



## **Inquiry into Intergenerational Housing Inequity**

For further information please contact:

Fiona York, Executive Officer

Email: [haag@oldertenants.org.au](mailto:haag@oldertenants.org.au)

## About HAAG

Housing for the Aged Action Group (HAAG) is a member-based, community organisation specialising in the housing needs of older people. HAAG has more than 1,000 members across Australia actively working towards achieving housing justice. Established over 40 years ago as a grassroots movement, HAAG has developed a robust service delivery arm in Victoria and has a strong presence in advocacy for older people experiencing housing and homelessness related issues across Australia. During the 2024-25 financial year, HAAG supported over 2,600 older Victorians.

Since 2016, HAAG has researched the depth of housing and homelessness issues for older people nationally, working with services, people with a lived experience, research and advocacy bodies across Australia. This positions us uniquely as one of the few organisations who can provide detailed insight into the impact of increasing housing insecurity on ageing and aged care provision.

As an organisation that delivers housing and related support services to older people experiencing homelessness and housing stress, we see first-hand how the unequal housing system impacts on the health and wellbeing of older people. HAAG recognises housing as a human need and as such housing should be recognised as a human right. We support policies that reduce inequality, strengthen economic security, and ensure all people have access to safe, decent and affordable housing.

HAAG welcomes the opportunity to provide input into the inquiry into Intergenerational Housing Inequity. This submission is based on our experience delivering housing and related support services to older people, research and lived experiences of older people experiencing housing stress or homelessness in Australia. We especially acknowledge the contributions to this submission made by members of HAAG's lived experience advisory groups including National Alliance of Seniors for Housing, Retirement Accommodation Action Group (RAAG), LGBTQIA+ reference group and culturally and linguistically diverse (CALD) reference group and NSW Lived Experience Advocacy Group (LEAG).

## List of Recommendations

1. Consider the broader inequities in housing market for all people experiencing challenges to purchase or rent in the current housing crisis as part of this inquiry.
2. Increase public and community housing to 10% of the total housing stock by 2040 and allocate a proportion of these for people over 55 based on area and need.
3. Reinvest the savings from Capital Gains Tax Discount and negative gearing reforms into the construction and acquisition of public and community housing to meet current and future need.
4. Enforce National Rental Standards by leveraging of Commonwealth funding (e.g., via the NASHH) to incentivise States/Territories to adopt nationally consistent rental laws that:
  - Limit rent increases to once per year, with an ongoing rent increase cap of no more than 2% every year.
  - Mandate minimum standards including accessibility and energy efficiency for all new and existing rental properties.
  - Ban no grounds evictions, including evictions at the end of fixed term leases.

## Introduction

Australia's current housing crisis affects people differently at different stages of life and no age group or generation is immune to these challenges. While the data on wealth distribution across age groups, stagnant wages, rising housing costs demonstrate that housing situation for renting and home ownership is much worse now compared to what it was a few decades ago, this narrative of '*boomers vs millennials*' risks misdirecting both public debate and policy responses on housing.

The Australian housing market has been materially distorted by the concentration of property investors and policies that favour them coupled with decades of declining government investment in public and community housing.

A considerable proportion of older people who are in secure and stable housing. However, population in Australia is ageing, and more older people are retiring into poverty and housing insecurity. According to the State of the Older Nation 2025 report, one in four older people in Australia are living in poverty.<sup>1</sup>

Pitting one cohort against another is counterproductive to finding long term solutions. In a climate where each group is experiencing shared or unique housing insecurity or

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<sup>1</sup> <https://cota.org.au/report/state-of-the-older-nation-soton-2025-report/>

homelessness related challenges, this fragmentation further marginalises and isolates people who are already struggling.

Australia's retirement system is built on the assumption that older people will own their home at retirement, and this is increasingly not the case for many older people, particularly older women. Government pension of allowance was the main source of income for 43% of retirees.<sup>2</sup> Given the current housing crisis, older people in this cohort, who are in private rental or still paying a mortgage are likely to be living in severe rental or mortgage stress.

Many older people are struggling to find housing that meets their growing accessibility needs in the private rental market as they have to compete with people with higher incomes. For those who are already in private rentals, there are significant challenges with improving the conditions to ensure properties are accessible for those with mobility issues.

Demand for HAAG's services continue to grow rapidly. During the 2024-25 financial year, HAAG supported over 2,600 older Victorians. About 60% of older people supported by Home at Last service were older women and 50% identified as people from a culturally and linguistically diverse backgrounds. About 50% of them were seeking support due to financial difficulty, unaffordable rent or housing crisis such as receiving an eviction notice.

A range of housing solutions are necessary to ensure people have access to appropriate, safe, long term and affordable housing irrespective of their age, socio-economic, gender, geographical location, disability, ethnicity and racial status.

Understanding the housing challenges and possible solutions through an inquiry of this nature is critical. However, it is imperative that there is a clear understanding of the reasons behind the current housing inequalities is policies that favour investors and lack of investment by governments in public and community housing.

### **Research on older people and housing**

2021 Census data indicated that approximately 700,000 people aged 55 and older rented from a private landlord; a 73% increase relative from the 2011 Census.<sup>3</sup> Older women overrepresented among older renters (77%) compared to (69%). About 270,000 of the older people were either experiencing is homelessness, in marginal housing or at risk of homelessness. These statistics are likely to be an undercount as most states and territories were in some form of lockdown in 2021 and federal government increased income support payments.

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<sup>2</sup> [https://www.superannuation.asn.au/wp-content/uploads/2025/12/Account-Balances-Paper\\_v3-5.pdf](https://www.superannuation.asn.au/wp-content/uploads/2025/12/Account-Balances-Paper_v3-5.pdf)

<sup>3</sup> <https://www.older tenants.org.au/publications/ageing-in-a-housing-crisis-older-peoples-housing-insecurity-homelessness-in-australia>

According to HAAG funded *Priced out, Run Down* report, 31% of older private renters were in were in unaffordable and poor quality housing.<sup>4</sup> Of older people still paying a mortgage, 16% were in poor quality and unaffordable housing. Older women were again overrepresented in both unaffordable and poor quality rentals and mortgaged homes (renters 35% compared to 27% and 19% with mortgages compared to 13%). The quality and affordability of housing had significant negative impacts on renters with 57% highlighting financial impacts, 40% mental health and 30% physical and social impact.

There are about half a million older people within the "missing middle" cohort, a group primarily consisting of those who are ineligible for public and community housing due to moderate levels of savings and are unable to find appropriate housing solutions in the housing market.<sup>5</sup> Of this group, over 60% (306,566) were relying on the private rental market with varying levels of wealth ranging from under \$35,000 – over \$200,000. Due to the limitations with housing options such as shared equity schemes that are tailored to older people, they are often renting in the private market, depleting their savings until they are eligible for public and community housing.

### **Impact on diverse cohorts**

Housing insecurity can be exacerbated for older women, older people from migrant and refugee backgrounds, LGBTIQ+ older people, older people with disability and older people who experienced life events such as relationship breakdown later in life, interruptions to employment and other challenges.

Women are more likely to have time out of the paid labour force following the birth of a child. There also is considerable segmentation of the labour force, with women more likely to be employed in sectors where wages are lower on average.<sup>6</sup> This coupled with being single, unemployment or underemployment and gender discrimination all result in older women experiencing housing precarity as they age.

Measures such as first home buyers grants and shared equity schemes may support some people with home ownership aspirations. However, these often do not apply to or work in favour of older people, particularly older women over 55 who may not have enough assets to purchase a property in the private housing market or secure a bank loan even with government incentives.

*"I just thought I'd go and use what I got out of it [divorce] as a deposit on another house. I've never thought of myself as not owning my own home. And when I went to*

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<sup>4</sup> <https://www.older tenants.org.au/publications/priced-out-run-down-older-australians-in-unaffordable-and-poor-condition-housing>

<sup>5</sup> <https://www.older tenants.org.au/publications/not-poor-enough-not-rich-enough-older-people-falling-through-the-housing-assistance>

<sup>6</sup> <https://www.superannuation.asn.au/wp-content/uploads/2024/09/ASFA-Research-Account-balances-August-2024.pdf>

*the bank, they virtually just laughed at me, because I was 58, even though I worked all my life. I had a good deposit, but nobody will touch me. I was a single woman at 58, they told me if it was my former husband, they would have given him a loan but because I was a woman, I wouldn't get one."*

*Member of HAAG's NSW Lived Experience Advocacy Group*

HAAG's *Out of the Closet, Into the Future*<sup>7</sup> report found that 11.5% of respondents say they are currently at risk of homelessness. About 40% of those living alone in private rental market and in receipt of government income support payments indicated that they are at risk of homelessness. They also experience gender and age discrimination in the private housing market.

*"I had one real estate agent tell me I could pray the gay away if I wanted the place."*

HAAG survey participant

*"I had changed my name during my transition so, when my partner left me and I needed a new rental accommodation I had no rental history in my name! I had rented for 30 years and never paid late or not had a bond returned but suddenly could not get a property."*

HAAG survey participant

Lack of accessible, secure and affordable housing mean that older people are living in private rentals that are inaccessible housing that increases the risks of injury. With limited housing options that are accessible and affordable across the country for people with disability and older people, there is stiff competition for the small number of houses that are accessible, close to amenities and are affordable.

Many older people are struggling to find housing that meets their growing accessibility needs in the private rental market. For those who are already in private rentals, there are significant challenges with improving the conditions to ensure properties are accessible for those with mobility issues.

#### **Case Study**

Munir\* is in his mid-80's and has been renting the same property over the last 4 years by himself. Recently, his rent increased by \$150 per month, bringing the cost of housing to 70% of his income support payments. He reported difficulty keeping up with bills and other expenses due to the cost of rent and has previously accessed emergency food support from the local Council. He struggles to buy food that's healthy to manage his health conditions on his limited income.

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<sup>7</sup> [https://www.older tenants.org.au/sites/default/files/out\\_of\\_the\\_closet\\_into\\_the\\_future\\_2024\\_web.pdf](https://www.older tenants.org.au/sites/default/files/out_of_the_closet_into_the_future_2024_web.pdf)

The property is unsuitable for Munir's declining health and mobility needs but he has been unable to find anything else that is structurally suitable within his budget. He noted that he has difficulty walking and climbing the stairs in the property. Munir reported that he recently had a fall where he sustained an injury to his head. He feels that he has a heightened risk of injury and experiencing homelessness if he cannot find an affordable housing option soon. Munir's social housing application is currently pending.

*\*Name and other identifiable information have been changed for privacy*

These challenges are compounded for older people in receipt of aged care services. The lifetime cap on home modifications as part of Support at Home reforms can result in older people not being able to afford home modifications such as ramps and grab rails.

For older private renters, when a tenancy ends, all home modifications stay with the property. An older person could spend their entire \$15,000 modification budget on a rental property, only to be forced out when the landlord decides to sell, increases the rent, or terminates the lease.

The older person will require the same modifications when they relocate, forcing them to either live in unsafe and unsuitable housing, or pay out of their own pocket for home modifications if they are able. Through our casework, HAAG encounters many older renters who are already reluctant to request home modifications because they fear rent increases or eviction.

All these examples above highlight different aspects of housing challenges for older people that are as acute as those experienced by younger people, families and other cohorts.

1. Consider the broader inequities in housing market for all people experiencing challenges to purchase or rent in the current housing crisis as part of this inquiry.

### **The factors that promote or impede action on significant housing reform**

Some of the key factors that impede on housing reform include the tax settings that distorted the housing market, lack of investment in public and community housing and precarity in the private rental market.

### **Public and community housing supply**

Australia's public and community housing stock is declining. Under the National Housing Accord, the Federal Government has committed to building 1.2 million well located homes by 2029.<sup>8</sup> Additional funding continue to be funnelled into increasing the general housing

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<sup>8</sup> <https://ministers.treasury.gov.au/sites/ministers.treasury.gov.au/files/2022-10/national-housing-accord-2022.pdf>

stock. However, measures to increase supply of general housing across the country will not increase supply for the most vulnerable older people, unless it is dedicated public or community housing. This includes “affordable” housing supply, which is inconsistently defined and regulated, and remains unaffordable to many older people on fixed incomes like the Aged Pension.

Public and community housing stock across the country is declining, with those accounting for only 4.1% in 2023 of all housing stock compared to 4.7% in 2013.<sup>9</sup> Although there are some investments in public, community and affordable housing at the federal level through the National agreement on Social Housing and homelessness, this is barely sufficient supply given the current crisis. Further, public housing stock is in decline, and State Governments are disincentivized to maintain and expand publicly owned housing due to the tax exemptions provided to community housing. There must be growth in both public and community housing.

2. Increase public and community housing to 10% of the total housing stock by 2040 and allocate a proportion of these for people over 55 based on area and need.

### **Revenue generated from reforming tax settings**

The recent budget announcements in relation to Capital Gains Tax Discount and negative gearing are welcome developments. These bold measures highlight that it is possible for the government to implement meaningful and significant policy reform.

According to forward estimates, the reforms are expected to generate \$3.7billion and continue to rise. Given the critical housing crisis, the revenue should be directly reinvested into building more public and community housing.

3. Reinvest the savings from these reforms into the construction and acquisition of public and community housing to meet current and future need.

### **Precairy in private rental market**

Due to the current rental market and the demand for the limited number of properties that are available, there is little or no incentive for landlords to upgrade or install ramps and handrails to make housing more accessible. Although rental providers in most states can no longer refuse reasonable requests for home modifications from tenants, many older renters are afraid of asking for home modifications due to the fear of rent increases that may result from it or being asked to vacate the home. They are also required in many states to pay for the modifications to be removed if they leave the property. Our research shows that 33% of older renters have moved more than twice in five years.

*“Older people are worried about asking for simple modifications or renovations that would make their housing more liveable because they don’t want to ‘rock the boat’.*

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<sup>9</sup> <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2024/contents/summary>

*They already know how tight the rental market is and how difficult it would be for them to re-enter and compete when there are hardly any rental properties that are truly affordable.”*

HAAG reference group member

Many older people are struggling to find housing that meets their growing accessibility needs in the private rental market. For those who are already in private rentals, there are significant challenges with improving the conditions to ensure properties are accessible for those with mobility issues.

#### **Case study**

Jim\* is an older man in his mid 80s. He lives in a private rental by himself. Due to his deteriorating physical health, he requires urgent handrails, grabrails and bathroom modifications. Jim needs to use his walker to access all areas of the house which makes it unsafe to use the shower and toilet. However, the landlord is refusing to allow these modifications even when they could have been financed by Jim’s Home Care Package.

The landlord has also failed to maintain the property and has refused to pay for upgrades to include heating or cooling. Due to poor ventilation, the house gets too hot in summer and too cold in winter.

Given that his housing situation is untenable and is impacting his physical and mental health, HAAG’s case managers have applied for Social Housing for Jim under the priority housing category. However, it takes about 3 months to process the priority housing application and then it could take up to a year or more to be housed even under the highest priority category. The case manager is concerned for Jim’s safety in his current rental property that could result in causing serious injury.

*\*Name and other identifiable information have been changed for privacy*

Federal government could harmonise the rental standards across the country through National Agreement on Social Housing and Homelessness (NASHH) and other mechanisms to address inequalities in the private rental market.

4. Enforce National Rental Standards by leveraging of Commonwealth funding (e.g., via the NASHH) to incentivise States/Territories to adopt nationally consistent rental laws that:
  - Limit rent increases to once per year, with an ongoing rent increase cap of no more than 2% every year.
  - Mandate minimum standards including accessibility and energy efficiency for all new and existing rental properties.
  - Ban no grounds evictions, including evictions at the end of fixed term leases.