

## Elderly Housing- A Relatively New Phenomenon in Hong Kong

In fact, the retirement housing industry in Hong Kong is a relatively new phenomenon in Hong Kong while it has started in the 1980s in the United States. Hence, the types of major senior housing options prevailing in the United States might be explored.

They includes 1) independent living facilities, 2) congregate seniors housing, 3) assisted living facilities, 4) skilled nursing facilities and 5) continuing care retirement communities.

Among these, the assisted living facilities are more appropriate for the needs of the existing market in Hong Kong. For example, the Senior Citizen Residence Scheme (SEN) launched by Hong Kong Housing Society is very similar.

Assisted living facilities provide on-site health care. Residents pay a large entrance fee and monthly maintenance fee with the assurance that they can live in the community permanently and receive health care. These communities target upper income individuals over 75 years. The community is typically designed in a campus style with independent living units, congregate care sections, and nursing communities (Gimmy and Boehm, 1988).

### Roles of Public Sector and Private Sector in Elderly Housing

In Hong Kong, there is a few percent of the old population live in institutions, others live in ordinary households. As housing plays a vital role in the quality of living, the Housing Department and the Hong Kong Housing Society have also provided purpose-built accommodation for senior citizens of lower income, and implemented priority schemes to encourage families to live with their elderly parents. However, these may not be enough to satisfy the rising aspirations of the Hong Kong people, particularly the elderly population not falling within the low income group.

Hong Kong's housing needs are changing in scope and housing for the elderly forms an important part of that change. One of such changes is the concept of aging in place while another important principle is that

"need" for the elderly should not be confined to financial need; it should also include the need for care and attention.

As a whole , the government has recently attempted to provide various kinds of services to enable elderly people to remain living in their familiar community as long as possible.

The Senior Citizen Residences Scheme(SEN) launched by the Hong Kong Housing Society in August 2003 is the first attempt to actualize the concept of 'housing with care'. Being a new mode of elderly housing-cum-service, the Senior Citizen Residences Scheme(SEN) may be an alternative to the senior citizens who can afford.

In the private sector, there are also no elderly housing projects specifically tailored to the elderly. Nonetheless, the government launched the Premium Concession Scheme in July 2003 to encourage private developers to incorporate purpose-built premises for residential care homes for the elderly in new private development.

Besides, the government is gradually shifting its policy direction on elderly from one relying on non-government organizations (NGOs) to better utilizing in private sector resources.

However, the group of elderly who owns and live in property in old urban areas is the most deprived one in the current housing policies. It is not easy for them to liquidize their fixed assets and they are commonly known as the 'income poor, asset rich' elderly people. The situation becomes worse along with the number of people holding 'negative equity' and a possible policy on mandatory building maintenance.

'Reverse mortgage' and other financial arrangement need to be studied to enable elderly from lower income to middle income group owing property to cover the housing tenure and the long term care expenses.

