



Housing for the Aged Action Group  
Policy Platform  
Victorian Election 2014

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# A plan towards housing justice for older people in Victoria

*'If Australians are to age well, they must be housed well'*

*Professor Andrew Jones*



**Housing for the Aged Action Group (HAAG)** is an independent, member based community organisation that aims to ensure that all older people in Victoria have safe, secure and affordable housing.

**Home at Last** is a service provided by HAAG. Home at Last is an Innovations Action Project funded until June 2015 as part of the Victorian Government's Homelessness Action Plan.

Home at Last is also supported by the Commonwealth Government through the National Partnership on Homelessness.

HAAG also gratefully acknowledges the support of Consumer Affairs Victoria for funding tenancy and retirement housing services as part of the Tenant Advice and Advocacy Program and the Commonwealth Department of Social Services for HAAG's Outreach Housing & Care Service as part of the Assistance with Care and Housing for the Aged (ACHA) Program.



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**Left: Public housing development in McIntyre Drive Altona, now managed by Yarra Community Housing. This housing won a national urban design award at the 2013 National Architectural Awards**

**Below: Million dollar view from the recently opened public housing development in Carlton**



*Dear Members of Parliament and concerned citizens,*

*We are pleased to present Housing for the Aged Action Group's policy platform for the Victorian election to be held on November 29, 2014.*

*This document has been developed over recent months in light of the need for significant housing reforms in a range of areas that directly impact on the health and well-being of older people on low incomes across Victoria.*

*HAAG's policy platform has been developed by our members, for our members and also represents the expressed views of many older people in housing need across the community. The platform also represents the hard work of our three key working groups in the following areas: Private rental housing, Independent Living Units and Caravan and Residential Parks and Villages. In addition the views of HAAG's membership were collected at our General Meeting held on Thursday 13th March 2014. We sincerely thank our members for their hard work in producing this document.*

*HAAG is a unique organisation. We are a 30-year strong community group that represents the interests of older people who see housing as a fundamental pillar that enables us to live a full, healthy and meaningful life. Good housing ensures we can live with stability as we age; affordably so we can continue to enjoy good nutrition, pay the bills and engage with society; in comfort with key basic amenities that make life function smoothly; and housing that is adaptable so we can stay in our own home well into our twilight years.*

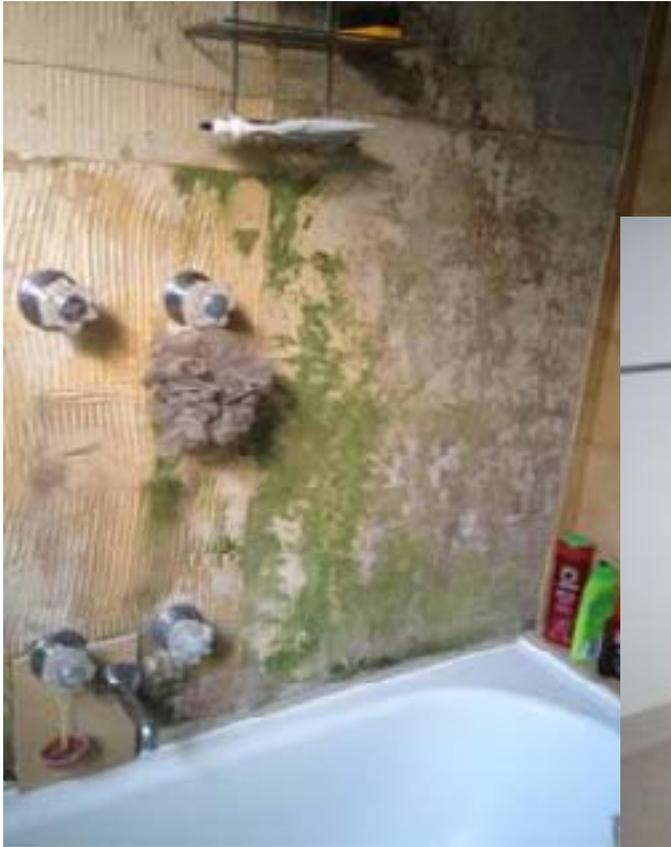
*HAAG also provides important government funded services that aim to help older people when they have disputes with their landlord, management or housing provider, or assist our older citizens who are living in dire housing circumstances to move out of their rental trap and into long term affordable housing. We are very grateful to the Victorian government Department of Human Services (Homelessness Innovations Action Project) and Consumer Affairs Victoria (Tenancy and Retirement Services) as well as the Commonwealth Department of Social Services (Assistance with Care and Housing for the Aged) service. This funding ensures HAAG can maximise the availability of crucial assistance to older people right across Victoria.*

*Please read the important information in our policy document and help us to achieve a great housing future for all older people in our community.*

*Yours sincerely,*

*Pauline Williamson, Chairperson, Housing for the Aged Action Group*

## What sort of housing do we want older people to live in?



**Bathroom squalor *or*  
Bathroom bliss?**



**Dangerous kitchen/living  
room *or*  
Safe, modern open plan  
design?**



## **Summary of HAAG Victorian Election Policy Recommendations**

### **A plan, housing and services**

1. The Victorian Government must establish an Older Persons Housing Strategy to plan for solutions to the dynamic changes to older persons housing that are rapidly emerging.  
The Strategy will include factors such as affordable housing supply, support for specialist housing and homelessness support services, reforms in current housing as well as research and development of new housing models including service integrated housing.
2. The Victorian Government must protect current levels of public housing stock and expand the supply of public housing for older people through joint capital investment with the Commonwealth Government and construction on identified surplus government land.
3. The Victorian Government must work with HAAG and other specialist older persons housing agencies to develop and fund an Older Persons Homelessness Support Program that would ensure appropriate services for older people at risk of homelessness are available across the state.

### **Older people in private rental housing**

4. The Victorian Government must ensure that older people have access to housing that provides security of tenure.
5. The Victorian Government must ensure that older people are able to rent accommodation that is affordable on the aged pension.
6. The Victorian government must introduce legislation that ensures new housing complies with universal design principles. Further, all landlords must allow modifications recommended by aged care services for older people in rental accommodation.
7. The Victorian Government must introduce minimum housing standards into the Residential Tenancies Act.

### **Older people in Independent Living Units**

8. The Victorian Government must ensure retirement housing legislation appropriately reflects the diversity of the retirement village sector by including proper protection for not-for-profit retirement village residents.
9. The Victorian Government must ensure there are clear dispute resolution procedures prescribed within legislation that outline the path a retirement village resident must

take to have an issue resolved, including appropriate and affordable access to the Victorian Civil and Administrative Tribunal (VCAT).

10. The Victorian Government must ensure the legislation governing the Independent Living Unit and retirement village sector is streamlined to provide clear, protective rights especially for more vulnerable residents.
11. The Victorian Government must introduce effective management standards in retirement housing law to ensure consistency across the retirement village sector.

### **Older people in caravan, residential parks and villages**

12. The Victorian Government must ensure that security of tenure is embedded in residential parks legislation as it is the key consideration towards improving the rights of residents in parks and villages.
13. The Victorian Government must prescribe effective management standards within parks and villages to ensure consistency across the sector.
14. The Victorian Government must improve protections for residents in relation to utility charges. Prescribed avenues are required to challenge and investigate charges, such as the accessibility of the Ombudsman scheme for residents and improved powers for Consumer Affairs Victoria to act in such matters.
15. The Victorian Government must outline clear lines of accountability, and appropriateness within building and design, as well as clear lines of liability when it comes to structural and site issues, within residential parks and villages.

### **Better housing and support options**

16. The Victorian Government must develop pilot housing developments for older people that offer a range of accommodation options based on the diversity of needs of individuals and communities with a particular focus on expanding the range and availability of service integrated housing.

## Victoria needs a housing plan for an ageing society

### An ageing population

The number of Australians aged 65 and over is expected to increase rapidly, from around 2.5 million in 2002 to 6.2 million in 2042. That is, from around 13 per cent of the population to around 25 per cent. For Australians aged 85 and over, the growth is even more rapid, from around 300,000 in 2002 to 1.1 million in 2042.

### Fewer home-owners, more renters

It has been predicted that the number of older people on low incomes needing affordable rental housing will reach 419,000 by 2026. The greatest projected change is in the 85 and over age range where the number of low-income renters is estimated to increase by 194 per cent from 17,300 to 51,000.<sup>1</sup>

Recent research shows that homeownership amongst older people is declining as people 55 years of age and over who own their home outright has dropped significantly from 63.8% to 60.5% between 2006 and 2011. On the other hand people aged 55 and over with mortgages went up from 14.5% to 17.7%. With the proportion of older people living in public housing remaining static, the situation in the private rental market is quite different. The proportion of older private renters has been steadily on the rise with an increase from 8.6% to 10.8% in the five years between 2006-2011. This increase brings the total of older private renters in Australia to 336,174, an increase of 44% over the five year period.<sup>2</sup>

Whilst not all of these people are on low incomes, overall the trend is clear: Lower rates of home ownership; more people potentially bailing out of home ownership due to the high cost of a mortgage as they enter their retirement years; a lack of affordable housing to house those on low incomes and the numbers of older people forced to rent in the under-regulated private rental sector set to double every ten years.

### If we are housed well, we age well

Ultimately it is up to our governments to make decisions about the quality of rental housing we should expect older people to be living in or, as Professor Andrew Jones has stated 'If Australians are to age well, they must be housed well'. To achieve a successful housing future for an ageing population we need to begin planning now.

### Recommendation 1

**The Victorian Government must establish an Older Persons Housing Strategy to plan for solutions to the dynamic changes to older persons housing that are rapidly emerging. The Strategy will include factors such as affordable housing supply, support for specialist housing and homelessness support services, reforms in current housing as well as research and development of new housing models including service integrated housing.**

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<sup>1</sup> Rental Housing Provision for Lower Income Older Australians, Andrew Jones et al, AHURI 2007

<sup>2</sup> Addressing Later Life Homelessness, Dr. Maree Petersen and Professor Andrew Jones, Institute for Social Science Research, University of Queensland

## **Defend and Extend Public Housing**

Public housing continues to be the best housing option for older people. Whilst HAAG acknowledges the increasing government policy trend towards expansion of the social housing sector it is clear that public housing offers greater benefits of housing need in 2014. Public housing provides better security of tenure, affordability, is more available for people on low incomes, is directly accountable to government, has more transparent policies to ensure applicants and tenants understand what is provided and is more adaptable as people age. To this end HAAG does not support the state government's New Directions for Social Housing framework, released in March 2014, to transfer up to 12,000 public housing dwellings to the not-for-profit sector until social housing can prove to provide the benchmarks of stability, fairness, transparency and accountability achieved in public housing. HAAG also opposes the sale of public housing land as it represents the loss of opportunities to expand public housing stock in highly valued locations.

### **Secure tenure**

Public housing offers older people housing for life. This ensures older people can age-in-place with complete peace of mind. In comparison social housing offer a range of lease arrangements that may not provide lifetime tenancy guarantees. In addition secure tenure is guaranteed by government ownership whereas not-for-profit companies are impacted by market related economic trends.

### **Affordability**

Public housing rents are the most affordable of all housing providers. Public rents are set at 25% of income and are adjustable based on income changes of tenants. Social housing providers mostly set rents at 30% of income with a range of charges dependent on funding sources of the housing stock. In some cases rents are charged at a percentage of the market rate and in other cases rents are not adjusted if a tenant's income reduces.

### **Availability of housing for people on low incomes**

100% of public housing is provided for people on low incomes and is allocated to those in the highest need. Approximately 60% of social housing is provided to people on higher incomes to maximise rental income.

### **Directly accountable to government**

Public housing management is accountable directly to government. Therefore this provides tenants with a range of levels in which to protect their rights, including to their member of parliament or at the ballot box. Social housing companies are private businesses that are only accountable to their own boards of management and an independent regulator.

### **Policy transparency**

It is vital that the policies and eligibility guidelines that provide the framework for management of affordable housing is available to new applicants to assist them to make decisions about their best housing options and for their tenants to understand their rights and responsibilities. To this end public housing policies are clearly established and available in minute detail on the Department of Human Services website. Social housing providers do not provide policy details in a publicly available form.

### **Adaptability**

Public housing and social housing stock is generally well designed to suit an ageing population. However, only the public housing authority ensures that maximum funds are available if a tenant requires housing modifications. As a business, social housing providers must make more difficult economic decisions about the kinds of alterations and renovations they can afford to conduct. As well as maximising public tenants' ability to age-in-place, this again also ensures secure tenure for older people as they are less likely to have to re-locate if their support needs change.

### **Recommendation 2**

**The Victorian Government must protect current levels of public housing stock and expand the supply of public housing for older people through joint capital investment with the Commonwealth Government and construction on identified surplus government land.**



**Innovative design at Roberts Street Northcote older persons housing redevelopment**

## **Better homelessness support services for older people**

Older people at risk of homelessness are a long neglected group in the Victorian community. Until recently older people experiencing homelessness were viewed as a small group, mainly men, sleeping rough on the streets, suffering from problems such as alcohol abuse and mental illness that are contributing factors to their homelessness. However, there is a need for more comprehensive service response that addresses the needs of many thousands of other older people who are at risk of homelessness.

There is a rapidly growing segment of the older population who have an affordable housing problem that needs to be addressed. Upon reaching retirement and living in rental housing that is insecure and unaffordable, this group, representing about 85,000 older people in Victoria, have received little attention until recently.

The Home at Last service, funded as an Innovations Action Project by the Victorian Government, is the first of its kind in Australia. It provides a model for a specialist older persons housing service that prevents homelessness from occurring by helping older people to plan ahead and transition into long term affordable housing that is suitable for the rest of their lives. In its two years of operation over 1000 older people have been directly assisted with 500 already accommodated in long term affordable housing. Home at Last is a pilot project and is only funded until June 2015.

The only other available older persons homelessness support services that can address the needs of this group is funded through the Assistance with Care and Housing for the Aged (ACHA) Program provided by the Commonwealth Department of Social Services. However, ACHA is poorly funded and has patchy representation across the state. It also has an uncertain future with the future of the program dependent on the outcomes of the current Aged Care reforms..

HAAG has developed a blueprint for an Older Persons Homelessness Support Program (OPHSP) that would ensure that local or regional housing support services are available for any older person in the Victorian community. The service structure includes a central information, intake and referral service linked to outreach workers based in all local government areas of the state. Closely integrated with aged care services such as the Home and Community Care (HACC) Program, the OPHSP would form a vital linkage for vulnerable older people between housing and the wide range of additional services that older people require.

### **Recommendation 3**

**The Victorian Government must work with HAAG and other specialist older persons housing agencies to develop and fund an Older Persons Homelessness Support Program that would ensure appropriate services for older people at risk of homelessness are available across the state.**



**Manager of Housing Support  
April Bragg (centre) with a client and  
committee member Dalene Salisbury**

**Community Education Worker  
Gemma White with HAAG member  
Feng Yin Xia**



**Home at Last staff with HAAG members Joan Lansbury (centre)  
and Barbara Watham (right)**

## Better Outcomes for Older Private Renters

The private rental market is an unsuitable housing option for older people. Recent research demonstrates that this housing sector is now a major problem for more than 75,000 Victorians over the age of 55 who have not achieved secure and affordable housing as either homeowners on one hand, or public and social housing tenants on the other. 80% of this population rely on the aged pension as their main source of income. An aged pensioner pays 63% of their income in rent for an average one bedroom flat in Melbourne (\$300 per week, DHS Rental Report, 2013). This includes income from all sources such as pension, pension supplement, energy supplement and rent assistance (HAAG analysis).

Older people on low incomes rent in the private market out of necessity rather than choice. Private rental housing is fundamentally insecure, unaffordable, unsafe and unadaptable for older people.

**Private rental housing is too expensive for older people on aged pensions.** The national Housing Supply Council reports that 35% of renters over 65 years of age are paying more than 30% of their income in rent (this includes the addition of rent assistance to their income).<sup>3</sup> The typical rents paid by HAAG clients is in the range of 50%-80% of income.

**Private rental housing offers limited security of tenure** as leases, if a tenant is able to negotiate one at all, are rarely greater than 6 or 12 months in duration. Older people, to be able to age-in-place, need the security of long term tenure. It is evident that a lack of security of tenure is a major factor in the cause of ill health for older people caused by the stress of facing homelessness, having to find other accommodation and relocate.

**There are no minimum housing standards in private rental housing.** This means that many of the health and safety factors that are essential to the well-being of older people cannot be guaranteed in this form of accommodation. This is particularly the case for older people on low incomes who access the least expensive and therefore poorest quality, accommodation. Landlords do not have to provide housing that has heating, insulation or be draught-proof. Other aspects of housing standards that older people need, such as secure doors and windows and reliable appliances, are not required to be provided by law in Victoria.

**Private rental housing is not adaptable as people age.** There are no legal requirements for landlords to agree to allow home modifications such as ramps, rails, walk-in-showers etc. If a landlord provides permission for such alterations, they have the right to demand they be removed when a tenant vacates, further financially penalising older people on exiting their home. For aged pensioners this usually means foregoing the modifications completely, thus causing severe inconvenience and reliance on more substantial and expensive aged care services.

For these reasons HAAG believes that private rental housing is not a suitable form of housing for any older person. Our recommendations about the private rental market are therefore mainly focused on ensuring pathways out of this form of housing. Private rental legislative reform recommendations must therefore be viewed as improvements that

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<sup>3</sup> National Housing Supply Council, 2<sup>nd</sup> State of Supply Report, Commonwealth Government 2010

increase liveability whilst older people seek exit points from the market and into long term affordable housing.

#### **Recommendation 4**

**The Victorian Government must ensure that older people have access to housing that provides security of tenure**

Short term rental lease arrangements cause great disruption and ill-health and a major cost burden on older people. This means that public and social housing must offer lifetime tenancy that allows older people to age-in-place.

#### **Recommendation 5**

**The Victorian Government must ensure that older people are able to rent accommodation that is affordable on the aged pension**

Many older people are paying high rents in the private market that take more than half their pension. This causes older people to live in poverty, squalor and fear of eviction. Older people need affordable housing that allows them to pay rents that ensure they can afford to pay for all living expenses and enjoy some recreation. To this end rents must be set at no higher than 25% of an older person's income.

#### **Recommendation 6**

**The Victorian Government must introduce legislation that ensures new housing complies with universal design principles. Further, all landlords must allow modifications recommended by aged care services for older people in rental accommodation**

Older people need housing that is adaptable as they age to ensure they can live independently in their home for a large proportion of their lives. Currently landlords have the right to refuse the installation of modifications such as ramps, rails and bathroom alterations. Universal design principles that have been adopted for public housing should be available in all forms of new rental housing.

#### **Recommendation 7**

**The Victorian Government must introduce minimum housing standards into the Residential Tenancies Act**

Landlords can rent a private rental property in almost any condition. This means older tenants have to put up with housing that may have no heating, insulation, draught-proofing, decent foundations, plumbing, secure doors and windows or adequate appliances. Minimum housing standards must be introduced that provide basic health and safety standards.



“My private rental landlord couldn’t give a hoot about energy efficiency standards in the house I was renting. I had problems like a heater that didn’t work properly and no insulation. These things were going to cost them money! This also meant my utility costs were skyrocketing. It is bad enough to have rent you can’t afford, it can be even worse when you get a massive energy bill that you had no way to plan for.

Where I am now in social housing I have a 5 star energy rated dwelling with hydronic heating. My bills are way down on what they were before”

Kelvin O’Shea, Private Renters Working Group



**Examples of housing conditions HAAG has found in older tenants’ homes. Older people will often not report these problems for fear of eviction and rent rises.**

## Better Independent Living Units Sector

Residents living in Independent Living Units (ILUs) and not-for-profit retirement villages are working under the auspice of Housing for the Aged Action Group (HAAG) towards improving the rights of all seniors living in NFP retirement villages and ILUs. Residents' aim is to initiate a review of the retirement village sector and the *Retirement Villages Act 1986*.

Approximately 60% of retirement villages are not-for-profit. Residents tend to pay significantly lower ingoing contributions, if any at all, are on a fixed income with little to no assets and yet currently the Act focuses primarily on protecting the financial interests of residents. The legislation almost completely excludes the interests of residents of the not-for-profit portion of the sector.

We are working towards a review in order to better protect and promote the rights and interests of residents in not-for-profit retirement villages.

**Our key recommendations are:**

### **Recommendation 8**

**The Victorian Government must ensure retirement housing legislation appropriately reflects the diversity of the retirement village sector by including proper protection for not-for-profit retirement village residents.**

The interests of not-for-profit retirement village residents naturally differ to their self-funded counter parts as there is significantly less financial investment involved. Therefore the rights that should be enshrined in the Act must move beyond just monetary protection to consider matters such as: repairs, maintenance, entry requirements and general living rights.

### **Recommendation 9**

**The Victorian Government must ensure there are clear dispute resolution procedures prescribed within legislation that outline the path a retirement village resident must take to have an issue resolved, including appropriate and affordable access to the Victorian Civil and Administrative Tribunal (VCAT).**

Given the current lack of detailed rights available to most residents it is often difficult to find a clear legal avenue through which to challenge retirement village matters.

Currently access to dispute resolution, particularly for disadvantaged or vulnerable residents in NFP retirement villages, is difficult and prolonged to challenge under Australian Consumer Law in the Civil Claims List, through a lengthy and complex process. VCAT needs to create a Retirement Village list to enable retirement village issues to be heard more quickly and in a legal specific context.

Availability of legal support, especially for low income residents, is very scarce and it is

difficult to find expertise in this area as most retirement village lawyers work for the owners of the industry. There is a need for an active legal service available for advice, information and representation of low income residents.

#### **Recommendation 10**

**The Victorian Government must ensure the legislation governing the Independent Living Unit and retirement village sector is streamlined to provide clear, protective rights especially for more vulnerable residents.**

Currently ILUs and not-for-profit retirement villages can be covered either by the Retirement Villages Act or the Residential Tenancies Act. Some housing providers have ILUs covered under both. Neither Act does a complete job of being appropriate for Independent Living Units.

To ensure more equity, and to eliminate some of the complexity and confusion within the sector, one Act of Parliament would ensure more appropriate protection for residents.

The terms 'not-for-profit' and 'independent' need to be defined clearly. A standard agreement should be formed for all independent living units and organisations must be clear about their legal coverage in order to manage their ILUs appropriately.

#### **Recommendation 11**

**The Victorian Government must introduce effective management standards in retirement housing law to ensure consistency across the retirement village sector.**

At present there are no management standards or training required to manage a retirement village and yet there should be. Management must be accountable for their role and responsibilities within villages, especially in relation to their responsibilities under law, dispute resolution procedures and other contractual obligations.

There needs to be an improved level of consultation and involvement of residents in decisions made within villages that directly affect them. At the moment residents feel like operators are suggesting they are doing them a favour by providing them with housing.



“I am a member of HAAG because I believe we need fair and equitable laws and housing that fulfil the needs of elderly people”

Management Committee and ILU Working Group member Vicki Gutsjahr



**Independent Living Units – not your typical image of a retirement village!**

**ILUs are often covered by the same legislation as for-profit retirement villages but have very different needs and problems that really need their own legal coverage to be meaningful to the people who live in them.**

## **Better Caravan, Residential Parks and Villages**

Residents living in caravan and residential parks and villages are working under the auspice of Housing for the Aged Action Group towards improving the rights of all seniors living in parks and villages.

Our aim is to gain separate legislation for purpose built residential villages, as is in place in every other state in Australia, to provide clear and comprehensive rights and protections for residents.

It is estimated there are over 10,000 permanent residents in Victoria living in parks and villages that own their dwelling and lease/rent the site on which it stands, the significant majority being age pensioners. Currently rights are provided in the *Residential Tenancies Act 1997* under *Part 4A*, which came into effect in 2011. Although rights were improved they did not achieve the level of protection residents feel they need for such a significant investment.

### **Recommendation 12**

**The Victorian Government must ensure that security of tenure is embedded in residential parks legislation as it is the key consideration towards improving the rights of residents in parks and villages.**

Security of tenure has always been considered the most important step to ensure proper protection of residents' personal and financial wellbeing. Through the provision of long term leases, and the removal from the Act of 'no reason' notices to vacate, security of tenure could be achieved which would vastly improve the conditions for residents in parks and villages.

### **Recommendation 13**

***The Victorian Government must prescribe effective management standards within parks and villages to ensure consistency across the sector.***

There is currently no requirement for operators or their representative managers to have any form of training, or to maintain any level of industry standard, when managing parks and villages. This is clearly evident from the complaints received by HAAG from residents around management attitudes and behaviour.

### **Recommendation 14**

***The Victorian Government must improve protections for residents in relation to utility charges. Prescribed avenues are required to challenge and investigate charges, such as the accessibility of the Ombudsman scheme for residents and improved powers for Consumer Affairs Victoria to act in such matters.***

The cost of living is rising and is reflected in costs related to utility charges in parks and villages. Residents often express an opinion that their electricity bills are especially high, and sometimes cost more than someone living outside of the village.

The *Residential Tenancies Act 1997* does not allow a park/village operator to charge more for utilities than they themselves are charged. Yet in the case of embedded networks where the village is the utility supplier there is no clear avenue through which to confirm they are complying with the law, as the Energy and Water Ombudsman scheme does not apply.

### **Recommendation 15**

**The Victorian Government must outline clear lines of accountability, and appropriateness within building and design, as well as clear lines of liability when it comes to structural and site issues, within residential parks and villages.**

Although there have been some amendments made to improve the building codes in relation to moveable dwellings and residential villages, they are unclear and are not regulated or supervised appropriately. Powers of inspection are not utilised by local councils, although currently in their jurisdiction, and inspectors tend to be poorly trained. There should be a specialist government authority that can inspect properties to centralise the responsibility for the building and design of villages and dwellings.

Given that residential villages are targeted towards an older population, whose needs will naturally change as they age, the design of dwellings and village environments should consider these matters allowing for adaptability and accessibility.

**Other areas HAAG believes should be considered in a Victorian legislative review of caravan and residential parks:**

- Deferred management and exit fees
- The role of residents committees
- Standard site agreements
- Limit to liability in payment of site fees after vacating a unit
- Clarity of responsibility around repairs and maintenance of sites



“I would like to see a separate Act for residential villages so that residents are no longer reliant on inadequate legislation”

CARPAV Working Group member Max Penaluna



**Residential villages often comprise large communities of retirees. Their homes are similar to residential housing and they may have facilities like a community centre, bowling green and swimming pool.**



## **Better housing and support options**

At present there are limited types of housing available for older people. Options for older people on low incomes include public and social housing with a few additional types of accommodation by not-for-profit housing providers. There has been very little government focus on the development of older persons' accommodation options and the private sector has focused its attention on the high revenue sector of for-profit retirement villages. Evidence suggests that there is limited overall interest by older people in the standard retirement village model of housing development and it does not cater for people with low incomes and assets.

Older people require a range and diversity of suitable housing options that meet their needs as they age. Like the rest of society older people have many accommodation needs based on their health and aged care requirements, location near their local area, communities of interest, design of the accommodation including the cluster arrangement, extended family types and medium/high rise arrangements.

In particular older people want housing that ensures they can age-in-place. At present there are few semi-independent housing options available and many older people are forced to enter residential care when, with a little support in terms of housing design and connected services, they could remain in their own home. This kind of service integrated housing is a trend that is well developed in European countries but is rarely available in Australia. This is a policy area that needs immediate government attention due to the ageing population. Governments must lead this policy discussion by establishing an inquiry into the accommodation needs of older people, develop pilot projects in the public housing sector and encourage not-for-profit and for-profit housing providers to expand their current thinking in this direction.

### **Recommendation 16**

**The Victorian Government must develop pilot housing developments for older people that offer a range of accommodation options based on the diversity of needs of individuals and communities with a particular focus on expanding the range and availability of service integrated housing.**

