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**The Home Modification:
Information Clearinghouse Project**

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Modify or Move: Summary Bulletin

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Housing changes among older people

Population aging in Australia requires the re-examination of the meaning and role of housing environments. The key concern is whether pre-existing residential environments support the safe and independent living of an ageing population. Strong demands for housing change have been identified in Australia; between 1996 and 2001, 42.4% of Australians changed their place of residence (ABS, 2002a), and in 1999, 58% of owner occupiers undertook renovations on their current dwelling within the previous 10 years (ABS, 2002b). As the population grows older, demands for housing change are likely to increase. A home survey of older Australians (Stevens, Holman, & Bennett, 2001) revealed that all have at least one environmental risk factor causing falls, slips, and trips. The prevalence of environmental safety hazards in the homes of older people (Carter et al, 1997; Voermans et al, 2007) strongly implies that current housing environments are not appropriate for the continued safe living of older people. An aging society increases the pressure for change via home modification or relocation.

There is a trend for older people to cope with the onset of activity limitations either through home modification or through relocation to areas with improved amenity (Bridge & Kendig, 2005). However, for many people, housing change is not an easy decision. Housing stress brought on by housing change may result in physical and psychological problems (Holmes & Rahe, 1967; Kendler, Karkowski, & Prescott, 1999). This is particularly true when the change involves loss of social support (Cohen & Hoberman, 1983) and/or when residential change has accompanying financial and social costs. If it is a decision in later life or that of people with disabilities, housing change may be further complicated because of increasing care needs, which will require rethinking housing as a potential place of work not just a place to live. Functional decline with ageing and the potential loss of independence in continuing to carry out routine and valued physical and cognitive tasks are important issues for consideration in housing-related decision making.

Aim

Housing environments have crucial impacts on safe and independent living of all people but especially for older persons, people with disabilities and their carers (Bridge & Kendig, 2005; De-Jonge, Ainworth, & Tanner, 2006; Gitlin, 2003; Lawton, 1977; Wahl & Weisman, 2003). This publication aims to assist the decision-making processes with regard to modifying a home or relocating to a home with more accessible features. The checklist should only be used as a guide, as there may be other considerations, for example, cultural supports that are not dealt with in this publication. It is hoped that by using this checklist, older people or those with disabilities are empowered to make more informed choices about their housing needs.

The meaning of a home

Home is a complex and multiple concept that has physical, personal, and social meanings (Sixsmith, 1986). Home is, primarily, the environment where people can satisfy their basic needs for water, food, and shelter. It is also the centre of elementary activities for survival such as sleeping and eating. It is a place where one has control over their environment; how things look, where things are kept and who

enters. "Home serves as a base of operations and as protective insulation from external forces" (Hammer, 1992, p. 5).

Beyond its physical functions, home is also the place that has psychological and symbolic meanings. Home, literally, provides an environment where an individual can experience the sense of 'being at home.' As a setting for experience, home is the place for personality development, emotionally attaching a person to the place (Rubinstein & Parmelee, 1992). As a place of exclusive control by an occupant, the home provides a sense of personal privacy and freedom (Annison, 2000; Tognoli, 1987), permitting users to feel ease and relaxation and to do as they wish. Further, "Having a place to return to, where one feels of belonging, also engenders feelings of continuity, stability, and permanence" (Smith, 1994, p. 32).

Home is also regarded as a mirror of personal views and values (Lewin, 2001), with furniture and arrangement of household belongings expressing the owners' tastes and preferences. Based on self-expression and personal identity, the home environment contributes to social and interpersonal relationships (Tognoli, 1987). The type and atmosphere of a home affects communication and accessibility to others. In terms of the social aspects of a home, it can also be an indicator of the social and economic status of the occupants.

When it comes to the meaning of a home among old persons, older individuals often have a greater focus on the home compared to younger people (Cookman, 1996). The importance of the home increases as people get older often as a result of a decline in physical and mental vigour leading to greater time spent at home (Lindesay & Thompson, 1993; Sixsmith & Sixsmith, 1991). The importance of the physical meaning of a home therefore increases in regards to issues of safety and independence. Older people may develop special home environmental needs as they become more vulnerable to environmental influences (Lawton, 1970). Further, the desire to remain independent endows the home with a new role as the "place where independence can be best preserved" (Sixsmith & Sixsmith, 1991, p. 184).

Emotional attachment is also significant. Home, affords familiar physical structure and serves as a warehouse of memories providing "stability, a sense of rootedness, and a feeling of being settled-in" (Cookman, 1996, p. 229). Living in one's own home provides a strong sense of identity and independence with older people (Davison, Kendig, Stephens, & Merrille, 1993). In summary, housing environments represent a major source of wellbeing, especially for those who are frail or living alone (Wahl, 2001).

Housing strategies

As safety and independence within the home becomes critical, greater attention needs to be paid to the potential residential environments as it can counteract, or at least postpone functional losses. That is, the housing environment can play a crucial part in enabling positive aging for individuals and the society (Bridge & Kendig, 2005). Instead of relying on care services, older people with physical impairments can sustain independence through environmental change instead. While the extent a supportive environment may substitute for care varies. There are three housing options that can maintain functional capacity with age (i.e. staying-put, modification, and relocation).

Staying-put

The idea of “Staying-put” implies staying in the present home without carrying out any structural change or alteration to that home. This involves taking no action to improve the functionality of the home or its surrounding environment. It is a strategy of behavioural change rather than environmental change. The advantage of staying-put is that immediate stress and cost, which might be faced by any residential change is postponed. In effect, many older people do not like to make even small changes including rearranging furniture (Lawton, 1970). However, it is important to reflect on the risk of maintaining potentially harmful elements like changes of level as these can restrict activity and equipment choices and may thus speed the rate of functional decline, and/or mean that if an accident or trauma occurs return to home is impossible. Behavioural adaptation while a short-term fix may minimise the control over the housing environment and thus increase environmental vulnerability. Further, functional decline without environmental change might, in the end, promote dependency on care services from family or community, which will cause personal and social care demands and burdens (Soldo & Longino, 1988).

Modification

Home modification refers to “conversions or adaptations to the permanent physical features of the home environment in order to reduce the demands from the physical environment and as a result, make tasks easier, reduce accidents and support independence” (De Jonge et al., 2006). Home modification aim to improve a home’s accessibility, adaptability, and/or introduce universal design features¹ (HACC, 2006). It may be minor modifications such as replacing doorknobs with lever handles to large-scale construction such as installing wheelchair ramps or widening doorways.

Modification can be an effective alternative to improve safety and accessibility and consequently reduce dependency without the hassle of having to relocate. Not having to relocate means not having to experience transit stress and being able to maintain pre-established social networks. For people are used to relying on their supportive networks in crises, “the loss of friendships occasioned by relocation creates not only loneliness but insecurity as well (Niebanck & Pope, 1965).” Maintenance of familiarity of the home environment and the suburb will be a significant plus for modification as a solution.

Modifying a home, however, can be a complicated process that may involve; obtaining quotes from builders and renovators, making a building contract, and seeking planning approval from local council (FaCSIA, 2001). The new structure and fixtures can be sometimes costly even with the government funding assistance available through the Home and community Care Program (HACC). Additionally, rental homes would require discussion in advance with the landlord in order to get their approval. Lastly, if the existing home is poorly located home modification will be unable to resolve issues associated with transportation and access to local facilities.

¹ Universal design strives to be a broad-spectrum solution that helps everyone, not just people with disabilities. Moreover, it recognizes the importance of how things look (source: http://en.wikipedia.org/wiki/Universal_design).

Relocation

Relocating to a new home with appropriate design can be the simplest and more economical option if the modifications to the existing home are difficult or extremely costly. Particularly, where the current residential environments, including the housing structure, urban planning, and community health services, restrict safe and independent living for older people, relocation can provide environmental conditions that best support enhanced functional performance and community participation for older people.

Relocating, however, does have a number of economical and personal costs associated. Among other things, residential change can lead to transition stress due to loss of neighbours, friends, social groups, sports teams; medical practitioners, shopping centres, topography etc. Further, it is not uncommon following a move to experience a loss of the feeling of security, loss of memories etc. Relocation may be neither a pleasant nor a promising option (Wahl, 2001), if a person has long been accustomed to current residential environments.

Considerations in decision-making

Housing types

Once you decided to relocate, the next step will be a selection of suitable destination and a suitable housing type. A number of housing options exist. The following table lists some options to be considered.

Table 1: Housing options

Housing types	Advantages	Disadvantages
Mobile home (caravan)	<ul style="list-style-type: none"> • Less expensive housing fee • Mobility 	<ul style="list-style-type: none"> • Inferior facilities expected such as shared shower, toilet, and cooking • Less permanency
Granny flat	<ul style="list-style-type: none"> • Help from and link with the families next door • Less expenses 	<ul style="list-style-type: none"> • Lack of privacy and dependence • Legal process expected for dual occupancy agreement
Unit or apartment	<ul style="list-style-type: none"> • Enhanced security • Low maintenance 	<ul style="list-style-type: none"> • Reduced living space • Potential for unexpected management costs such as strata levy
Retirement village	<ul style="list-style-type: none"> • Independence living with people with similar life stage • Availability of care services 	<ul style="list-style-type: none"> • Social exclusion from the families and neighborhood activities
Aged care homes (Nursing Home)	<ul style="list-style-type: none"> • Accessibility to nursing care services • Subsidised care fees and assistance with accommodation costs (based on income and asset tests) 	<ul style="list-style-type: none"> • Absence of sense of being at home • Isolation from personal and social networks

Geography

Geography refers not only to the natural but also to the social and built aspects of a housing location. The natural feature of an area, or its 'topography', is an important element to consider as it may constrain mobility of the residents. Topography includes features on the surface of the land, such as steep hills. When considering relocating, the topography of the suburb is just as important as the distance to the local shops and facilities. People may be able to walk a short distance, or use a powered mobility aid such as a wheelchair or scooter to get to their local shops or transport. If, however, this short distance is up a steep incline, the person may not manage, and their powered mobility aid may not cope either. The proximity to main roads may present another problem, because even a short walk to the shops can be unsafe if it requires crossing at busy intersections. Therefore, flat properties and flat, quiet suburbs are important features when choosing a new location.

'Social geography' (Bridge & Kendig, 2005) can also impact on physical activities of the residents. It refers to the design and age of the home, footpaths, roads, shops, and transportation. This factor is concerned of accessibility of the wider residential environment. The neighbourhood may not be accessible for the old, the very young and persons with disabilities. Or the sidewalks may have some barriers, which obstruct the wheelchair user's movement. When relocating, people need to make sure that facilities including sidewalks, pedestrian overpasses, crosswalks, and parking places are designed and maintained appropriately. The age-friendly built environment is essential for older people to stay active and independent. As the World Health Organisation (2002, p. 27) states, older people who live in areas with unsafe environments and physical barriers are prone to mobility problems and mental illnesses such as isolation and depressions.

Climatic factors such as temperature, the amount of precipitation, and geological stability are also important. The level of humidity, ice, snow, the incidences of flood and drought are objects of examination, as they may have influence on trauma risk and the presence of endemic or allergic diseases thus impacting health and wellbeing.

Adaptability

Population aging in Australia presents a problem of adaptability, as current housing stock isn't ideal for ageing persons or people with disabilities. There will be more people looking to move to houses with appropriate design and in close proximity to facilities such as shops. This is supported by the trend amongst older people to relocate following retirement from rural and regional area to coastal and metropolitan areas (Community and Disability Services, 2004). Therefore, the chances of finding a new home that has the appropriate design features be difficult. In time, however, there will be greater choice of housing when many more homes will be adaptable in design; having the potential to be easily modified cheaply.

A universally designed home is an ideal home that suits most people across a wide range of abilities and ages providing them with the choice to 'age in place'. An adaptable home can be modified at minimum cost, based on the changing needs of its residents (Community and Disability Services, 2004). Until universally designed housing is commonplace, relocating to an adaptable home before your health declines may be a wise move as it is impossible for anyone to predict with absolute certainty, what their future housing needs will be, so choosing a universally designed

home that will suit you for the years ahead is a good start no matter how healthy or young you are now.

Affordability and funding

One of the most constraining factors in housing decision will be your financial capability. Better homes, and better neighbourhood, are likely to be expensive due to a strong demand from people without special care needs (Wiseman, 1980). While, currently, there is no direct Government subsidy for relocation a first home buyer might be eligible for the First Home Owner Grant Scheme, fully funded by NSW Government and administered by the Office of State Revenue (OSR). This entitles the recipient to a \$7,000 grant and a 'home duty concession' on a home under \$600,000. If relocation accompanies selling a house, it is important to find out how the change in property might affect a pension entitlements and capital gain taxes.

The Home and Community Care program across Australia subsidises home modification costs for older people, and people with disabilities and their carers. The Department of Veterans' Affairs (DVA) provide home modification assistance for DVA clients. Financial assistance for private home modifications can also be attained through local variety and rotary clubs. These supports may make home modifications more feasible than relocating.

Health and Community services

Frail older people and people with a disability are likely to have more care needs from community including personal assistance and domestic care. The availability of formal care services is vital for older people to enable them to remain safe at home. It is very likely that there will be differences in key care services across regions as a result of policy decisions and regional priorities. These shortfalls are also impacted by demographic changes - declining population in rural areas and rapidly growing coastal communities (Department of Health and Aging, 2004). The presence and accessibility of medical services and organised community activities such as social clubs that cater for one's favourite activities are also important aspects in your consideration.

Environmental legislation and regulations also need to be checked (Bridge & Kendig, 2005). There may be zoning laws and or age-related driving restrictions, requiring older drivers or those with physical impairments to hold a medical certificate stating you are medically fit to drive. This is important as if the only means you have for accessing shops and facilities is a car you need to ensure that walking and/or community transport can be substituted if needed. If you are planning to build or redesign a house when relocating, you need to examine the building codes and standards. When you settle on a home it is wise to request a home assessment, as a renovation inspection will alert you to any underlying issues relating to health and as hazard risks.

Resources

SMARTA Housing

The Office of Fair Trading has granted an educational program called SMARTA which stands for **S**elling and **M**arketing of **A**ccessible **R**eal Estate to All http://www.scia.org.au/services/access_consultancy/smarta. It aims to provide real estate agents and property managers with skills to assess a property's accessible features so that people with disabilities have improved choice within the housing market. As programs such as SMARTA progress there should be better access to more appropriate housing for people with disabilities, which will make the relocation process easier.

Moving House – Your Choices

The Department of Family and Community Services has published a guide called 'Moving House – Your Choices' (The Department of Family and Community Services, 2001) which provides information for decision making about whether to move or modify. It provides practical tips for selling, buying, renting, modifying and moving. To obtain a free copy, go to: <http://www.facs.gov.au/Internet/Facsinternet.nsf/aboutfacs/programs/seniors-movinghouse.htm>

Checklist for Home Design

The Independent Living Centre NSW (2006) '*Checklist for home design*' is a comprehensive checklist with numerous adaptable design aspects for people who are wanting to modify, move to, or build a home that suits their current, future and changing needs. If relocation is the choice, this checklist can be utilised as a brief guide when inspecting homes to relocate to. To obtain a free copy, go to http://www.ilcnsw.asn.au/dev/index.php?option=com_content&task=view&id=240&Itemid=3

Housing for Life

The Master Builder's Association (2001) has also produced a guide called *Housing for life* which provides tips for modifying or building from scratch to create an adaptable home. The guide provides design layouts of areas of the home and minimum dimensional requirements. To obtain a free copy, go to <http://www.mba.org.au/hfl/index.asp>

The Legal Needs of Old People in NSW

'The Legal Needs of Old People in NSW: *Access to Justice and Legal Needs*', published by Law and Justice Foundation in of New South Wales (2004) is aimed to help older people to obtain legal assistance, participate effectively in the legal system, and obtain assistance from non-legal advocacy and support. It identifies accommodation-related legal issues of various accommodation types for older people and shows processes and consumer advocate groups through which complaints and disputes can be resolved. To obtain a free copy, go to <http://www.lawfoundation.net.au/ljf/app/&id=6FFEB98D3C8D21F1CA25707E0024D3EB>

Housing Choices Checklist

As Boelhouwer, Doling, Elsinga & Ford (2008) make clear, “good housing delivers, day-by-day, a flow of services in the form of a physical structure of a certain size, with certain condition and certain facilities, which the user is able to enjoy. In addition, each house has a unique location that affords a unique pattern of proximities to goods (clean air, open space) and bads (pollution, noise)”. The following checklist is designed as a guide for therapists and consumers alike to aid the decision-making process around either modifying or relocating. It can be used as a communication tool and/or for ensuring that you have the information you need to decide what to do. The implicit assumption is that you are a homeowner as typically homeowners have greater flexibility in their decision-making and thus may be able to access an accumulated housing wealth and/or capital gains to improve their housing outcomes.

Financial Costs

- Can I afford home modifications? It is important to get a reliable quotation from a qualified builder. To locate a licensed builder you can contact the Masters Builders Association (www.mastersbuilders.com.au) to locate a builder to get a quotation.
- How much is my current home worth? If you have no idea, get a realistic realtor or bank valuation of your current home. Also, consider if home modification could improve the aesthetics and saleability of your home in the future.
- How much is a more suitable home in an alternative accommodation cost? Compare the value of your current, unsuitable home to the cost of a new house that is accessible or has the required features and is in the area that you would want to live. Ask about the adaptability of any home that you are considering moving to, so that minor modifications can be done at a small cost prior to occupation. If possible, rent or lease a property with the option of buying it later to enable you to ‘assess’ whether the home suits your needs.
- How much would an accessible kit home cost on a cleared or greensite? Consider whether the modified home will suit you for your lifetime. If not, consider building a purpose-built home.
- Can I access funding assistance from Government or charitable agencies? Consider whether there is funding assistance available if you decide to relocate and build a purpose-built home from scratch. If not, it may be more financially viable to modify your existing home with the government funding assistance available.
- Will moving impact my superannuation or pension entitlements? Check if a change in property ownership might affect your pension and/or capital gains tax. You can contact Centrelink regarding this matter.

Proximity to facilities

- How far is it to the closest large shopping centre? Weigh up whether proximity to a shopping centre is a priority for you. If so, take note of how far facilities are from the relocation area, i.e., in walking distance or a short drive away? Find out if the shopping centre has the shops you regularly use. You can rely on information and knowledge of friends or people living in that area.

- Is public transport accessible and available when you are likely to need it? Check whether the relocation area has close public transport options that are regular.
- Can I walk safely and easily to get necessities? Ensure the new location has safe and level access to local shops, transport and facilities. Check if there is no structural barrier obstructing movement on the road such as footpaths, crosswalks, and pedestrian overpasses.

Topography

- Is the local area level? Ensure that the surrounding streets are not too steep (e.g. grade is less than < 1:20) for walking the local shops, transport and other facilities.
- Is the local area accessible? Check whether powered mobility aids such as wheelchairs or scooters can cope with streetscape, kerbs and the gradient of the surrounding streets.

Social Costs

- Where are my friends and family living? Think about the amount and quality of informal and physical supports available to you and where you need to be to make best use of them? Consider which important relationships or networks may be lost if you relocate.
- How safe do I feel at home and in the neighbourhood? Since current adaptable and accessible housing stock is limited, consider whether you will have much of a choice as to which suburb you relocate to. If not, there may be safety and security risks. Contact local police to find out whether the relocation suburb is a high-crime area compared to your current suburb.

Health

- How important is my home as a vessel of memories? For people who experience memory problems, consider whether it is more important to remain in a familiar environment and/or to stay close to supportive friends and relatives.
- How close am I to emergency, medical and allied health services? Consider how far you will be situated from work, shopping centres, medical services or other important facilities if you relocate. Ensure that your health status, including nutrition, will not be at risk of decline if you move.
- How healthy is the environment for me? Check the local conditions such as noise, air quality, temperature, precipitation, and proximity to pests, pollens and pathogens, which might influence your health.

Design of the home

- Can I cope with a garden, pool, proximity to neighbours and/or with Strata Management? Consider which housing type will suit you, based on your financial, physical and social situations.
- Could I invite a wheelchair disabled friend or family member to visit? Check that the sizes of the rooms are adequate for the use of assistive equipment or in-home care or therapy services that may be required now or in the future.
- Could I have a fridge, sofa or double bed delivered and installed easily? Check if the doorways are wide enough for moving furniture, mobility aids and equipment

that may be required now or in the future. Ensure there is plenty of circulation space in the hallways, bathroom, toilet and kitchen.

- Can I operate all facilities comfortably and independently if needed? Check to see whether you can reach and open the windows, and reach electrical controls and taps.
- Are there any steps? Any steps in or around the home may prevent you or any of your regular visitors from accessing areas of the home.
- Can I get to the mailbox, washing line, BBQ area comfortably and independently if needed? Make sure you can get to the front and backyard easily, for example to check the mail. Ensure the driveway is a safe slope.
- Can I get dropped off at the front door and/or can a car be parked close to my home? Ensure there is an adequate, accessible parking space and/or car/bus pick-up and drop off spaces within a short distance of the front door.

Accessibility to community services

- What community services are on offer locally? Check if the local government area provides a full range of community care services.
- What public services are on offer locally? Check if you can use public facilities such as a local library and neighbourhood centre near your home.
- Are there any restrictions likely to impact driving and parking locally? Check if there are age-related or disability-related regulations including driving restrictions that might impact your access to shops, banking facilities and other necessary services.
- What codes and regulations do I need to comply with if building or renovating in this locale? Make sure that you know about and understand the relevant building codes and standards if you intend to build or modify a home.

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