Scoping Paper:

Orbost Age Friendly Town

Prepared for

East Gippsland Shire Council

Date

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Executive Summary

- Attracting older adults to the Orbost area was identified as a potential strategy to promote economic development during preparation of the Advancing Orbost 2020 Plan. This paper details the economic benefits and risks associated with this. It also provides direction about priority focus areas, potential initiatives and the next steps required to implement it. The paper helps to clarify whether an ‘age friendly town strategy’ warrants further investigation and resource commitment.

- Australia’s rapidly ageing population has driven growth in the health and social services sector. Between 2005 and 2010, job increases in this sector were the largest in Victoria. The primacy of the industry as a job generator in Victoria is expected to continue. This employment growth, coupled with accessibility of the industry for lower-skilled employees, creates economic opportunities for communities with higher numbers of older residents.

- Background research and community consultation highlighted Orbost’s competitive advantage, especially when considering this age group. Advantages include access to health services, environmental amenity, affordability, an active community and proximity to Marlo.

- Since the 1990s, many towns in rural parts of the United States have actively pursued the ‘retiree market’ to help build their local population and stimulate economic growth following the decline of traditional industries. In Australia there are fewer examples of this strategy being implemented. Evaluations of programs suggest that the impacts have been successful relative to modest investments.

- Case study research revealed that the major tool used to attract retirees to rural towns was marketing. This was generally guided by planning around target groups, messages and channels. In the context of Orbost, potential target markets include former residents, holiday home owners, regular visitors to the area, nearby towns with poor health services, and larger urban centres in the region.

- Economic modelling suggests that every 50 residents over the age of 65 who migrate to Orbost will stimulate around 6.8 full-time equivalent positions. Economic and social risks include changes in town character, deterring younger people, social conflict and increased costs for Council and other service providers. Social benefits include increased viability of the town, and its services, groups and facilities.

- The Orbost community and Council need to resolve whether they want to pursue such a strategy. It is not suitable to every town, and successful implementation would require broad participation by a mix of age groups, businesses and community organisations.

- Should the strategy be pursued, four priority areas have been identified. These have been informed by case studies, community consultation findings, available market research findings, and academic research and are:
  1. Lifestyle and Recreational Activity
  2. Housing
  3. Transport and Mobility
  4. Marketing

- For each focus area, this study provides examples of projects and initiatives that should be considered. Further planning is required to select which initiatives might be most relevant and cost effective in Orbost. This should involve the formation of a committee, and will require financing support from government.
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1. Background

Project Background

- This paper has been developed as part of the Advancing Orbost 2020 Project. The Project has developed an economic plan for the Orbost area, and is jointly funded by East Gippsland Shire and Regional Development Victoria (RDV). Following a period of consultation, research and strategic planning during 2013, a number of priority areas were identified for further investigation.
- One of the strategic areas identified in the Project, is the potential for the Orbost area to attract a greater number of older residents (55+ years in age). There are potential social and economic benefits that would flow from this. As the Advancing Orbost 2020 Project is an economic planning project, this paper is primarily concerned with understanding the economic benefits.
- The objectives of this paper are to:
  1. Understand the economic impact of an increase in the number of older persons living in the community.
  2. Explore case studies of other towns that have successfully attracted a large number of residents within this age group, and have economically benefited.
  3. Understand what factors, facilities and services might help attract and retain this group.
  4. Begin to identify interventions in the Orbost area that might help to attract and retain residents within this age group.
- The focus of this paper is on the facilities, activities, services and infrastructure that are generally within the ‘sphere of influence’ of local government and the local community. While health services play a significant role in attracting older residents, this is not the focus. Orbost Regional Health (ORH) is a major provider of health and well-being services in the community. These include traditional health services (e.g. GP, hospital, counselling), as well as extending into well-being services and activities (e.g. Men’s Shed, home maintenance assistance, community garden, activity groups). ORH is currently undertaking planning for its services. This will include consultation with the community regarding their health service needs. The ORH work is complementary to this study.

The Economics of Australia’s Ageing Population

- While economic development often prioritises the development of ‘export industries’ in rural Australia, the reality is that up to 80% of employment is actually ‘population servicing’. This includes jobs generated by services provided to the local population (such as retail, health services, education, and local professional services). Promoting population growth can be a central economic growth strategy in rural Victoria.
- Victoria’s population is ageing rapidly. Between 2013 and 2054, the dependency ratio (the proportion of non-working age residents for every working age resident) is expected to increase from 0.5 to 0.64[^2]. The ageing of the population has been the key driver of growth in the health and social services sector. Between 2005 and 2010 this sector added the greatest number of jobs in Victoria. The primacy of the industry as a job generator in Victoria is expected to continue.
- The health and social services sector is naturally labour intensive. In other words, for every dollar spent in the sector, the employment generation is high. In addition, a notable proportion of

[^2]: Australian Bureau of Statistics, Cat. 3222.0
employment in the industry has low to medium skill requirements. Relative to other industries, there are a large number of jobs available for lower-skilled and entry level workers.

- The macro-economic context for generating employment growth through the attraction of older residents is positive. It would suggest that expanding this age cohort could generate substantial economic benefit, especially for lower-skilled workers. More specific analysis of the potential economic impacts in Orbost is discussed in Section 4.

**Age Friendly Cities Framework**

- The World Health Organisation (WHO) has undertaken significant research on the drivers of ‘Age Friendly Cities’. Although this research is based on urban areas, it has relevance for promoting population growth amongst this age group in smaller settlements such as Orbost. WHO has identified a number of ‘core age-friendly features’ as detailed in Table 1.

**Table 1  WHO age-friendly city features**

| Outdoor spaces and buildings | • Pleasant and clean environment  
|                            | • Importance of green spaces  
|                            | • Somewhere to rest  
|                            | • Age-friendly pavements  
|                            | • Safe pedestrian crossings  
|                            | • Accessibility services and facilities  
|                            | • A secure environment  
|                            | • Walkways and cycle paths  
|                            | • Accessible buildings  
|                            | • Adequate public toilets  
|                            | • Customer service  
| Transport                  | • Availability and route  
|                            | • Affordability  
|                            | • Reliability and frequency  
|                            | • Accessible vehicles  
|                            | • Courteous seating, driving style  
|                            | • Transport stop design  
|                            | • Taxis  
|                            | • Community transport availability  
|                            | • Information availability  
|                            | • Parking availability and priority  
|                            | • Driving conditions and courtesy  
| Housing                    | • Affordability  
|                            | • Design (e.g. split level floors, climate responsiveness)  
|                            | • Modification of existing housing stock  
|                            | • Maintenance  
|                            | • Proximity to services  
|                            | • Familiarity (community, family)  
|                            | • Housing options  

| Social Participation                           | • Accessibility (times of day, safety to access, transport)  
|                                             | • Affordability                                          
|                                             | • Range of opportunities                                 
|                                             | • Awareness and information                              
|                                             | • Intergenerational activities                           
|                                             | • Outreach to isolated individuals                       |
| Respect and Social Inclusion                | • General courtesy and respect toward older people       
|                                             | • Helpfulness                                            
|                                             | • Ageism and ignorance                                    
|                                             | • Promoting intergenerational contact                    
|                                             | • Place in community and in family                       
|                                             | • Economic inclusiveness                                 |
| Civic Participation and Employment          | • Volunteer options                                      
|                                             | • Employment options                                     
|                                             | • Flexibility                                            
|                                             | • Encouraging political/civic participation              
|                                             | • Training                                               
|                                             | • Entrepreneurial opportunities                          |
| Information and Communications              | • Widespread distribution                                
|                                             | • Relevant and timely information                        
|                                             | • Importance of word of mouth, and talking               
|                                             | • Age friendly formats and design                         |
| Community Health and Support Services       | • Accessibility and proximity                            
|                                             | • Range of services                                      
|                                             | • ‘Ageing well services’: preventative health and health promotion |
|                                             | • Availability of home care                              
|                                             | • Residential facilities (for those unable to live at home) |
|                                             | • Coordination of services                               
|                                             | • Promoting volunteering to assist older people          |

**Community Consultation**

- During July 2013, a substantial consultation program was undertaken with residents of Orbost and surrounds as part of the Advancing Orbost 2020 Plan. This involved discussions with community groups and local businesses, a community forum, and survey. The consultation highlighted several themes related to creating an age friendly town, and has been a key input to this scoping study.

- A key finding from consultation was that a large proportion of older residents in Orbost reported having recently moved to the area; having been attracted by the competitive advantages highlighted above. The consultation outcomes helped to validate these advantages.

- During the Advancing Orbost 2020 Project and in the existing Orbost Community Plan, consultation with residents identified a number of priorities that relate to the needs of older
groups. The relevant themes are detailed in Table 2. The table is sorted in terms of the prominence of themes during consultation, with lifestyle activities being the most prominent.

**Table 2  Priority areas for older residents identified during consultation**

<table>
<thead>
<tr>
<th>Lifestyle Activities</th>
<th>Heated pool, sports/leisure centre with gym and dedicated programs for older users, cycle and walking infrastructure, boat ramps and facilities at Marlo</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home-Based Care</td>
<td>Develop innovative service delivery models, investigate council costings and non-government options, assess skills requirements and local training feasibility</td>
</tr>
<tr>
<td>Housing</td>
<td>Suitable housing options, accessible for those with mobility and fall issues</td>
</tr>
<tr>
<td>Transport and Mobility</td>
<td>Improve footpaths, lighting, bus services around and between towns, taxis, cycle and walking infrastructure</td>
</tr>
<tr>
<td>Skills and Social Networking Groups</td>
<td>Survey older residents and proactively create networks of people with shared skills/interests (e.g. woodworking, county cooking, sculpture, music). Use Men’s Shed as a blueprint for these kinds of socially enriching groups</td>
</tr>
<tr>
<td>Heritage and Town Character</td>
<td>Leverage from historical significance of area, heritage lighting to enhance and brand townscape, historical drives, reflection building at cemetery, town beautification</td>
</tr>
<tr>
<td>Local Shops and Services</td>
<td>Vital for small business and employment, but also convenient for older residents to be able to buy shoes or visit a dentist locally</td>
</tr>
</tbody>
</table>

- A 2010 East Gippsland Shire discussion paper on ageing in the community drew from consultation with older members of the community and relevant service providers. Its priorities are similar to those that have been discussed in the context of Orbost, and include:
  - Housing
  - Social Inclusion and Participation
  - Service Planning
  - Lifelong Learning
  - Information and Communication
  - Culture, Recreation and Leisure
  - Access and Safety
  - Economic Impact and Development
2. Attracting Older Residents

Understanding “The Silver Market”

- There is increasing recognition of the business opportunities that are related to older age groups, particularly given the growth in numbers. This is sometimes referred to as the “silver market”. Areas with high numbers of older residents are likely to attract new businesses catering to their needs and aspirations.

- Marketers break the older age market into smaller, sub-segments with different needs and desires. When thinking about attracting older age residents to an area, it is important to appreciate these sub-segments, and which ones may be locally relevant. Broadly, the older adult market can be split into three separate age groups (Table 3) or four lifestyles (Table 4). While age and lifestyle groupings are generalisations, they help to broadly identify the needs and motivations of each group.

### Table 3  
Age and segmentation in the older adult market

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>55-64 years</td>
<td>“Healthy Indulgers” Priority to ‘enjoy life’ rather than ‘make it in life’</td>
</tr>
<tr>
<td>65-74 years</td>
<td>“Healthy hermits”: Healthy, but generally socially withdrawn. Concerned with day-to-day tasks, deny “older age” status.</td>
</tr>
<tr>
<td>75+ years</td>
<td>“Ailing outgoers”: Active despite adverse conditions. Preoccupied with financial and physical independence.</td>
</tr>
<tr>
<td></td>
<td>“Frail Recluses”: Isolated persons, often with ailments, think of themselves as “older person”.</td>
</tr>
</tbody>
</table>

### Table 4  
General motivations and drivers of different older lifestyle segments

<table>
<thead>
<tr>
<th>Lifestyle Segment</th>
<th>Motivations</th>
</tr>
</thead>
<tbody>
<tr>
<td>“Healthy Indulgers”</td>
<td>Social relationships, convenience</td>
</tr>
<tr>
<td>“Healthy Hermits”</td>
<td>Social acceptance, security</td>
</tr>
<tr>
<td>“Ailing Outgoers”</td>
<td>Convenience, taste, functionality, value, independence</td>
</tr>
<tr>
<td>“Frail Recluses”</td>
<td>Value, convenience (including accessibility), simplicity</td>
</tr>
</tbody>
</table>

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3 See, for example, case studies contained within Royal Geographical Society “Where is Granny Going?”

4 See, for example, Veda Advantage, LandScape Market Tool; Center for Mature Consumer Studies Targeting the Mature Market: Opportunities and Challenges.

5 Segments sourced from Center for Mature Consumer Studies Targeting the Mature Market: Opportunities and Challenges. Lifestyle segments are not necessarily chronological in nature.

6 Center for Mature Consumer Studies Targeting the Mature Market: Opportunities and Challenges.
The case studies and themed interventions in later parts of this paper explore the needs of these segments in further detail.

**Victorian Market Research**

- Regional Development Victoria (RDV) has undertaken substantial research into the drivers of migration to Victoria’s regional areas. The RDV research generally identifies a “slowing down” market segment - those seeking a change in lifestyle in later years of their life. Relevant findings are:
  - **Market size**: Studies of Melbourne residents suggest that a substantial market of older residents (370,000 persons) have considered migrating to regional Victoria. This does not include intra-regional migration (e.g. from regional cities to smaller towns or vice-versa).
  - **Demographic**: Average age is around 55 years old, 50% of households have no full-time workers.
  - **Key drivers**: Simpler and quieter lifestyle, safety, preference for green and open spaces, relaxed lifestyle. Lower cost of housing is a particularly significant driver for residents moving to inland areas.
  - **Barriers**: Logistics and costs of moving, lack of suitable facilities (particularly health), proximity to friends and relatives.
  - **Touch points**: Consider migration during a visit to rural and regional Victoria (53%). Word-of-mouth (friends and family) and local real estate agents are significant sources of information and influence.
  - **Locational preferences**: Country towns or rural areas, rather than regional cities (e.g. Traralgon).

- In addition, research in the United Kingdom demonstrates the importance of topographically flat towns, and seaside locations, for the attraction of older residents.

- Research into holiday homeowners suggests that a large proportion (30%) expect to move permanently to their holiday homes and 60% of these expect to migrate within the next ten years. Migration to holiday homes among over 55s is expected to increase substantially as retirement of baby boomers accelerates in the coming decade. This has significant implications for Marlo (as discussed in Section 5).

- Research shows that new residents in rural towns are likely to come from surrounding areas, or the most proximate parts of capital cities. Between 2006 and 2011, new residents who settled in Orbost were more likely to come from Bairnsdale, Wellington Shire, Lakes Entrance, the Latrobe Valley, and parts of eastern Melbourne (Casey, Mornington Peninsula, and Shire of Yarra Ranges). Due to proximity, new residents have also been drawn from New South Wales. These findings have implications for attracting and marketing the area to older residents.

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8 See: Royal Geographical Society, Where’s Granny Going?
9 See: Hugo & Harris (2013) Time and tide: moving towards an understanding of temporal population changes in coastal Australia
10 See, for example: Geografia (2013) Rural Migration Trends and Drivers: Background Report for Rural Councils Victoria
Understanding the Migration Process

- The process of migration decisions amongst older adults needs to be understood. Investigation of market research into migration decisions in both Victoria\(^1\) and the United States\(^2\), suggests there are four stages involved in migration decisions (Figure 1).

Figure 1  The process of older resident migration

- In the first stage ("Experiences"), visiting friends and family or holidaying in a new location influences future migration decisions. Sometimes these influences occur unconsciously as a potential migrant builds familiarity, sentiments and memories about their experiences there, including social networks, amenity and facilities.

- In the second stage, more active consideration is given to migration as a person approaches retirement, or after they have fully retired. At this point, a retiree will consider various options (e.g. remaining in the same place, moving away) and consume information, and make visits to help inform their decision.

- At the third stage, retirees make their decision to move. Logistical barriers can create issues at this point in the process (e.g. removal costs). For older adults that migrate between the ages of approximately 55 and 70, the key influences of their locational decision are amenity and social networks. For those that have not reached retirement, access to part-time employment will also be a key consideration.

- The fourth stage (second round migration) is not relevant to all migrants. Research from the United States shows that retirees who moved to high amenity and affordable towns that have poor access to services (especially poor health services) will often migrate, at around 70+ years.

\(^{11}\) ShopScience (2011), Attitudes and target profiling; Ascet (2009) Relocated Residents Survey

\(^{12}\) Duncombe (2000) Chasing the Elderly: Can State and Local Governments Attract Recent Retirees?
old, to be closer to required services and potentially family. Evidence from towns that have poor access to services in Victoria also points to this being an issue in Australia. This fourth stage is increasingly delayed, as life expectancy continues to increase (85 for males and 88 for females).

Orbost’s Competitive Advantages

- During the Advancing Orbost 2020 Project, research and consultation found that Orbost benefits from competitive advantages in attracting and retaining older residents (Table 5).

<table>
<thead>
<tr>
<th>Table 5</th>
<th>Competitive advantages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordability</td>
<td>Advancing Orbost 2020 highlighted the affordability of housing in Orbost, relative to other townships in the region.</td>
</tr>
<tr>
<td>Health Services</td>
<td>The presence of a comprehensive health service, Orbost Regional Health, provides a critical advantage over other towns of a similar size.</td>
</tr>
<tr>
<td>Environment and Amenity</td>
<td>Consultation during the Advancing Orbost 2020 project found that a large number of residents value the natural environment surrounding Orbost. This includes coastal and forest environments, as well as the general amenity of the town.</td>
</tr>
<tr>
<td>Marlo</td>
<td>The presence of a coastal community with high natural amenity in proximity to Orbost has the potential to provide a source of population growth in the area. This is especially attractive to retirees who are seeking coastal environments and have medium to higher wealth.</td>
</tr>
<tr>
<td>Urban Environment</td>
<td>The urban environment of Orbost is particularly conducive to older residents who experience mobility issues. The township is relatively flat, relatively dense (with services generally located within proximity to most houses) and permeable (walkability is high due to the grid pattern of streets).</td>
</tr>
<tr>
<td>Participation</td>
<td>The Advancing Orbost 2020 process identified older adults participating in organised and less formal activities in the community. There is a strong base of participation and activity to build upon.</td>
</tr>
</tbody>
</table>

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13 Duncombe (2000) Chasing the Elderly: Can State and Local Governments Attract Recent Retirees?  
3. International Experience

- There are few examples of Australian towns that have actively sought to attract older residents for economic development purposes. There are, however, rural and urban areas that have sought to develop ‘age friendly strategies’, primarily to promote social impacts. These strategies are relevant, as they help to identify the needs and requirements of older residents, and can therefore help to understand how to attract this group.

- There is much more emphasis on stimulating economic development through the attraction of retirees in the United States. Governments (both state and local), business, and communities have taken a proactive role in this regard. In the United Kingdom, there are fewer examples of stimulating migration amongst retirees for economic development purposes. However, there is research investigating the key drivers of such migration patterns.

United Kingdom

- In the United Kingdom, recognition of ‘age friendly’ housing and neighbourhoods is more advanced in both research and government practice. There is a particular interest in promoting more suitable housing for older residents. Some of the key cases and lessons from various programs and plans in the United Kingdom include:
  
  * Physical environments are frequently cited as a major driver of migration of older residents to rural towns in the United Kingdom. Areas with flat topography, good walking surfaces and safe environments appear to influence migration patterns.
  * Perceptions about the cleanliness, peacefulness, and other amenity attributes are a key consideration in migration decisions.
  * The presence of health and social services relevant to older people is a critical driver of migration to more isolated towns.
  * Opportunities to participate and make a contribution to the local community influence migration decisions. The prospect of joining a more close-knit community is relevant for some, but not all, urban to rural migrants.

United States

- Since the 1980’s, when there was substantial rural decline across parts of the United States, towns that attracted retirees have outperformed other towns in terms of income and employment. Various studies report that growth in retiree populations in rural towns has been economically and socially sustainable over the longer-term. Consequently, since the mid-1990s, it has received attention from economic development practitioners and government. Attracting a retiree to an area is reported to have a similar economic multiplier as attracting a new business.

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15 See, for example, Geographical Society Where is Granny Going? Southwark Council’s “Small in Beautiful Program”
16 Reeder (1994) Retiree Immigration as an Economic Development Strategy
18 Warren (2004) Attracting Retirees as Economic Development
Some notable examples of programs with this objective in the United States include:

- Marketing to tourists in a local area has been a strategy for many rural communities. If a tourist enjoys and is familiar with an area, it is more likely that they will consider the location in any retirement plans.¹⁹
- Leveraging from local community networks to undertake softer marketing through word-of-mouth and publicity (e.g. involving local chambers of commerce, hospitals, and school communities). This has been particularly successful in encouraging former residents who may have left their community, and who may be ready to return at retirement. It has required the community to be receptive to the idea of growing the local retiree population. Presence of friends and family in an area is a large driver of migration choices.
- Upgrading facilities that are attractive to older people, such as golf courses or seniors’ centres has been a keystone strategy in some places.
- Some counties have used fiscal instruments (e.g. reduced local taxes) as a strategy to promote the attraction of older residents. This approach has an obvious cost to local budgets and service provision, and is therefore most sustainable where discounts are offered only to new residents.

A survey of retiree attraction strategies in the United States²⁰ identified the following as key attractors:

- Climate - preferences differ between individuals, with some preferring warmer climates, and some milder climates
- Natural environment – ocean, lakes, rivers, mountains, and scenery
- Affordable housing
- Proximity to urban amenities
- Recreational opportunities - boating, fishing, golfing, gambling
- Convenient access to goods and services

Specific Initiatives

- Table 6 lists specific initiatives that have been utilised elsewhere to attract older residents.
- With a few exceptions, these initiatives focus primarily on marketing activities. Where there have been evaluations, there is general consensus that the economic benefits have exceeded the public costs.

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²⁰ Reeder (1998), *Retiree-Attraction Policies for Rural Development*
### Table 6
**Specific examples of older adult attraction programs and initiatives**

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Southwark Council, United Kingdom</td>
<td>Some local governments help older residents move into more suitable housing through grant programs and practical assistance. Programs include a mix of cash incentives, removalist payments, personal and logistical support and redecoration. They promote smaller and more accessible housing stock to older residents.</td>
</tr>
<tr>
<td>Douglas County, Kansas, United States</td>
<td>A peri-urban area outside of Kansas City, spent around $60,000 per annum on attracting retirees. This included rebranding of the town, and various marketing activities. Businesses likely to benefit from a higher number of retirees in the area were asked to contribute funding to the program, as well as the County government.</td>
</tr>
<tr>
<td>Various towns, Alabama, United States</td>
<td>“Reunion Days” that invite former residents back to a local area for reunions, with a view to encouraging former residents to return to the area in the medium to longer-term. Often these are organised in partnership with high schools, sports clubs and community groups.</td>
</tr>
<tr>
<td>Various towns, Alabama, United States</td>
<td>Developing marketing materials that demonstrate the lifestyle benefits of living in local areas, and placing these in visitor information centres, real estate agents, at local hotels/motels and tourist attractions. More detailed guidebooks or directories could then be provided to those that require further detail.</td>
</tr>
<tr>
<td>Alabama, United States</td>
<td>The Alabama State Government established volunteer committees within communities to promote retiree growth. These groups were primarily responsible for planning and implementing retiree attraction strategies, in partnership with funding from state government.</td>
</tr>
<tr>
<td>Alabama, United States</td>
<td>“Alabama Advantage” was a state-wide initiative to market larger regions to retiree populations. These regional marketing initiatives helped local areas to pool their resources to create higher publicity campaigns, negotiate discounts for advertising space, publicise regional as well as local attractions and infrastructure, and use a central database to keep track of interest from potential migrants.</td>
</tr>
<tr>
<td>Guntersville, Alabama, United States</td>
<td>A town of 7000 that heavily promotes its fishing environment through fishing media (e.g. magazines, ESPN) is said to have attracted 500 people.</td>
</tr>
<tr>
<td>Etowah County, Alabama</td>
<td>The development of a “Retiree Relocation Centre” located at a golf course, where volunteers would provide information to potential retirees visiting the area. Established with assistance from the Chamber of Commerce and State Government. 1800 numbers for information are also setup to compliment marketing materials.</td>
</tr>
<tr>
<td>Arkansas, United States</td>
<td>A network of real estate agents proactively marketed various areas in the state as destinations for older adults, realising the benefits to real estate commissions.</td>
</tr>
<tr>
<td>Washington, United States</td>
<td>The “Washington Community Self Help” model emphasises communities working together with limited funding from government (&lt;$20,000 per annum) to market their areas. The programs generally involve a whole-of-community approach (e.g. high school students making promotional videos for media assignments). The impact in one small town of 2,000 people is said to be +150 residents.</td>
</tr>
<tr>
<td>Idaho, United States</td>
<td>The “Idaho Back-Home Model” prioritises attracting former residents to the area. Activities included residents writing to old friends/colleagues, direct mailing postcards to former residents, hosting visits, and group tours.</td>
</tr>
<tr>
<td>South Carolina, United States</td>
<td>Government provides incentives (e.g. cheap land) to those developing retirement facilities and services. Therefore reducing government expenditure for facilities, housing services and community marketing.</td>
</tr>
<tr>
<td>Pennsylvania, United States</td>
<td>Publish a regular magazine “Silver and Gold” to publicise activities, services and lifestyle for older people in the community. It is also used as a ‘softer’ marketing tool for attracting friends of residents and tourists more permanently.</td>
</tr>
</tbody>
</table>
4. Potential Impacts

Economic Impacts

- In order to understand the prospective benefits of greater numbers of retirees in the Orbost area, economic impacts have been modelled using a model developed by Geografia for the East Gippsland economy. The modelling is based upon forecast expenditure in the economy by this group.

- The modelling assumes an additional 50 residents in Orbost that are aged 65 or above. This is a very realistic target, considering experiences of towns in the United States, and current population trends in the area. An additional 50 residents represents 2% growth on top of the existing population of around 2,500 residents in Orbost and Marlo.

- Household expenditure figures are based on the ABS Household Expenditure Survey (2009-10) for these age groups. Government health expenditure figures come from the National Rural Health Alliance (NRHA). Expenditure estimates, by industry type (ANZSIC 1 level) are shown in Table 7 (expressed as annual figures).

<table>
<thead>
<tr>
<th>Industry grouping</th>
<th>Personal expenditure</th>
<th>Government health expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>L - Rental, real estate, property</td>
<td>+$123,154</td>
<td>-</td>
</tr>
<tr>
<td>D - Household energy and utilities</td>
<td>+$51,821</td>
<td>-</td>
</tr>
<tr>
<td>G - Retail expenditure</td>
<td>+$408,395</td>
<td>+$33,550</td>
</tr>
<tr>
<td>Q - Health care</td>
<td>+$83,010</td>
<td>+$185,020</td>
</tr>
<tr>
<td>I - Transport</td>
<td>+$132,408</td>
<td>-</td>
</tr>
<tr>
<td>R - Arts and recreation</td>
<td>+$145,975</td>
<td>-</td>
</tr>
<tr>
<td>S - Other services</td>
<td>+$104,180</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>+$1,048,942</td>
<td>+$218,570</td>
</tr>
</tbody>
</table>

- This expenditure would generate the economic outcomes detailed in Table 8. It includes 6.8 new full-time equivalent positions, primarily in the personal services, health and retail sectors. Gross Regional Product would be expected to increase in the order of $930,000. These figures would double if 100 retirees were attracted to the area.

- As discussed in Section 1, much of the expenditure from this age group occurs in industries that are labour intensive, and have lower barriers to entry for employees at the lower end of the skill spectrum. As the majority of employment would not require high-level skills, they are expected to be...

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21. It assumes 60% of these residents live as couples, and 40% as single person households. This is similar to figures from the 2011 Census results for older adults in Orbost.

22. Assumes PBS spend of $305/person (allocated to retail), hospital spend of $1,240/person (health services), Medicare spend of $442/person (health services). These figures based on average per capita health expenditure figures provided by National Rural Health Alliance Inc (2011) *Australia’s Health System Needs Rebalancing*. Figures are for health expenditure in ‘outer regional’ communities. The NRHA figures are likely to underestimate government health expenditure for retiree groups as they represent figures for all age groups. Australian Institute of Health Welfare (2010) *Health system expenditure on disease and injury in Australia* shows that 65 to 74 year olds spend 2.2x more on health care costs on a per-capita basis compared to the general population. Therefore, the NRHA per-capita costs have been escalated by 2.2x.
available to most of the population. This constrasts to high-skill sectors, where labour can be difficult to attract to a remote area such as Orbost (and therefore difficult to sustain a skilled sector)\(^{23}\).

### Table 8 Economic impacts

<table>
<thead>
<tr>
<th>Measure</th>
<th>Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Full-time Equivalent Employment (FTE)</td>
<td>+6.8</td>
</tr>
<tr>
<td>Gross Regional Product</td>
<td>+$932,000</td>
</tr>
<tr>
<td>Value Added</td>
<td>+$689,000</td>
</tr>
<tr>
<td>Commonwealth tax receipts</td>
<td>+$181,000</td>
</tr>
<tr>
<td>State</td>
<td>+$8,000</td>
</tr>
<tr>
<td>Local</td>
<td>+$6,000</td>
</tr>
</tbody>
</table>

- As noted in Section 2, “The Silver Market” is an important growth sector in the Australian economy. A larger pool of older adults in the area would create new opportunities for businesses that cater to this group. These include businesses with low barriers to entry, such as personal services, recreation and leisure activities, food services, and home and garden maintenance services.

### Economic Risks

- Increasing the number of older adults in the community is likely to be associated with increased demand for some Council services. These include Meals on Wheels, some community facilities (e.g. neighbourhood houses, community centres, fitness facilities), as well as concessions on services.
- Evidence from the United States suggests that the local tax revenue from older residents is greater than the increased costs to local governments\(^ {24}\). However, this situation may not be applicable to the situation in Australia, given the different economic and governance structures. No such impact studies appear to have been undertaken in Australia.
- Health services and hospitals are largely funded based on population and service demand. Therefore, additional funding will generally follow increased demand for most health services. For example, Medicare funding for health services is linked to the number of services provided (in terms of hours billed by a doctor). In this sense, the burden of an increased population is unlikely to be significant. However, further discussions may need to be undertaken with Orbost Regional Health to confirm how such an increase may influence their expenditure and revenue.

### Social Benefits

- Older people make valuable contributions to Australian society through the time they spend in unpaid caring in their own household, to their family members in other households, and to non-family members in the wider community. In addition to these caring contributions, older people make further contributions in the form of unpaid voluntary work\(^ {25}\). Many towns benefit significantly from the participation of older adults in the community. This has been observed in Orbost during the consultation stages of Advancing Orbost 2020, with very proactive older community members.
- With an additional number of retirees in the area, the social and economic viability of the town is expected to increase. An increased population will increase the sustainability of many existing

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\(^{23}\) A minority of jobs will be higher skilled positions (e.g. medical practitioners), and will still need to be considered.

\(^{24}\) Reeder (1994) Retiree Immigration as an Economic Development Strategy

\(^{25}\) The Australian Institute of Family Studies
businesses and services in the town, and as well as the viability of community and volunteer groups. Evidence from the case studies examined in the United States suggests that this will be the case.

Social Risks

- Evidence from coastal retirement towns in the United Kingdom suggest that younger people can be discouraged from living in towns that have a high proportion of older residents. Younger people may feel a town no longer caters to them, or may not appreciate the changing character of a place. A town may get stuck in a ‘time warp’ as older people may be more resistant to change and diversity. Case studies from the United States show that local job creation for younger groups helped to offset these effects.

- In the United States, experience has shown that many people fear that attracting retirees from outside the community might create undesirable community change. For example, an influx of retirees might upset a delicately balanced local political coalition, thereby increasing conflict in the community. Conflict between longer-term residents, and new groups in terms of ideals and aspirations for the place is also a risk. Any significant change in the population is likely to influence social networks and values of a town. The case studies identified that some towns were clearly not ready for actively marketing their town to retirees, and promoting these changes.
5. Priority Areas

- Should the Orbost community wish to pursue the attraction of retirees to promote economic development, four priority areas have been identified for further investigation. As discussed in Section 6 (Next Steps), more detailed planning is required to understand the specific opportunities within the community (including understanding the community’s interest in and commitment to different priorities). This section provides a strong foundation for further planning work.

- The priority areas have been identified based on a synthesis of existing consultation, literature and research priorities, the existing local context and competitive assets, and case study findings from overseas. This synthesis is summarised in Table 9. Further detail about each of the four priority areas is discussed in the following pages.

- Section 6 (Next Steps) provides more specific guidance regarding programs and priorities that could be investigated if this area were chosen as an economic development priority.

Lifestyle and Recreational Activity

- The availability of one activity or facility, by itself, will not have a significant impact on a retiree’s decision to migrate to Orbost. However, together, many smaller activities help build social capital and perceptions about what opportunities are available locally. A socially active and participatory town provides a strong foundation for attracting older people in the first phase of retirement. As discussed in Section 2, word-of-mouth is a significant driver of migration decisions, and the availability and quality of activities is critical to building competitiveness.

- This is in addition to the significant social and health benefits associated with promoting social participation and physical recreation. Research, State Government policy, and government health funding places an emphasis on physical activity amongst older adults for preventative health promotion. State Government policy, funding and research also emphasises the promotion of social inclusiveness and participation by older people in activities and life-long learning. There is a focus on University of the Third Age (U3A) and similar programs, which can promote volunteer and community capacity, as well as develop skills for part-time work amongst a group that may not retire fully until later in their life.

- The programs and activities that should be promoted and prioritised are dependent on the preferences of the community. Demand for various programs and activities will change with time. If any funding is made available to promote activities it should be flexible enough to respond to these dynamics.

- Potential areas for new investment in infrastructure should relate primarily to the promotion of physical activity and well-being. The Orbost area appears well serviced by the infrastructure suited to more general community activities (e.g. Orbost Exhibition Centre, Orbost Neighbourhood House, ORH facilities). Examples of fitness infrastructure would include short walking paths and trails, or fitness equipment (e.g. gymnasium). Infrastructure that helps to promote tourism activity that will be used by tourists in the area should also be considered, as the experience of visitors is a key influence of decision-making amongst potential migrants (see Section 2).

- The Orbost and District Community Plan prioritises investment in heating the local swimming pool and constructing the Snowy River Shared Pathway project. While these projects would arguably contribute towards some of the above goals, their high expense may forego investment in other activities and facilities. As discussed, a series of smaller activities and facilities that work together to improve the spectrum of local recreational opportunities is more likely to have an impact on migration decisions (if this is indeed the priority for investment).
<table>
<thead>
<tr>
<th>Theme26</th>
<th>Reported Priority (Community Consultation)</th>
<th>Literature and Research Priorities</th>
<th>Local Context</th>
<th>Case study findings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lifestyle and Recreational Activity</td>
<td>Lifestyle and recreational activities and facilities for older people have received significant attention.</td>
<td>Significant research on the benefits of physical activity for this group through recreation for physical purposes. Also notable focus and demand for learning.</td>
<td>Local climate and environmental amenity makes it suitable to promotion of physical and outdoor activities.</td>
<td>Indirect influence, relevance to word-of-mouth and influencing experiences of tourists.</td>
</tr>
<tr>
<td>Housing</td>
<td>The suitability and maintenance of housing stock is a key concern for those that wish to stay living at home. Access to retirement accommodation was also raised as an issue.</td>
<td>Appropriate housing is a significant issue for well-being and lifestyles of older people. Accessibility (i.e. mobility), maintenance and location are key issues.</td>
<td>Housing affordability is a key asset. Some issues around the suitability of housing stock (size, age, fit out). Existing supply of housing may limit opportunities for new developments.</td>
<td>UK examples of home-moving support services operated by government. In US emphasis is on promoting private development of retirement villages etc.</td>
</tr>
<tr>
<td>Transport and Mobility</td>
<td>Discussion of better transport within town – mainly relating to walking and public transport.</td>
<td>Walkability as a central feature of active ageing, but also as a transport priority for older people. Quality of surfaces, safety, and rest points are critical.</td>
<td>Local community transport operated by ORH, pedestrian safety could be promoted around town centre, and topography is an asset.</td>
<td>Walkability significant issue in UK towns attracting older people.</td>
</tr>
<tr>
<td>Marketing</td>
<td>Little emphasis during community consultation. Some interest in broader issues relating to branding and identity of the Orbost area.</td>
<td>Awareness and perceptions of a place are key drivers of migration decisions. Word of mouth, prior experiences and image are important</td>
<td>Local competitive advantages and assets that can be promoted through marketing. Opportunity to attract owners of holiday houses or who are visiting the area.</td>
<td>Marketing activities have had a tangible impact on migration decisions in United States towns.</td>
</tr>
</tbody>
</table>

26 Adapted from WHO Age Friendly Cities Framework
Housing

- Evidence suggests that older people want to remain in their own homes for as long as they can. Generally, even those that acquire disabilities want to live independently and actively engage in their communities. Independent living is best facilitated by well-integrated housing and support services, and there is evidence this approach can enable ageing-in-place for a significant period of time, as does can home modification and maintenance. Ensuring that adequate housing is available for independent living is critical.

- The provision of affordable housing facilitates both independent living and the delivery of home-based care for older Australians who have insecure tenure. Older Australians who rent tend to have less security of tenure and less wealth than homeowners, and are more likely to enter residential care, therefore affordable housing options for older adults is desirable. Orbost is well positioned in this regard, as housing is affordable relative to other parts of the region (Figure 2). The affordability of housing creates an opportunity to attract residents from other areas, especially as there is a preference for the security of purchasing a home rather than renting amongst this age group.

![Housing prices, East Gippsland selected towns (Source: REA)](image)

- There is some concern about the suitability of housing stock in Orbost for older age residents. This was raised during consultation as part of the Advancing Orbost 2020 process, and is also highlighted in research and case studies. Due to the number of large, family homes built during the peak of forestry industry activity in the town, 90% of housing stock consists of three bedrooms or more. Many of these older homes lack appropriate facilities for those older residents who have ailments or mobility issues (e.g. ramps, railings).
• Other local governments (e.g. in the United Kingdom) have used grants to help encourage older people to move into more suitable housing. In Orbost, given the limited demand for the existing supply of housing, it is unlikely that new, more suitable homes could be constructed on any scale. Preference should be given to maximising the use of existing housing stock through retrofitting, modifications, and maintenance services. This is especially the case for homes that are located within vicinity of the town centre and hospital, and would be attractive to older people. Such housing services are an increasing focus of aged care services and housing policy in Australia.

• There are numerous examples, especially in the United States, of local government providing incentives to private or not-for-profit developers to increase the supply of retirement-specific housing, or aged care housing in a community. Incentives may include fiscal tools (e.g. reduced rates) or land provision. In return, private developers of aged care facilities will contribute towards marketing the lifestyle and amenity of an area, as well as their own development. Given the high amenity in Marlo, consideration could be given to attracting such a provider or developer to that area (e.g. a small lot development).

• At the same time, there remains high demand for multi bedroom dwellings on land amongst younger retirees, and this option needs to be encouraged. It would appear that supply of traditional density dwellings is adequate in the area, however this supply should continue to be monitored.

Transport and Mobility

• Due to transport constraints, accessing facilities, shopping, activities and services can be a difficult; particularly for older residents aged 70+ years (often second phase migrants, as discussed in Section 2). For many older residents, mobility issues impair walking for transport purposes (as opposed to walking for recreation). In addition, many older residents are no longer able to drive. Poor mobility is associated with social isolation and low levels of economic and social participation. Transport within the town was highlighted as an issue during the consultation phase of Advancing Orbost 2020.

• Research suggests that the main impediments to walking for older adults are associated with surfaces (preference for well-maintained, sealed surfaces), amenity (e.g. rest points, shade), and safety (e.g. crossing points, traffic calming). There may be complementary opportunities to promote walkability for transport purposes when planning other infrastructure developments in the community. This is especially the case in key areas around Orbost and Marlo (e.g. in town centres, around the hospital).

• In addition, community transport services have been a more financially sustainable way to provide public transport services to older people in smaller towns. Orbost Regional Health currently provides some transport services by way of volunteers. There may be opportunities to provide similar services with other partners to expand servicing to other activities.

Marketing

• Case study research (see Section 3) highlighted that dozens of small towns in the United States have used marketing and promotion as the primary tool to attract older adults to their area. Examples of many innovative programs and activities promoting towns are summarised in Table 6. Evaluations of marketing programs suggest they have had a measurable impact on the local population and economic development. Where marketing has been used in the case studies, there has been very active community involvement and accountability.

• Word-of-mouth and social networks are particularly important to population attraction in small towns. Many strategies focus on attracting former residents back. People who are familiar with an area from visiting with friends are much more likely to migrate to that area. Similarly, familiarity for regular tourists, and the positive experiences associated with their holidays, can help influence migration decisions.
Marlo has a large proportion of holiday homes (see Figure 3, which shows the proportion of unoccupied dwellings). As discussed in Section 2, large numbers of holiday homeowners are expected to relocate permanently to their holiday homes in the coming years. This is likely to have generated much of the population growth in Marlo over recent decades and provides a key opportunity for attracting new residents to the area.

Figure 3 Proportion of unoccupied dwellings at Census (ABS, 2011)
Looking at the historical source of migrants to the Orbost area can help reveal potential target markets. Many new residents came from the Bairnsdale SLA, which also includes areas such as Lakes Entrance (Figure 5).
Therefore, in the case of Orbost, potential targets may include:

- Former residents of the Orbost area that may be living in other locations.
- Holiday homeowners in Marlo.
- Regular visitors to areas such as Marlo and Cape Conran.
- Residents from larger urban areas facing affordability and amenity issues (e.g. Bairnsdale, Sale, Latrobe Valley, or areas on the far south coast of NSW).
- Residents from towns that may not have access to high-level services (especially health). There are examples of towns with poor service provision on the south coast of NSW and in parts of Gippsland. Second phase migrants, as detailed in Section 2, are most likely to migrate away from these unserviced towns, while wanting to remain in the general Region.

As detailed in Section 3, towns that have successfully marketed themselves to this group have undertaken concise planning, and used innovative strategies to draw outside attention.
6. Next Steps

Determine Readiness

- As there can be resistance to the idea of actively attracting retirees and older adults, the concept needs to be discussed in the community. Experiences in the United States suggest that towns that were not ready for, or did not embrace, promotion of their town to this age group were not able to successfully pursue the strategy.

- The successful implementation of an age friendly town strategy will require participation and commitment by a wide range of stakeholders. Discussions with the Chamber of Commerce, Council, community groups and other stakeholders (e.g. Health Service, schools, golf clubs, businesses) may help to determine sentiment. More formal and wider-reaching community consultation would help to determine the level of broad support for the strategy. Given the significant interest shown in consultation during the Advancing Orbost 2020 process, this would be preferable.

Committee Formation

- If there were to be a positive response from the community, there would need to be a group that is responsible for implementing the strategy. In the United States examples, this group was made up of a mix of health providers, local businesses, council and pro-active residents, including younger people. Existing committees or groups may exist that do not need to be replicated.

- Once established, the committee should undertake a more comprehensive audit of the existing ‘age friendliness’ of Orbost and Marlo. This audit would give consideration to the criteria developed in Section 1 (WHO Age Friendly Framework) with a particular focus on housing, transport and mobility, and recreation and leisure (priorities identified in Section 5, Table 9).

Funding Allocation and Mechanism

- Following the establishment of a committee, funding could be sought from government (state and local) and relevant businesses. As in the United States, funding or participation may be sought from businesses and services that would benefit from a population increase within this group, including health providers and the real estate industry.

- State Government has demonstrated an interest in promoting population growth in rural Victoria, and Rural Councils Victoria (RCV) has several programs to help implement this. There may be opportunities for Orbost to act as a ‘demonstration project’ for the promotion of retiree-led migration. State Government and RCV could be invited to participate in this demonstration project and project evaluation could help inform migration strategies for other Victorian towns.

Planning

- Planning a program of population attraction initiatives would need to be undertaken. Emphasis should be on cost effective initiatives and those that have a demonstrated impact on population attraction amongst the target group. Marketing messages and targets would need to be clarified at the planning stage. Potential initiatives are provided on the following pages. The plan would need to promote a cohesive strategy that carefully targets limited resources.

- Community consultation would provide a key input into this planning. The existing community, as well as visitors, are in the best position to understand what gaps there are in services, infrastructure
and activities for this age group. Rather than gathering a ‘wish list’ of potential investments, the emphasis should be on finding cost effective interventions that will have an impact on population growth. Consultation can also help understand what brand and image the community wants to present to potential new migrants, since the community will be key in delivering this impression.

Potential Projects for Investigation

- Types of projects that might be considered during the planning stage are detailed below. These are based on initiatives identified in case studies, an analysis of Orbost’s competitive advantages, and high-level analysis of current gaps. They are intended to be indicative actions that can serve as inspiration during the planning stages, rather than a definitive list.
## Table 10 Potential projects to help attract older adults to the Orbost area

<table>
<thead>
<tr>
<th>Marketing</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Surveying holiday home owners and visitors</td>
<td>Would help to understand migration intentions of the key group. Questions could be asked regarding their perceptions of services and amenities in the area, with a view to informing where investment is best spent.</td>
</tr>
<tr>
<td>Developing a marketing plan</td>
<td>Should determine where marketing is focused (in terms of geographical target areas, promotion mediums, messages etc.)</td>
</tr>
<tr>
<td>Branding and image</td>
<td>Consider developing a brand and image for the primary purpose of attracting this age group to the area. External marketing consultants can develop an identity, slogan, key messages and website for a town. This then provides the foundation for all other marketing material and population attraction activities.</td>
</tr>
<tr>
<td>Orbost reunion day</td>
<td>Potential to host a reunion day to invite former residents back to the town to visit for a day. Utilising existing social and school networks, for example.</td>
</tr>
<tr>
<td>Summer open day</td>
<td>Rural Councils Victoria (RCV) provides manuals, training and logistical support for promoting open days to generate migration interest. This could be held over summer while there are many visitors to Marlo and Cape Conran. The annual Regional Living Expo, organised by RCV, could provide an additional medium to connect with potential migrants in Melbourne.</td>
</tr>
<tr>
<td>Public art</td>
<td>Consider public art projects as a cost effective means to present an identity and image to visitors.</td>
</tr>
<tr>
<td>Free publicity</td>
<td>Focus on activities and ideas that are interesting to the media, to generate free publicity. Examples used in Victoria include stunts like &quot;$1 land auctions&quot; in small towns.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Housing</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Home modifications services</td>
<td>Potential grants or assistance program for home modification for older persons, or for rental houses that may be used by older, lower-income older groups.</td>
</tr>
<tr>
<td>Council support of private retirement suited housing developments</td>
<td>Explore how Council might be able to promote private investment in housing suited to retirees, in both Marlo and Orbost. Consideration can be given to many tools such as land provision, rate reductions, aiding in lot consolidation, planning regulations etc.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transport and Mobility</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Walking for mobility – pedestrian upgrades</td>
<td>In partnership with ORH and the community, develop a list of top ten hotspots where walkability can be improved in the town with small interventions (e.g. crosswalks, new footpaths, street furniture).</td>
</tr>
<tr>
<td>Explore opportunities for community transport</td>
<td>Investigate whether there is demand for more general community bus services in the community, and a volunteer base to assist.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Recreation and leisure</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Active leisure – older adult friendly gymnasium</td>
<td>Consider opportunities to develop fitness facilities targeted toward older people.</td>
</tr>
<tr>
<td>Investigate desirability of further investment in small, high quality</td>
<td>Consider if there are new sealed, loop trails (less than 5km) that can be constructed around both Marlo and Orbost, especially around high environmental amenity locations.</td>
</tr>
<tr>
<td>surface loop walks etc.</td>
<td></td>
</tr>
<tr>
<td>Funding of community and activity groups</td>
<td>A small grants program for groups that promote social participation and physical activity amongst older adults. Various Health Department funding streams focus on such activities.</td>
</tr>
<tr>
<td>Inter-generational activities</td>
<td>Assess interest in running intergenerational programs (social, activities, mentoring) that demonstrate how older residents are valued locally.</td>
</tr>
</tbody>
</table>