate associations.
12. Promote provision at TLA level of rate rebate schemes for granny flats and properties outside the Government scheme
13. Monitor TLA's to establish intentions, and alongside the Association affected, make submissions to the appropriate authority
14. Maintain a watching brief and encourage Associations to also keep a watching brief (these latter goals address solution 4)
15. Engage with TLAs for provision of both 'village' and mixed purpose development that promote the development of small high quality housing units in district plans

## 10 Housing Policy

Date last reviewed 23/9/2015

### Policy Mission

To promote the availability of a range of quality, affordable homes and housing units that are suitable for elderly people to rent or purchase

#### 10.1 Problems the policy addresses:

1. There is little provision for small, high quality, low maintenance housing units suitable for elderly residents outside retirement villages and a limited number of community housing providers. (There are extreme shortages of rental housing in both Auckland and Christchurch and rentals are beyond the resources of seniors living only on NZ Super (51%));
2. The views, needs and concerns of older New Zealanders are not currently influencing government policies;
3. Housing provided by councils is often under threat of sale;
4. There is not emergency housing available for seniors who are being abused, neglected or suffering mental or physical health problems. (Seniors do not qualify for Women's Refuge nor can they gain priority at HNZ and will generally be behind the queue of families waiting for housing);
5. Despite an "Ageing in place" policy within the Positive Ageing Strategy, many seniors find they need to downsize but there is a lack of suitable options for downsizing.

#### 10.2 Policy Solutions

1. Introduce an older person's forum within each Territorial Local Authority (TLA) and other local government bodies with sufficient officer support to enable meaningful contribution to policy development and District planning;
  - a. Establish data on councils' engagement with the older community and their representatives;
  - b. Determine the most effective model for engagement;
  - c. Target most receptive councils to adopt the identified model.
  - d. Identify council within and outside New Zealand that have adopted WHO Age Friendly Policies and are officially undergoing the assessment and benchmarking process;
  - e. Gather data on the impact of this on their older citizens. Encourage associations to join with other local social organisations;
  - f. Match adoptive councils with non-adoptive and provide local associations with an advocacy package.

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2. Achieve the adoption by TLAs and other local government bodies of policies consistent with the WHO Age Friendly Cities/Communities strategy;
  - a. Identify organisations working towards the identification of better funding basis for social housing;
  - b. Establish working relationship with appropriate organisations;
  - c. Draft pro forma Memorandum of Understanding for use when agreeing to work with other organisations in the field
  - d. Establish or locate a repository of easily accessible and summarised research on funding systems;
  - e. Establish criteria required to ensure that rents are fair and equitable and identify and address true hardship arising from ability to pay;
  - f. Provide an advocacy package to associations to assist in preparation of submissions on Long Term Plans or Annual Plans;
  - g. Model impact of rating individual retirement village properties, including ability to claim rates rebate, and provide to appropriate associations;
  - h. Promote provision at TLA level of rate rebate schemes for rental properties.
3. Join a coalition of like-minded organisations concerned with establishing a fair and equitable funding system for increased expenditure on social housing;
  - a. Identify nationwide building groups and prefabricators interested in developing designs (Lifemark);
  - b. Promote the development of high quality small housing units as a market opportunity to housing associations and developers;
  - c. Engage with TLAs for provision of both “village” and mixed purpose development that promote the development of small high quality housing units in district plans;
  - d. Monitor the TLAs to establish intentions and alongside the association affected make submissions to the appropriate authority
4. Plan a campaign to promote debate on alternative funding methods that meet expenditure requirements and consider ability to pay;
5. Oppose the sale of Council housing

### **10.3 Other Problems:**

New Zealand’s housing stock is often poorly insulated, lacks double glazing and contributes to fuel poverty in winter.

### **10.4 Solution**

Advocate for central and local governments to set up voluntary low cost insulation schemes to ensure rented properties provide warm dry home for our older persons and that the maintenance of the standard of insulation and its impact on health outcomes should be monitored carefully.

## 11 Age Friendly Cities and Communities Policy

Date last reviewed 23/9/2015

### Policy mission

To promote having local bodies in New Zealand join the World Health Organisation's Age Friendly cities and communities global network.

### Comment

One council (Tauranga) has adopted the Age Friendly policy and has prepared a strategy for its implementation. However, they have not sought accreditation with the WHO nor have they joined the global AFC network. Other councils are preparing to follow.

### 11.1 Issues the policy addresses

1. Transportation
2. Housing
3. Outdoor spaces
4. Social participation
5. Community support
6. Respect and social inclusion
7. Communication and information
8. Civic participation and employment
9. (see <http://agefriendlyworld.org/en/>)

### 11.2 Problems the policy addresses

Only one local body has developed a strategy for the implementation of the policy but has not sought full accreditation with the WHO.

### 11.3 Policy Solutions

Encourage councils to establish Older Persons forums with sufficient budget and officer support to enable the development of a local Age Friendly Cities and Community policy and a strategy for its implementation.

### 11.4 Policy Goals

Grey Power will:

1. Establish a steering group to assist with and monitor progress around the country
2. Develop an education programme to get associations to understand the Age Friendly Cities and Communities philosophy

3. Join with the Office for Senior Citizens in promoting the policy
4. Edit the Canadian tool box to suit NZ conditions and distribute
5. Encourage associations to join with other older person's organisations to establish a forum for informing councils on issues relating to an increasingly ageing community.
6. Obtain council support for adopting an Age Friendly Cities and Community policy (especially secretarial and financial support)
7. Highlight how the AFC policy links with goals of other NAGs.

## 12 Retirement Village Policy.

Date last reviewed 23/9/2015

### Policy Mission

To work to ensure that all people living in retirement villages receive fair and just treatment and that the Grey Power Retirement Villages National Advisory Group maintain a liaison with Retirement Villages NGOs and other like organisations for discussions on any of the Group's conclusions.

### 12.1 Problems the Policy Addresses

1. Lack of understanding by residents regarding their commitments when signing retirement villages' occupational rights agreements. It is a complex and complicated process to obtain the "right to occupy" not "own".
2. Conflict of interest/lack of authority for statutory supervisors regarding the protection of occupants' rights. Statutory Supervisors are appointed and paid by the Operator to attend resident's needs; a clear conflict of interest.
3. The inability of village residents in some regions to claim rates rebates providing they qualify financially. This is unfair in that those that qualify obtain the rebate while those that contribute their share of the village rates and qualify cannot obtain the rebate,
4. The need for an independent Villages Ombudsman to consider issues that falls outside the role of Statutory Supervisors. This may be obviated if a satisfactory result is obtained with number 2.
5. Residents be reimbursed for Fixtures and Fittings supplied by them. Currently these become a gift to the operator when the unit is vacated.
  - (a) If the Operator owns the unit the resident should be recompensed when vacating the unit.
  - (b) If the resident owns the unit no action is required, the fixtures and fittings will be included in the sale by the resident,
6. Residents be no longer liable for any capital loss when their unit is sold. They do not get any capital gains therefore to balance the contract there should be no liability for capital losses. This change to be included in all new ORA agreements and applies only if the operator controls the unit sale.
7. Residents be no longer liable to continue paying weekly fees when the unit is permanently vacated. At present a resident or their estate pays the weekly fee for at least 6 months. Once the resident is no longer "on site" there should be no more liabilities.
8. The need to assist and to receive advice from other Groups involved with Retirement Villages.



### 12.2 Policy Solutions

1. a. Have a Plain English Summary of all agreements.  
b. Work to ensure resident's legal advisors convey the residents' commitments before signing.
2. The appointment of independent statutory supervisors.
3. The inclusion of all residents in the rates rebate scheme providing they qualify financially.
4. The appointment of an independent Villages Ombudsman by Government.
5. The value of fixtures and fittings supplied by an ORA resident be added to the value of their unit at the time the unit is vacated.
6. Mandatory inclusion in all new ORA contracts, where the contract contains a Capital Loss clause, that a Capital Gain clause be included.
7. The inclusion in all ORA contracts of a clause that Residents and their successors do not continue to pay weekly fees when their unit is vacated.
8. Where appropriate maintain digital and voice communications with the RV Assn. RV Residents Assn and the Retirement Commissioners office and any others that come to the Groups attention.

### 12.3 Policy Goals

Grey Power will

1. a. Advocate for agreements be understandable – i.e. written in plain English with a simple one/two pages summary of all the conditions and requirements that are detailed in the required the documentation as a quick reference source.  
b. Advocate for legal advisors to convey the residents' commitments before signing and for the Statutory Supervisor sign off the legal advisor's actions.
2. Advocate for Statutory Supervisors to be independent or appointed by the Retirement Commissioner and accountable to the Commissioner.
3. Advocate for all village residents in ORA residences to be included in the Government's rate rebate scheme providing they qualify as do homeowners.
4. Advocate for the appointment for an independent Villages Ombudsman. (If 2 is achieved then there will be no need for an Ombudsman.)
5. Advocate for the necessary changes in legislation for residents to be reimbursed for the fixtures and fittings they supply and are attached to the unit that is owned by the operator.

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6. Advocate that all new ORA contracts that include a capital loss clause also contain a capital gains clause.
7. Advocate that all ORA contracts include a clause that weekly fees cease upon the unit being vacated.
8. Communicate regularly by the group Chair with the nominated organisations where appropriate.

### **Policy Title: Retirement Villages Aged Residential Care Facility Subsidy**

**Policy Mission:** To ensure that all persons entitled to receive a Residential Care Subsidy are entitled to receive that care without having to have a licence to occupy a room within the care facility.

**Problem the policy addresses:**

To ensure that all persons who have lived in a Retirement Village are not required to have a licence to occupy for the rest home or facility hospital bed when they are entitled to receive full residential care subsidy.

**Problem Solution:**

To ensure that rooms in retirement villages hospital care facilities require no licence to occupy if the resident qualifies for an Aged Residential care subsidy.

**Policy Goal:**

Advocate with all interested parties to ensure that Retirement Villages Rest Home and Hospital Care units remain available to all residents who qualify for Aged Residential care subsidy can receive that care without a licence to occupy.



## **13 Social Services Policy-**

Date last reviewed 14/09/2014

### **Policy Mission**

To work to ensure that all people in New Zealand receive fair treatment by all social services personnel and have access to, and be accurately informed of all entitlements, initiatives or changes that affect them.

### **13.1 Problems the policy addresses**

1. There is a lack of information on entitlements
2. Not all the information is provided in plain English
3. Inadequate Ministry of Social Development (MSD) staff training in dealing with older people
4. Failure of MSD to provide local liaison people.
5. Lack of understanding of low sight best practice guidelines
6. Older people's contribution to non-wage economy is invisible

### **13.2 Policy solutions**

1. Provide full and easily accessible entitlement information [MSD].
2. Work with other agencies including Citizens' Advisory Bureau, Age Concern, WINZ etc. to establish easily accessible and clear information on availability of support and entitlements (these 2 goals address problem 1)
3. Check all information and re-write as necessary in plain English [MSD] (addresses problem 2).
4. Provide adequate training for staff who deal with older people [MSD] (addresses problem 3).
5. Require an assessment on the necessity of local liaison people to help the older cohort with MSD requirements [MSD], [Local associations] (addresses problem 4).
6. Require the MSD to enable low sighted people (addresses problem 6).
7. Make older peoples' contribution to the economy visible [Govt.] (addresses problem 7).

### **13.3 Policy Goals**

Grey Power will:

1. Advocate for full and easily accessible entitlement information (addresses solution 1 & 2).

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2. Advocate for MSD to re-write relevant entitlement information in plain English (addresses solution 3).
3. Advocate for MSD to provide adequate staff training for staff who deal with older people (addresses solution 4).
4. Work with local associations to discover which services a local liaison person could provide for older people (addresses solution 5).
5. Require MSD to design all literature and signage to facilitate use by low sighted people (addresses solution 6).
6. Work with Treasury and other groups/individuals to promote the inclusion of voluntary and non- paid contributions in all assessments of the economy (addresses solution 7).

## 14 Retirement Income and Taxation Policy -

Date last reviewed 12/9/2016

### Policy Mission

To maintain state-funded, universal, non-means tested New Zealand Superannuation (NZS) payable at age 65 years as the basic provision, supplemented by continuing government and employer subsidisation of individual contributory savings accounts under the KiwiSaver scheme. Additionally, that government re-commence contributions to the New Zealand Superannuation Fund to add a state based 'pay as you earn' element to partially pre-fund NZS.

Further, that the fiscal sustainability of the above mentioned provisions be addressed by funding derived to the extent necessary, from increased taxation on higher incomes and the repositories of wealth.

### 14.1 Problems the policy addresses

1. A concerted campaign by vested interests in the financial sector seeks to convince all that the current 'pay as you go' superannuation scheme with an age of eligibility of 65 years is not sustainable.
2. The current level of superannuation is insufficient to maintain a person as an active participant in society in accordance with the New Zealand Positive Ageing Strategy.

### 14.2 Proposed Solutions

1. Demonstrate through researched articles the fallacies and assumptions made in the arguments for changing the structure and/or age of eligibility for New Zealand Superannuation (addresses problem 1).
2. To achieve a level of payment for couples who both qualify, of not less than 72.5% of net, average, ordinary time, weekly earnings (NAOWE) and, for single persons living alone, a payment equivalent to 65% of that 'shared' by couples who both qualify. (addresses problem 2).
3. To establish an independent non-party political authority to review the adequacy of the level of superannuation on a tri-annual basis.

### 14.3 Policy Goals

#### Grey Power will:

1. Prepare a comprehensive literature review of research on the implications of 'population ageing' related to the sustainability of New Zealand Superannuation over the next twenty-five years (addresses solution 1).
2. Establish a close working relationship with researchers in the field of retirement income including the Commission for Financial Capability, Institute for Governance and Policy Studies and the Retirement Policy and Research Centre (addresses all solutions).
3. Work with Statistics New Zealand to establish a targeted cost of living index applicable to the 65+ age cohort (Addresses solution 2).
4. Survey the Grey Power membership to determine the adequacy of current New Zealand Superannuation (addresses solution 2).

To maintain a state-funded, universal, non-means tested superannuation scheme payable at age 65 years

### 14.4 Problems the policy addresses

1. A concerted campaign by vested interests in the financial sector seeks to convince all that the current universal pay as you go superannuation scheme with an age of eligibility of 65 is not sustainable.

2. The current level of superannuation is insufficient to maintain a person as an active participant in society in accordance with Positive Ageing Strategy

### **14.5 Proposed Solutions**

1. Demonstrate through researched articles the fallacies and assumptions made in the arguments for changing the structure and/or age of eligibility for NZ Superannuation (addresses problem 1).
2. To achieve a level of payment for couples of not less than 72.5% of the average after-tax weekly earnings with pro rata increases for single superannuitants (addresses problem 2).
3. To establish an independent non-party political authority to review the adequacy of the level of superannuation on a tri-annual basis
4. To achieve eligibility for rate rebates equivalent to the married couple rate of superannuation (these 3 solutions address problem 2).

### **14.6 Policy goals**

Grey Power will:

1. Prepare a comprehensive literature review of research on the implications of 'population ageing' related to the sustainability of New Zealand Superannuation over the next twenty-five years (addresses solution 1).
2. Establish a close working relationship with researchers in the field of retirement income including the Commission for Financial Literacy and Retirement Income (CFLRI), Institute for Governance and Policy Studies (IGPS) and Retirement Policy and Research Centre (RPRC) (addresses all solutions).
3. Work with Statistics New Zealand to establish a targeted cost of living index applicable to the 65+ age cohort (addresses solution 2).
4. Survey the Grey power membership to determine the adequacy of current New Zealand Superannuation (addresses solution 2).

## **15 Trans Pacific Partnership (TPP) Policy**

Date last Reviewed 23/9/2015

### **Policy Mission**

To work to ensure that older people in New Zealand are not disadvantaged if the New Zealand Government signs the TPP agreement.

### **15.1 Problems the policy addresses**

1. Lack of democracy because this agreement is being negotiated in secret.
2. The possibility that the availability of and the ability to purchase good quality, inexpensive medicines and medical devices may be lost by Pharmac.

### **15.2 Policy Solutions**

1. Inform the relevant decision-makers of our opposition to the way the TPP is being negotiated
2. Provide information regarding the TPP to members and the public especially as it pertains to Pharmac

### **15.3 Policy goals**

Grey Power will:

1. Provide information, through media releases and other publicity on the effects of the loss of sovereignty to New Zealanders
2. Advocate at the highest level for Pharmac's continued ability to obtain readily available, good quality inexpensive medication and medical devices for New Zealanders.