



**Grey Power New Zealand Federation Incorporated**

**Policy Document**

**GREY POWER NEW ZEALAND FEDERATION POLICIES:**

**Last reviewed 22/02/2022**

# Grey Power New Zealand Federation Inc - Policies

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# 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.

Note: All Policies were reviewed 22<sup>nd</sup> February 2022

## **1 Election Strategy Policy**

### **1.1 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, regional and central government election campaigns

### **1.2 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

### **1.3 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**

### **2.1 Policy Mission.**

Energy comes in many forms; hydro, chemical, solar and wind. Energy is the ability to do work. Establish in legislation that the supply of energy is a vital and essential service to all New Zealanders. To achieve an affordable, reliable and sustainable energy to all households and small business.

Problems the policy addresses:

- 1.The current reforms in the electricity price structure acts as a barrier for householders to be able to site generate energy and to distribute into the distribution system and are not paid a fair price for generation.
- 2.The only voice the consumer has is with the retailer.
- 3.The loss of the Low User Fixed Charge which is an advantage to consumers who are low users of electricity. This pricing mechanism is the main pricing system for Grey Power Electricity.

### **2.2: Policy Aims**

1. Grey Power should support the current system in which the Electricity Authority and the Commerce Commission act as regulators for the Electricity Regulations.
2. Other government departments have an impact on Energy Policy. The Ministry of Business Innovation and Employment and the Ministry for the Environment can all influence the Electricity Authority and should be actively encouraged to be more efficient in this field.
3. Grey Power should support the installation of smart meters.
4. Support for better insulation of existing and new homes.
5. Support for energy conservation measures, log fires for home and hot water heating. Energy Mate and Energy Smart are organisations that can assist in the energy conservation measures.
6. Power Switch gives the consumer of electricity the ability to obtain the best retail price for this service.
7. Agreements can be established with Solar Companies to have buy back on generated energy.

### **2.3 Policy Goals**

1. Work with other social service agencies to establish a case that electrical energy and other energy forms are an essential service.
2. prepare submissions on all matters of energy relating to the domestic market and small business.

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3. Retain the Low Fixed User charge rate.
4. Give the Electricity Authority and the Commerce Commission more powers when investigating electricity retailers, distribution companies, Transpower and Generators
5. Provide support to Zones and associations experiencing high distribution charges
6. Review all current and proposed methods of Energy Transition to the Zero Carbon 2050 policy and the cost to the New Zealand Consumer.
7. Support community-based generation within the distribution grid, smart grids and micro grids. (this would create less demand on existing distribution and transmission network)

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

### **3.1 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.

### **3.2 Problems the Policy Addresses**

Those currently 50 –65 years of age are facing a potential life span of 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. A number in this age group is facing higher rates of redundancy with many having to take work paid at the minimum wage, limiting their savings capacity, or the ability to service a mortgage, or living off their life savings to reach entitlement for NZ Super.
2. Some in this is the age group may be directly affected by the digital divide, which can impact 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 humane and constructive approach is needed.
4. Older people 55+ years are unable to obtain full 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.
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.
8. 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 support for workers and training for advocates.

## 3.3 Policy Solutions

1. Promoting the Better, Later Life strategy to reduce barriers to older workers' employment. And support initiatives which provide adequate support structures to people 50 Plus facing various social issues and problems as outlined above.
2. Provide encouragement and community assistance to reduce the digital divide
3. 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).
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. Advocate for the adequate funding assistance to permit older people to attend educational institutions.
6. Promote attitude change towards the role and value of unpaid labour provided by older people and their need to engage in a variety of fulfilling activities (addresses [problem 3, 4, & 6])
7. Promote attitude changes to remove ageism in NZ society
8. Advocate for a living wage – support the Living wage movement.

## 3.4 Policy Goals

Grey Power will:

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.

1. Practically, this means providing a social support structure to assist people back into work, retraining or some combination of paid and unpaid work.
2. 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)
3. Advocate for the Living Wage to be paid to all workers. (Addresses 7 & 8)
4. Advocate for the reinstatement 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)
5. Advocate for the provision of training for Work and Income case managers to address the specific needs of older work seekers (addresses solution 1)



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6. 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)
7. Work with other agencies to rescind the 2007 amendments to the Social Security Act 1964 which added work test obligations for those 60 years and over (addresses problem 1)
8. Work with the housing National Advisory Group to promote affordable, suitable housing for this age group
9. Work on employment to retirement transition issues

## **4 Health Policy**

### **4.1 Policy Mission**

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

### **4.2 Problem the Policy Addresses**

1. The current 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 minimize their requirement for long term treatment of chronic conditions and institutional care.
2. District Health Boards are inconsistent in the manner in which patients are assessed for treatment and operations.
3. Oral Health which has been a subject under constant discussion by Ministry of Health has made virtually no progress
4. Elective Surgery now called Planned Care is desperately in need of a national criteria.
5. Prescriptions not being filled due to lack of patient's ability to meet the prescription cost.
6. The older person committing suicide in which in many cases is now being considered as natural causes.

### **4.3 Problem Solutions**

1. Ensuring the Health and Disability Review recommendations are well researched so that preventative measures and timely intervention minimises the need for complex and costly procedures allowing for more effective use of resources and assists in a better quality of life.
2. Monitoring the progress from the Review recommendations with regard to the implementation of the two new Boards, NZ Health and the New Maori Health Authority and the process of setting up local entities particularly with emphasis on community involvement.
3. Endeavoring to re-instate the prompt implementation of the free health annual check as provided for in the 2020 budget.
4. Promote the proper implementation of Planned Care five-year plan.
5. Advocating for the removal of prescription costs
6. Endeavor to push for the doctor fees for community service card holders to be in line with the 2018 budget.

### 4.4 Policy Goals

Grey Power will:

1. Insist the Government re-instate the free annual health check for over 65s as passed in the 2020 budget. This will ensure every person over 65 will receive an annual check for eyes, hearing and oral health.
2. Seek priority for the Health Review recommendation for the ring fencing of Level 1 healthcare
3. Ensure that under the Planned Care policy there is better communication with patients as to their ability to receive early access to surgery or alternatively why it would not be of a positive benefit to them.
4. Seek the removal of prescription costs. There is inequality in the provision by pharmacies for prescription services disadvantaging many especially in rural areas.
5. Insist on Doctor's fees for Community Services Card holders be at the level set in the 2018 budget.
6. Prioritise a working relationship with Mental Health to ensure the research into signs of possible suicidal tendencies especially in the older age group can be identified earlier so preventative measures can be taken.
7. Work with other agencies for the provision of preventative measure and incentives to enable healthier life choices so the demands on health are reduced.

## 5 ACC Policy

### 5.1 Policy Mission

To promote a fair and equitable ACC system for New Zealanders

### 5.2 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.

### 5.3 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 to information (addresses problem 3)

### 5.4 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

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To be noted :

- long term ACC recipients moved to NZ Superannuation at age 65 yrs - if they have been accepted for coverage by ACC they should stay on ACC.
- People in 70's and 80's having falls are not being referred to ACC by doctors due to other health conditions.
- those over 65 pay ACC levies but are denied coverage.

## **6 Aged Care Policy**

### **6.1 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.

### **6.2 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
8. Lack of a staffing to resident ratio in care facilities.
9. Care providers doing reassessment of care need

### **6.3 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)

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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)
9. All care re-assessments to be conducted by a fully trained InterRAI assessor independent of the care provider
10. Work with other organisations to ensure that safe staffing ratios are established for all care facilities.

### **6.4 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. Work with other groups to ensure that safe staffing levels of registered nurses and carers are established in all aged care facilities and that this be an audit requirement

## **6 Aged Care Policy –Number 2**

### **6.1 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.

### **6.2 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.

### **6.3 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.

### **6.4 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.



## **7 Commercial Agreements Policy**

### **7.1 Policy Mission:**

To obtain the supply to older persons of goods, services and other benefits and to negotiate special terms and conditions of such supply.

To provide, on such terms as to payment or otherwise as the Board sees fit, services or any other benefits to any members of the Federation's Associations whether such services or other benefits are provided generally or only to certain classes of members.

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

### **8.1 Policy Mission:**

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

### **8.2 Problems the Policy addresses:**

1. Crimes committed by any person including those under the influence of alcohol and/or drugs.
2. Mental illness also connected to the health policy
3. Scams in their many forms.
4. Ineffective methods of addressing the cause of crime and the treatment of offenders dealt with by the Justice system. But supporting the Restorative Justice programme.
5. Support for victims of crime and in particular liaising with Victim Support both locally and nationally.
6. Response and recovery from a disaster supporting those involved by advocating as required and liaising with other support organizations such as Civil Defence, in particular during recovery phase, Red Cross, Safer Community Council or Neighborhoods Support operating within an area.
7. Working together with other groups to address issues that help to prevent older people being marginalized and isolated, thereby making them targets for criminal activity and mental illness.
8. Monitor the movement in criminal activity and deal with appropriate departments if numbers grow.

### **8.3 Problem Solutions:**

1. Support legislation that ensures the reduction of availability of alcohol and drugs to minors and the vulnerable.
2. Support the provision of timely drug and alcohol treatment by advocating for effective monitoring and treatment of patients.
3. Recognize the relationship between mental health issues and crime, and advocate with appropriate groups to address this problem.
4. Support any community organizations that have the purpose of preventing older persons from succumbing to scams and advocate for more Police and MSD programs that assist older persons.
5. Encourage older people through appropriate media of the need to have security systems placed in their home to help prevent crime and detect offenders.
6. Advocate for more evidence-based solutions to reduce crime and re-offending.
7. Actively support all members to follow the government guidelines in their preparation for a disaster.

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8. Advise Ministry of Civil Defence and Emergency Management on policy for persons aged over 50 to encourage the availability to them, during and after a disaster, of simpler and easier to follow information.
9. Support the Restorative Justice Programme which may help in reducing the numbers sent to prison and thereby keeping the offender in the community and providing a more satisfactory outcome for the victim by involvement in the restoration process.

### **8.4 Policy Goals**

Grey Power will:

1. Advocate for targeted action by authorities to deal with alcohol and drug related crimes.
2. Advocate that sufficient alcohol and drug addiction treatment for offenders be provided and for effective monitoring to ensure compliance.
3. Support any community project that aims to protect older persons from elder abuse and scams.
4. Work with appropriate authorities to assist older people to have their homes made secure.
5. Advocate with agencies to ensure that the relationship between mental health and crime are recognized and those concerned receive the required treatment.
6. Promote positive alternatives to imprisonment for minor offending.
7. Advocate that serious crimes, particularly of violence against older people, continue to be treated seriously.
8. Advocate with appropriate Government departments to support the legislation to ensure equal employment opportunities for those over 50 - also connected to the fifty + policy
9. Advocate with appropriate Government departments to address the problem of ageism as it relates to affecting our members' opportunities also connected to policies

## 9 Local Body Policy

### 9.1 Policy Mission

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

### 9.2 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.

### 9.3 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)

### 9.4 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 plan
16. Rates rebate ceiling to be raised to above the superannuation couples' rate

NB: Policy up-dates may be required after local government review is completed

## **10 Housing Policy**

### **10.1 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

### **10.2 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.

### **10.3 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

## **10.4 Other Problems:**

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

## **10.5 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**

### **11.1 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.

### **11.2 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/>)

### **11.3 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.

### **11.4 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.

### **11.5 Policy Goals**

Grey Power will:

1. Establish a steering group to assist with and monitor progress around the country

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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 toolbox 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.
8. Support associations to be pro-active regarding implementation of age-friendly concepts in their area

## **12 Retirement Village Policy.**

### **12.1 Policy Mission**

To ensure that all people living in retirement villages, registered and unregistered, receive fair and just treatment.

### **12.2 Problems the Policy Addresses:**

1. Lack of understanding by residents regarding their commitments when signing retirement villages' occupation rights agreements (ORAs).
2. Appointment of Statutory Supervisors by Village Operators rather than by an independent authority.
3. The inability of village residents in some regions to claim rates rebates even if they qualify financially.
4. The need for independent Villages Ombudsman to consider issues that fall outside the role of Statutory Supervisors.
5. Fixtures and fittings supplied by the resident currently these become a gift to the Operator when the unit is vacated.
6. Residents get no capital gain when their unit is sold while there is a liability for capital losses.
7. Residents continue to pay weekly fees for at least 6 months when the unit is permanently vacated.
8. The need to assist and to receive advice from other Groups involved with Retirement Villages. Various types of retirement villages, e.g. registered or unregistered, operate under differing rules
9. Disputes procedures in retirement style villages are not the same as those applying in registered retirement villages.

### **12.3 Policy Solutions:**

1. Have a Plain English summary of all agreements.
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 by Government of an independent Villages Ombudsman.
5. The value of fixtures and fitting supplied by an ORA resident be added to the value of their unit at the time the unit is vacated.

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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 negating the requirement that Residents and their successors continue to pay weekly fees when their unit is vacated.
8. Where appropriate maintain digital and voice communications with the RV Association, RV Residents' Association and the Retirement Commissioner's office and any others that come to the Group's attention.

### **12.4 Policy Goals:**

Grey Power will work to achieve the following:

1. Plain English agreements complete with simple 1-2 page summary of conditions and requirements. - Advocate for legal advisors to convey the residents' commitments before signing and for the Statutory Supervisor sign off the legal advisor's actions.
2. Statutory Supervisors independent or appointed by the Retirement Commissioner and accountable to him/her.
3. All village residents in ORA residences included in the Government's rates rebate scheme providing they qualify.
4. Appointment of an independent Villages Ombudsman
5. Change 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.
6. All new ORA contracts to include a capital loss clause also contain a capital gains clause.
7. All ORA contracts include a clause that weekly fees cease upon the unit being vacated.
8. Regular communication by the group Chair with the nominated organisations where appropriate.
9. Unregistered villages have disputes procedures similar to Registered Retirement Villages.

## 13 Social Services Policy

### 13.1 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.

### 13.2 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

### 13.3 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).

### 13.4 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

### 14.1 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.

To support the fiscal sustainability of NZS by: -

Lobbying governments to continue contributions to the New Zealand Superannuation Fund to add a state based 'pay as you earn' element to partially pre-fund NZS in the years ahead.

Supporting fiscal policy initiatives that create greater financial resilience for those entering retirement in the future.

To ensure that all retirees can "*achieve financial security and economic participation.*" (**Better Later Life – 2019-2034** - Key Area for Action <https://www.superseniors.msd.govt.nz/documents/better-later-life/better-later-life-strategy.pdf> ) Our retirees need to have ready access to resources and services enabling them to live in dignity – particularly adequate Income, accessible & affordable Health services, affordable and appropriate Housing, and accessing of services in Rural areas.

### 14.2 Problems the policy addresses

1. A concerted campaign by some political parties and policy advisors that seeks to convince the public and government that the current NZS, with an age of eligibility of 65 years is not sustainable.
2. The current level of NZS as sole income for retirees is insufficient to enable retired people to have the economic freedom to be active participants in society in line with the Better Later Life 2019-34 objectives.

### 14.3 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 lobby the relevant agencies and politicians to ensure that retirees on NZS, with minimal additional income sources, receive appropriate financial support "*to have ready access to resources and services enabling them to live in dignity*" (Addresses problem 2).
3. To explore the potential benefits to retirees of taxation reductions on investment income and part time employment, to better enable those dependent on NZS as their sole or major income source the opportunity to become more financially independent. (Addresses problem 2)

### 14.4 Policy Goals

Grey Power will:

1. Prepare a set of Q&As to be utilized to rebuff attacks on NZS. (Q&As to be based on a comprehensive literature review of research on the sustainability of New Zealand Superannuation over the next twenty-five years.) (Addresses solution 1).

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2. Establish a close working relationship with researchers and policy developers in the field of retirement income including the Commission for Financial Capability & Retirement Commissioner, Institute for Governance and Policy Studies, the Retirement Policy and Research Centre, KASPANZ, and MSD. (Addresses all solutions).
3. Work with Statistics New Zealand, & other appropriate organisations, to establish a targeted cost of living index applicable to the 65+ age cohort focusing on those with minimal additional income to NZS. (Addresses solution 2).
4. Survey the Grey Power membership biannually to determine the adequacy of current New Zealand Superannuation for our membership (Addresses solution 2 & 3).
5. To maintain a state-funded, universal, non-means tested superannuation scheme payable at age 65 years.
6. Lobby for increased supplementary benefits rather than for across the board increases in superannuation



## **15 International Treaties - (Name changed 2017)**

### **15.1 Policy Mission**

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

### **15.2 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.

### **15.3 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

### **15.4 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.

## **16 Banking Policy.**

### **16.1 Policy Mission:**

To maintain the use of cash by trading banks to ensure that members who are unable to use electronic or telephone banking have a means of making financial transactions.

### **16.2 Problems the Policy Addresses:**

1. Many older members have only used cash to pay accounts.
2. Some have changed to using Eftpos but only to draw cash from a bank.
3. Many do not use a computer so are unable to access internet banking. Use of libraries or computer hubs has a security risk.
4. It is important that cash is available for payment of accounts, payment of subscriptions and donations to charities and may discontinue to do this if cash is no longer available.
5. Rural customers are seriously affected by bank and post office closures. Travel to distant banking facilities will become a burden and loss of local banking creates a major disadvantage to residing in smaller and remote communities.

### **16.3 Policy Solutions**

1. The Government and the Trading Banks establish banking hubs in all towns so that access to banking is readily available
2. Banks be encouraged to maintain the use of cash for those who wish to use cash to ensure that everyone is able to make financial transactions.
3. Banks set up mobile banking which is provided to smaller communities on a regular basis.

## 17 MISCELLANEOUS

### **GREY POWER POLICIES** (as moved by the Federation Board):

- Cannabis policy – adopted by the Board at its November 2016 meeting

That the Board supports the improved availability of cannabis- based pharmaceuticals, funded by Pharmac and under the control of the Ministry of Health and declines to support home grown cannabis for any purpose.

- Footpath safety – agreed by the Board May 2016

That the Board strongly opposes a law change to permit young people to ride on footpaths rather than the road

NB: The Grey Power Federation is affiliated to Living Streets Aotearoa

- S 70 policy ratified at the November 2016 Board meeting following an email decision made by the Board.

That the Grey Power Federation supports the principles of S70 of the Social Security Act designed to discount an individual's New Zealand national superannuation by the value of an overseas, state funded, pension they receive and requests of Government that unfair anomalies for New Zealanders should be investigated and addressed.

- Water Fluoridation policy – Resolution from the 2013 AGM

'That Grey Power notes the recent research that exposes the long - term risks of water fluoridation and presses the Government to change its health policy and remove fluoride from our town water supplies.'