



# **‘One rent increase from disaster’**

## **Older Renters Living on the Edge in Western Australia Final Report**

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## The Wicking Trust



This project is supported and funded by the J.O. and J.R. Wicking Trust. The project fits very well with one of the Trust's priorities – assisting older people to stay at home longer; including innovative models for supporting housing stability for older Australians at risk of homelessness.

The J.O. & J.R. Wicking Trust (The Wicking Trust) was established under the terms of the Will of the late John Oswald Wicking and is one of Australia's most significant trusts. The Trust seeks to support organisations that are well placed to affect systemic change in the wellness and quality of life of the aged and/or those with, or at risk of, Alzheimer's disease.

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# Objectives of the report

**The Ageing on the Edge—The Older Persons Homelessness Prevention Project** is a five year initiative (2016-2020) that aims to gather evidence and conduct research that supports a compelling need for better housing and support services for older people through:

- ❖ Developing awareness across all states about the growing problem of housing security for older people;
- ❖ Investigating the availability of avenues for older people to find long term, affordable and adaptable housing;
- ❖ Promoting early intervention and prevention strategies with a focus on achieving long term sustainable housing outcomes;
- ❖ Developing strategic partnerships with not-for-profit organisations in the community and create strong linkages with key Commonwealth and state governments that will transform into action to develop effective service responses integrated across housing, health and aged care service sectors; and
- ❖ Undertaking jointly with partners, lobbying activities at Commonwealth level and in each state.

This is the third report produced as part of this project. The previous two reports are:

Fiedler J. and Faulkner D. 2017 *“The older I get the scarier it becomes”, Older people at risk in NSW*, November, Housing for the Aged Action Group, Melbourne and The University of Adelaide, Adelaide. <https://www.older tenants.org.au/publications/the-older-i-get-the-scarier-it-becomes-report-older-people-risk-homelessness-new-south-wales>

Fiedler J. and Faulkner D. 2017 *Finding a suitable home for older people at risk of homelessness in South Australia*, September, Housing for the Aged Action Group, Melbourne and The University of Adelaide, Adelaide. <https://www.older tenants.org.au/publications/finding-suitable-home-older-people-risk-homelessness-south-australia>

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# Introduction

Recent trends in Australia indicate homelessness and the risk of homelessness is increasing for low income older households. Over the past decade there has been the continuous release of one report after another highlighting the plight of these vulnerable households. Reports such as *Rental housing provision for low income older Australians* (Jones et al. 2007), *It could be you: Female, single, older and homeless* (McFerran 2010), *Too big to ignore: Future issues for older women's housing 2006-2025* (Tually, Beer and Faulkner 2007), *Preventing first time homelessness amongst older Australians* (Petersen et al. 2014), *Older women's pathways out of homelessness* (Petersen and Parsell 2014), *A plan for change; homes for older women* (Homelessness NSW 2016), *Ageing and homelessness: Solutions to a growing problem* (Mission Australia 2017), *The Australian dream, housing experiences of older Australians* (Morris 2016), *Responding to older people's homelessness* (Parity 2018), *Retiring Into poverty—A national plan for change: Increasing housing security for older women* (NOWHHWG 2018) and this year *Older women's risk of homelessness: Background paper exploring a growing problem* (AHRC 2019) and for Western Australia in particular *Older renters in the Western Australian private rental sector* (Hodgson, James and Webb 2018) have identified the nature of the problem, its causes and possible solutions. This list of reports is by no means exhaustive, but it is now incumbent on government to respond to this overwhelming recent evidence.

There are a number of risk factors for the growing number of older households struggling in the housing market and at risk of homelessness. These factors include:

- ❖ Government policy with reductions in public housing stock and the targeting of stock to those in greatest need, often defined as those people with complex needs with age not necessarily a qualifying factor;
- ❖ Lack of housing options and reliance on an unsuitable private rental market (rents too high, limited security of tenure, few minimum housing standards, not adaptable as people age);
- ❖ Growing number of single person households;
- ❖ Workforce participation trends;
- ❖ Reliance on government income (pensions, Newstart Allowance) and a lack of other savings or superannuation;
- ❖ Domestic and family violence;
- ❖ Loss of a partner or relationship breakdown;
- ❖ Lack of family and social support; and
- ❖ Health issues.

Most older people struggling in the housing market have very straightforward needs—long term affordable, stable, adaptable housing with a potential need for links into the aged care system at some stage. However, without significant changes in government policy resulting in the provision of more affordable housing, the need for older people to seek housing in the private rental market is only going to intensify over the coming decades. Research indicates that the projected growth in the number of older households in the rental market (social and private) will double from 300,000 in 2014 to 600,000 in 2054 (Yates 2015; Ong 2017). With the current declining trends in home ownership rates however, this assumption is under threat and these projections may be considered conservative.

## Aims of the Western Australian project

The aims of this project for WA are to:

- ❖ Identify the level of homelessness amongst the older population and those most at risk of homelessness in WA;
- ❖ Identify the housing options that currently exist, what are their main characteristics and how do older people apply for them;
- ❖ Identify services that are available to help older people access affordable and appropriate housing in WA;
- ❖ Examine the current state policy frameworks that impact on the housing circumstances of older people in WA; and
- ❖ Propose appropriate recommendations that will lead to a systems reform approach to improve assistance and housing for low income older people.

Whilst we strongly urge governments to recognise, acknowledge and respond to the need for more affordable and social housing supply, this project identifies the potential enhancements within the current low funded and complex housing system that could improve the housing outcomes for older people. This includes the urgent need to identify and acknowledge that this is a group that faces specific vulnerabilities and requires a more nuanced approach.

The patterns identified in this report indicate that Western Australia is no exception to the national trends in homelessness and the risk of homelessness for the older population and the need for a systems reform approach to provide better support and housing to allow low income non-home owner households to age well with dignity.



# Current trends in homelessness and the risk of homelessness for the older population

## Introduction

Estimates of homelessness for the total population in Western Australia, as recorded by the five yearly census indicates a decrease between 2011 and 2016, however this was not the case for the older population. The report *Homelessness in Western Australia: A review of the research and statistical evidence* (Kaleveld et al. 2018) reviewing trends over the intercensal period in WA singles out the situation of older people as an important group. In particular they note ‘...older single women are one of the hidden homeless groups that need to be ‘tracked’ or ‘explored’ further’ (Kaleveld et al. 2018 p. 82). To provide a more detailed picture of the present and changing nature of the incidence of homelessness (and the risk of homelessness) for the older population in Western Australia this section of the report uses two main sources of data that can provide a national and statewide picture of trends, the Australian Census of Population and Housing and the Specialist Homelessness Services Data Collection.

## Census of Population and Housing

At the 2016 census there were around 9000 people who were classified as homeless in WA. Since 2001 the number of homeless people in the state, and the rate per 10,000 of the population, has generally declined, indicating a real improvement in homelessness outcomes. However, in contrast, these improvements for the total population are not so evident for people aged 55 years and over. For example, the census data indicates older people in WA increasingly comprise a greater proportion of the homeless population. In 2006 older people represented 13.8 per cent of the homeless population and by 2016 this had increased to close to 17 per cent. Consequently, the number of homeless older people in WA has steadily increased over the past three censuses.<sup>1</sup>

Between 2006 and 2016 there has been an increase from 1,146 to 1,508 people aged 55 and over homeless (an increase from 495 to 617 people for those aged 65 and over) (Table 1). More specifically, over time there has been an increase in the number of people aged 55-64 and 65-74 regarded as homeless at the time of the census. In fact, the number of homeless people aged 65-74 years experienced the greatest percentage increase (15.9 per cent) of all age groups over the latest intercensal period. This trend is in contrast to the changes for some age groups, particularly children and youth, where homelessness decreased over the 2011-2016 period (Figure 1), a positive outcome of the targeted investment in services that have occurred for younger people.

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<sup>1</sup> The increase in homelessness at the older ages is not greater than population increase at these ages. Homelessness as a rate per 10,000 population increased over the 2006-2011 intercensal period at ages 55-64, 65-74 and 75 and over but declined in the latest intercensal period 2011-16 for these ages (See Table 1).

Table 1 Western Australia: Homelessness counts and rates for the total population and the older population, 2006, 2011, 2016 censuses

Year	2006	2011	2016
<b>Total Population</b>			
<b>Count</b>			
Australia	89728	102439	116427
WA	8277	9191	9005
<b>Rate per 10,000 population</b>			
Australia	45.2	47.6	49.8
WA	42.3	41.0	36.4
<b>WA population by age (number)</b>			
Under 12	1468	1493	1208
12-18	921	918	741
19-24	1165	1245	1183
25-34	1443	1695	1859
35-44	1171	1338	1290
45-54	962	1070	1218
55-64	651	830	891
65-74	337	415	481
75+	158	192	136
55+	1146	1434	1508
65+	495	607	617
<b>Population 55+ as % of all homeless</b>			
Australia	13.9	14.2	16.0
WA	13.8	15.6	16.7
<b>Rate per 10,000 population WA</b>			
55-64	30.5	32.6	31.6
65-74	26.5	27.2	24.1
75+	14.5	15.7	9.3
55+	30.0	27.1	23.9
65+	20.4	21.9	17.4

Source: Derived from ABS 2010, 2011, 2016 2018a

This increase in homelessness for the age group 65-74 between 2011 and 2016 was mostly due to the increase in the number of women homeless in this age group – a change of around 27 per cent between the censuses (more than most other any other age group and against the downward trend in homelessness for most age groups regardless of gender)<sup>2</sup> (see Appendix Table 1).

Of note in Figure 1 is a decline in the per cent change in people aged 75 years and over recorded as homeless. The numbers homeless at this age are relatively low at 86 for males and 46 for females in 2016 (107 and 90 respectively in 2011) (Appendix Table 1). The halving of numbers for women may

<sup>2</sup> It should be noted the ABS revised its definition of homelessness after the 2011 census (major change was for the homeless operational group 'persons living in boarding houses') (ABS 2012a) and in the 2016 release (ABS 2018a) the ABS adjusted selected data from the 2001, 2006, 2011 censuses for comparability over time however in the 2016 public release they did not provide comparable data by age and gender. To examine variations in homelessness by age and gender it is necessary to use the unadjusted data from the 2011 census. Whether boarding houses are included or excluded as a group from this data makes little difference at the older ages (see Appendix Table 2).

be the movement of older people (women) into residential care rather than increased access to affordable housing.

Figure 1 Western Australia: Per cent change in homelessness by age group 2006-11 and 2011-16



Source: Derived from ABS 2018a

In addition to the shelter/housing circumstances that constitute homelessness in the census, data relating to the number of people in what is considered 'marginal housing' is also collected. Adding to the 1,500 older people 55 years and over, estimated as homeless at the 2016 census another 1,188 older people were recorded as being marginally housed. Table 2 indicates the number and changes in older people living in marginal housing at the 2011 and 2016 censuses.

Table 2 Western Australia: Count of older people living in marginal housing\* at the 2011 and 2016 censuses

Age group	Males			Females			Total		
	2011	2016	% change	2011	2016	% change	2011	2016	% change
55 and over	636	679	6.8	455	520	14.3	1091	1188	8.9
65 and over	302	356	17.9	213	257	20.7	515	613	19.0
75 and over	103	99	-3.9	70	99	24.3	173	189	9.3

\*Marginal housing comprises the sub categories:

- Persons living in other crowded dwellings - includes usual residents in dwellings needing 3 extra bedrooms under the Canadian National Occupancy Standard;
- Persons in other improvised dwellings
- Persons marginally housed in caravan parks – includes persons who are usual residents of caravan parks who are unlikely to have accommodation alternatives.

Source: Derived from ABS 2018a

## Specialist Homelessness Services Collection (SHSC)

While the census provides a complete count of the population, it is a snapshot of a point in time. The SHSC however provides a rich source of information on people homeless or at risk of homelessness on an annual basis and the services provided to assist people.<sup>3</sup>

Since the start of the SHSC there have been quite significant increases, year after year, in older people accessing specialist homelessness services. For the population aged 55 years and over, there has been an average annual increase of 11.4 per cent (8.6 per cent for males and a 14.0 per cent increase for females) between 2011-12 and 2017-18. These increases are significantly greater than for the total population, regardless of age, seeking assistance over this period at an average annual increase of 2.2 per cent (1.4 per cent for males and 2.6 per cent for females). The number of females seeking help almost doubled from 516 persons in 2011-12 to 1,135 in the latest year 2017-18 (Table 3). For the population aged 65 years and over the average annual increase has been even more dramatic at 9.3 per cent for males and 19.6 per cent for females, with the number of females seeking assistance more than doubling over this seven year period from 150 to 392. Of note is the difference in client numbers and support periods indicating that some older people received multiple episodes of assistance from a specialist homelessness service over a 12 month period.

<sup>3</sup> This is a collection of data from people who approach, or are referred to, homelessness services so the dataset does not include all homeless people or people at risk of homelessness.

Table 3 Western Australia: Clients aged 55 years and over, 65 years and over, by gender 2011-12, 2017-18\*, (adjusted for non-response)

Data	Gender	2011-12	2017-18	Average Annual Rate of Change
<b>Age Group 55 years and over</b>				
Client (numbers)	Males	557	912	8.6
	Females	516	1135	14.0
	Total	1074	2047	11.4
Support periods*	Males	772	1414	10.6
	Females	674	1576	15.2
	Total	1446	2990	12.9
<b>Age Group 65 years and over</b>				
Client (numbers)	Males	179	295	9.3
	Females	150	392	19.6
	Total	329	687	14.0
Support periods*	Males	250	457	11.0
	Females	208	520	18.7
	Total	458	977	14.5

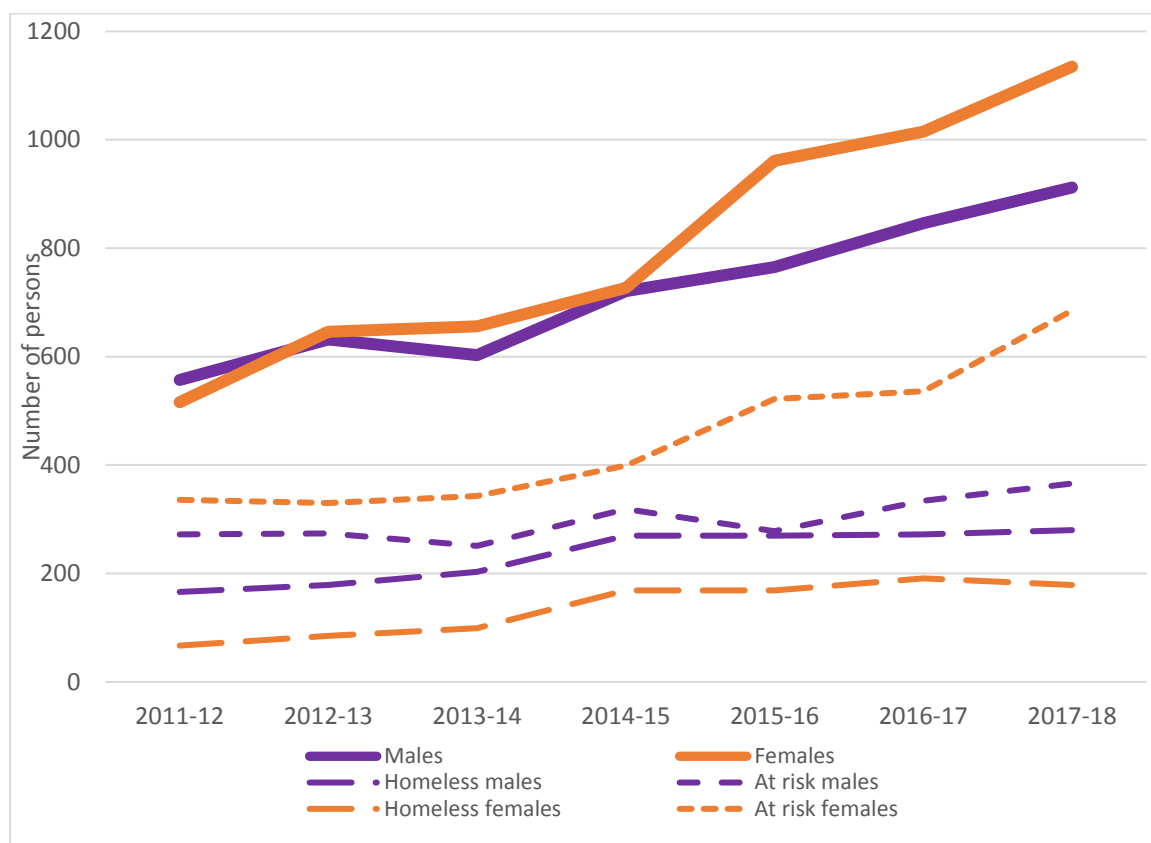
\* A support period is the time a client receives services from a specialist homelessness agency. A support period starts on the day the client first receives a service and ends the day the client last received services from the agency.

Numbers adjusted for non-response

Source: AIHW 2019a

The significant increase in the number of older people, particularly women seeking assistance from homelessness services in Western Australia is reflected in Figure 2. This figure shows the total number of males and total number of females who approach homelessness services and the breakdown of client numbers by classification as 'homeless' or at 'at risk of homelessness'. It is clear from Figure 2 that homelessness numbers for males have increased since 2011-12 but have remained steady over the last three years at around 270-280 persons. The number of males at risk of homelessness has fluctuated over time reaching a peak in 2017-18 at 326. For women the doubling of numbers seeking assistance is clearly evident. While there has been an increase in the number of older women classified as homeless across the years, women are much more likely to be at risk of homelessness.

Figure 2 Western Australia: Number of males and females 55 years and over seeking assistance from homelessness services by homelessness category, 2011-12 to 2017-18

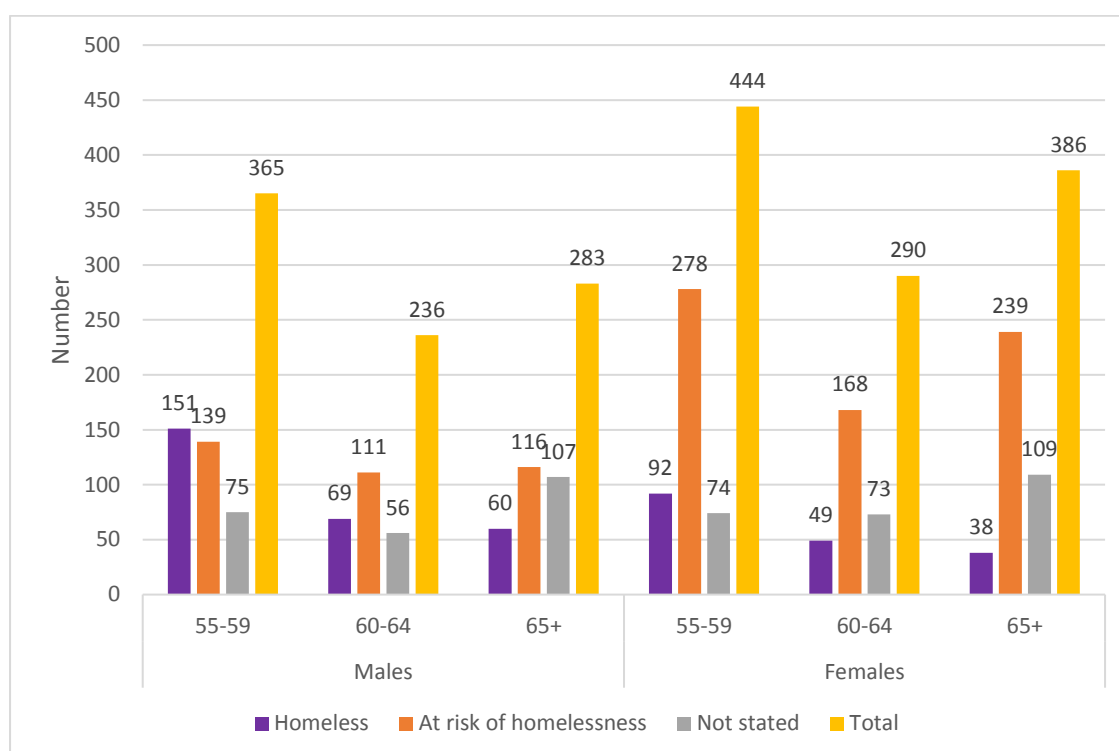


Source: AIHW 2019a

For the latest year, 2017-18 (AIHW 2019a):

- ❖ There were 459 (280 males; 179 females) older people homeless and 1,051 (366 males; 685 females) older people at risk of homelessness;
- ❖ Levels of homelessness, or older people at risk of homelessness, is greater for the population aged 55-59, for both males and females accounting for about 44 per cent of clients in the 55 plus age group. Ages 65 years and over account for 30 per cent (Figure 3);
- ❖ In general WA has an over representation of Indigenous clients overall and this is no different for the older population. Of the older population homeless, 40 per cent were Indigenous and for those at risk of homelessness 34 per cent were Indigenous. This reflects the over-representation of remote areas in the SHSC collection (Kaleveld et al. 2018);
- ❖ Older clients seeking assistance were almost solely lone person households: 89.7 per for those aged 65 years and over and 90.7 per cent for those 55 years and over. This is much higher than the case nationally where around three in five people (59 per cent) were living alone;

Figure 3 Western Australia: Number of people by age homeless or at risk of homelessness, 2017-18



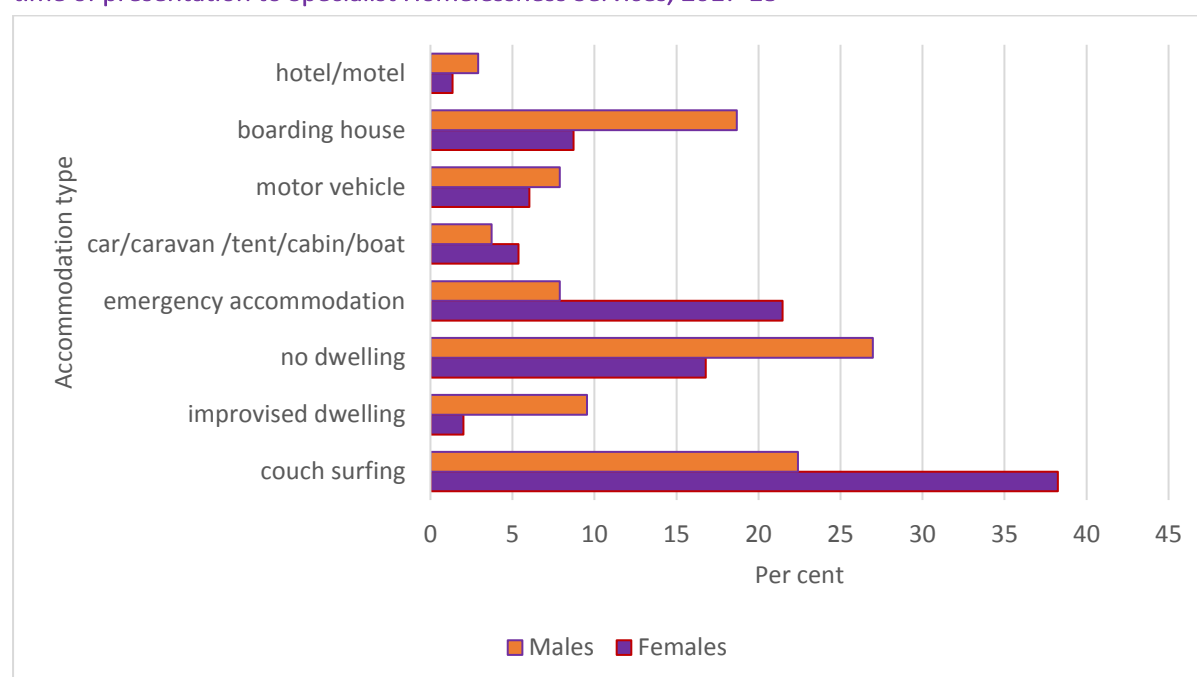
Source: AIHW 2019a

- ❖ Older people like other age groups, who for one reason or another find themselves homeless, were in a range of living circumstances when they first interacted with homelessness services. As can be seen from Figure 4 for men this was most likely to be a boarding house or out in the open. Older women who have a much more hidden experience of homelessness, are not so prevalent on the street as men; and are more likely to be living in emergency accommodation (21 per cent) or couch surfing (38.3 per cent).<sup>4</sup>
- ❖ In 2017-18 (Table 4), financial difficulties were the dominant reason older people sought help from Specialist Homelessness Services (as has been the case since 2011-12). For older males this was the reason stated by around 50 per cent of the population and for older females around 40 per cent. Domestic and family violence was an important reason for older women to seek service support. While housing affordability stress and a housing crisis featured in the top five reasons it was the 'main reason first reported' for only 11.1 per cent of the older population 55 years and over. These trends contrast quite significantly with the national trends for the older population (55 and over) where the three most common reasons for seeking assistance were a housing crisis (21 per cent), domestic and family violence (21 per cent) and financial difficulties (17 per cent) (AIHW 2019b). This shows services in WA do not clearly distinguish the housing impacts of financial difficulties and this highlights the need to revise the coding and explanations of why people attend Specialist Homelessness Services to more accurately reflect people's circumstances;

<sup>4</sup> For trends since 2011-12 see Appendix Figure 1 and Figure 2.



Figure 4 Western Australia: Living circumstances of men and women aged 55 years and over at the time of presentation to Specialist Homelessness Services, 2017-18



Source: AIHW 2019a

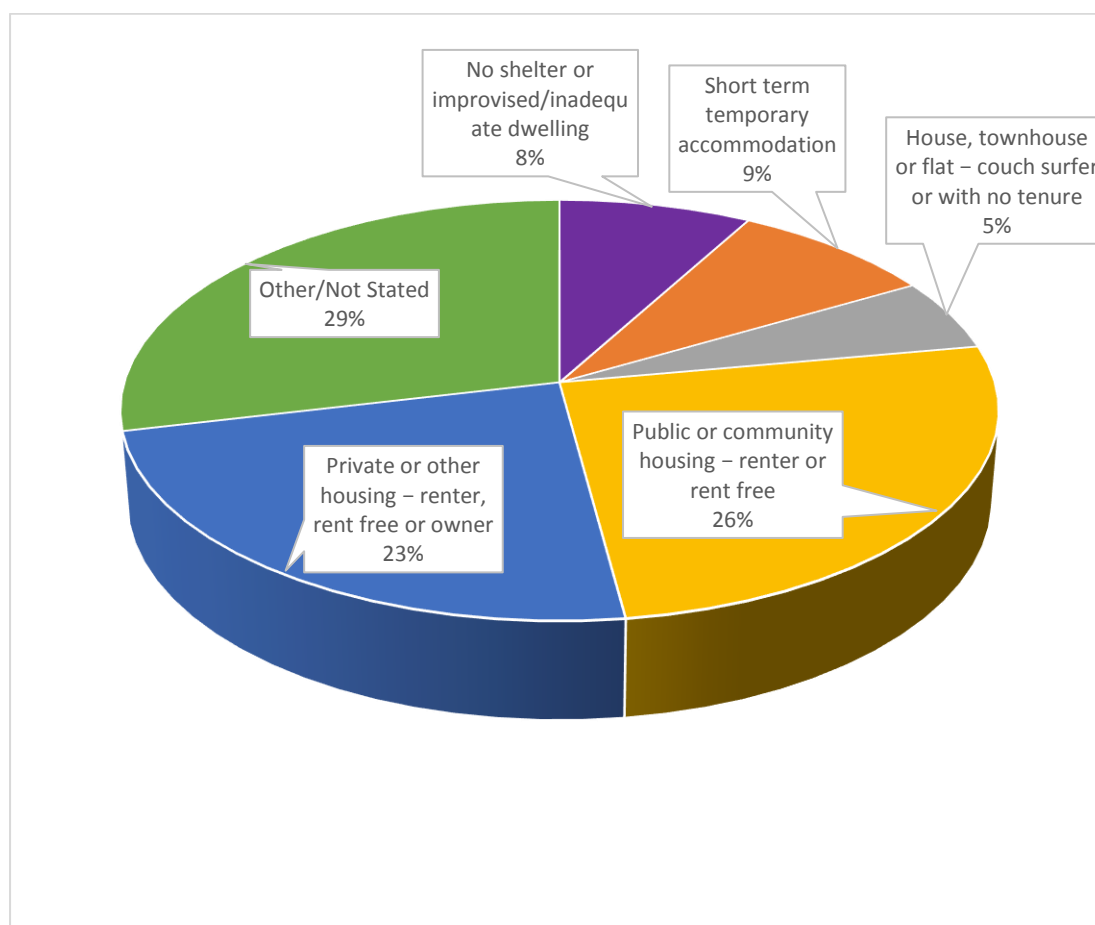
Table 4 Western Australia: Top five reasons first reported for attending Specialist Homelessness Services, males, females, total population aged 55 years and over, 2017-18

Main reason first reported	Males		Females		Total	
	No.	%	No.	%	No.	%
Financial difficulties	430	48.6	406	36.3	836	41.7
Housing crisis/housing affordability stress (pending eviction/foreclosure, rental/mortgage arrears)	122	13.8	100	8.9	222	11.1
Inadequate or inappropriate dwelling conditions (including accommodation that is unsafe, unsuitable, overcrowded)	94	10.6	50	4.5	144	7.2
Domestic and family violence	31	3.5	300	26.8	331	16.5
Medical issues	24	2.7	31	2.8	55	2.7
<b>Total</b>	<b>884</b>	<b>79.2</b>	<b>1120</b>	<b>79.3</b>	<b>2004</b>	<b>79.2</b>

Source AIHW 2019a

- ❖ As is the case nationally, older people are more likely to be housed when they present at Specialist Homelessness Services. In 2017-18 in WA around two thirds of the population aged 55 years and over was housed either in public/community housing (26 per cent) in the private rental market (23 per cent) with very few in an institutional setting (1 per cent) (Figure 5);
- ❖ Women are more likely to be at risk of homelessness and therefore at the time of engaging with service providers in 2017-18, 37.6 per cent of women aged 55 and over were resident in 'public or community housing – renter or rent free' and 37.7 per cent were in 'private or other housing – renter, rent free, owner';

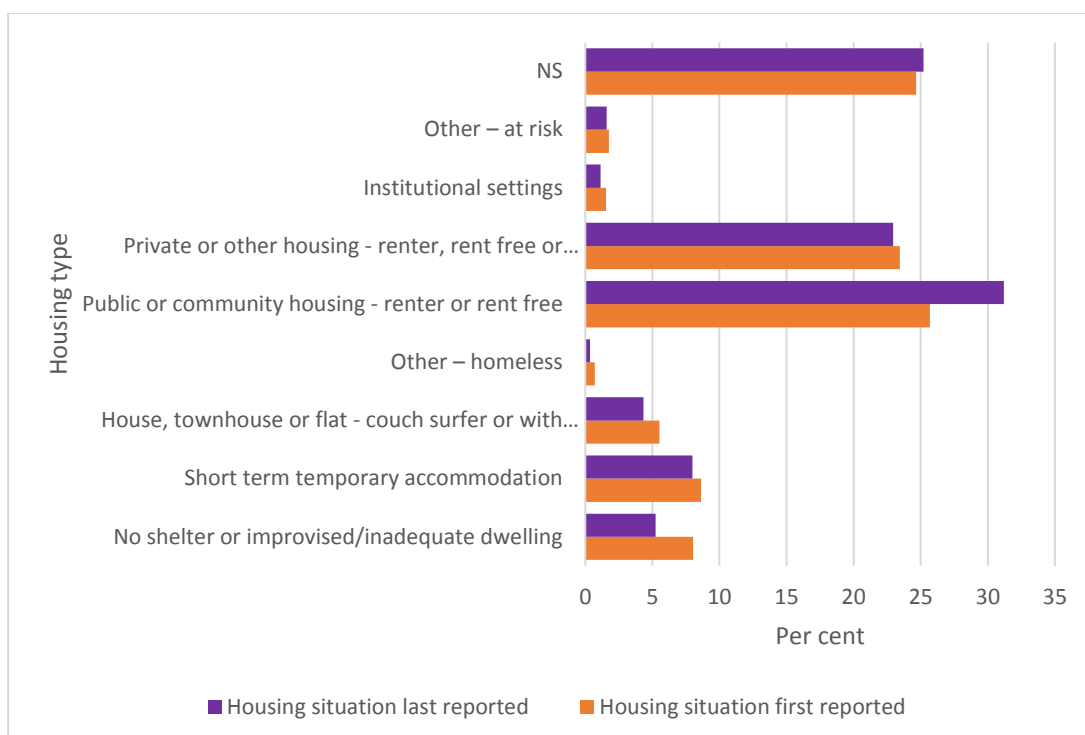
Figure 5 Western Australia: Housing type first reported for population aged 55 years and over, 2017-18



Source: AIHW 2019a

- ❖ In terms of housing outcomes for older people, as a result of their interaction with the homelessness service sector, WA varies from the national picture as a greater proportion of older people accessing services were living in private rental accommodation at that time. In the 2017-18 year at the end of the support period less older people were on the street or in temporary accommodation or couch surfing. While there was little change in the per cent or number (decline of 10 persons) in the private rental market at the end of the support period 110 older people had been housed in the social housing system (Figure 6).

Figure 6 Western Australia: Housing situation at the beginning of support and the end of support – older people 55 years and over, 2017-18



Source AIHW 2019a

In summary, for older people aged 55 years and over who in 2017-18 were classified as homeless when they sought assistance from homelessness services only 29 per cent were sufficiently housed at the end of their support period. Older women were housed at slightly higher rate than older men (Table 5).

Table 5 Western Australia: Older clients, housing situation at beginning and end of support, 2017–18 (per cent)

Situation at beginning of support	Situation at end of support: homeless	Situation at end of support: housed
<b>Total population</b>		
Homeless	71.0	29.0
At risk	3.7	96.3
<b>Males</b>		
Homeless	74.4	25.6
At risk	6.5	93.5
<b>Females</b>		
Homeless	65.7	34.3
At risk	2.3	97.7

Source AIHW 2019a

# Low income households at risk in the rental marketplace

## Introduction

The previous section has highlighted the growing numbers of older people who have engaged with the homeless sector, a sector that has traditionally focussed on youth, children and young families. As highlighted above this data shows not only the number of older people homelessness but the growing numbers of older people who are at risk of homelessness. This data reflects the increasing vulnerability of low income households in the community who have not been able to attain or retain home ownership into the older ages and are reliant on other sectors of the housing market for safe, stable, appropriate and affordable housing. This data however does not reflect the number of older people in the Western Australian community vulnerable to housing stress. As with establishing the level of homelessness in the population, there are various sources or means to provide a picture of housing affordability issues and risks for the older population in Western Australia. This section of the report provides information from the Australian Census of Population and Housing 2011 and 2016 to provide an insight into older households at risk of housing issues.

This research has classified older people living precariously in rental accommodation according to the following benchmarks:<sup>5</sup>

- ❖ Housing stress - on the lowest 40 per cent of household incomes paying 30 per cent or more of their income in rent;
- ❖ Severe housing stress - on the lowest 20 per cent of household incomes paying more than 30 per cent of their income in rent;
- ❖ Extreme housing stress - on the lowest 20 per cent of household incomes paying more than 50 per cent of their income in rent.

## Census of Population and Housing

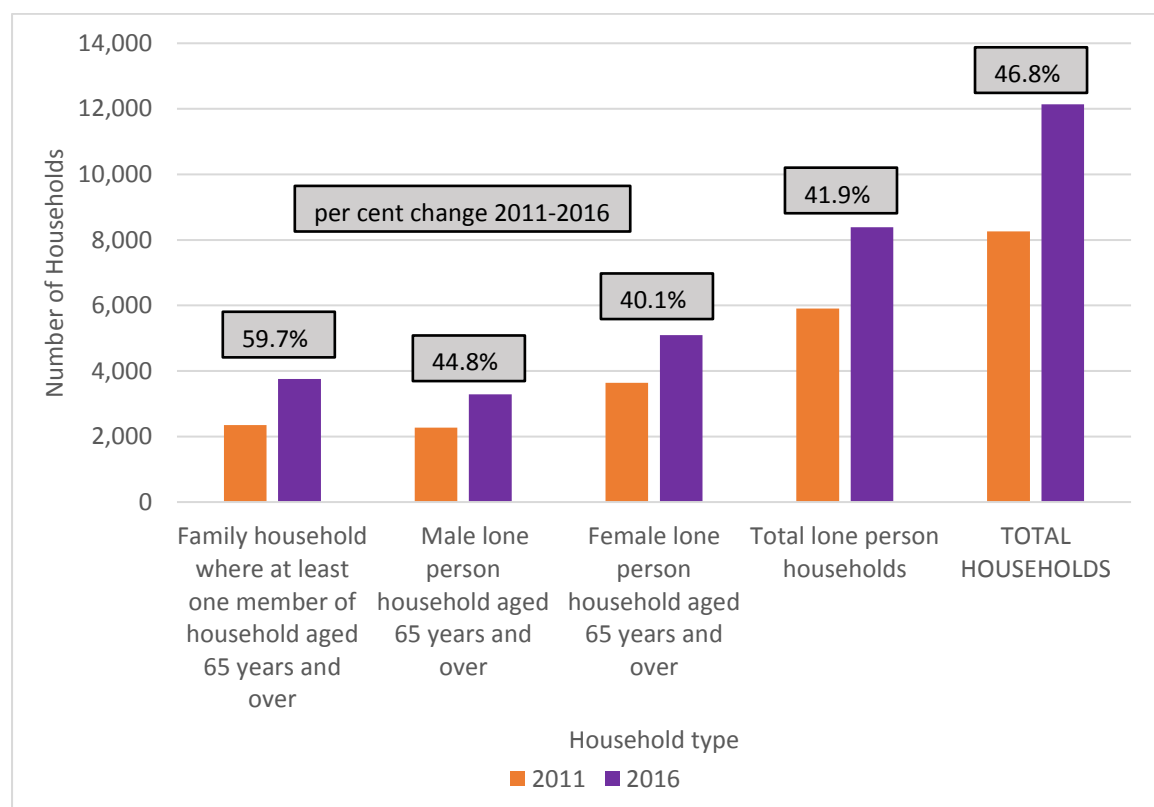
At the 2016 census 12,136 households in the rental market, where a person was aged 65 years and over were in housing stress. These households accounted for 17.9 per cent of all households (regardless of age) in housing stress in WA at the time. Of these older households 59.9 per cent were in the private rental market with the remainder in other forms of rental accommodation. Figure 7 provides a breakdown of these households by type - family and lone person households. Clearly the majority of these older households are lone person households and lone female households outnumber male households representing nearly two-thirds of the lone person households at risk of housing stress. Over time there has been a 46.8 per cent increase in the total number of older households at risk of housing stress since the 2011 census and considerable increases for all household types (Figure 7). The category 65 years and over includes 34 per cent of households where the household members are aged 75 years and over with close to 60 per cent of these households female.

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<sup>5</sup> Housing stress is commonly defined as the 30:40 indicator which represents households in housing affordability stress when the household has an income level in the bottom 40 per cent of Australia's income distribution and is paying more than 30 per cent of its income in housing costs (AHURI 2016).

Again, there has been considerable increase in these older households, an increase of 40 per cent from 2,954 households in 2011 to 4,149 households in 2016.

Figure 7 Western Australia: Number of older households in housing stress, where person aged 65 years and over, 2011 and 2016 censuses and per cent change 2011-2016



Source: ABS 2018b

While older people on incomes less than the 40<sup>th</sup> percentile and paying more than 30 per cent of their income in rent are in housing stress, those with incomes less than the 20<sup>th</sup> percentile are in severe housing stress. At the 2016 census 74.4 per cent (over 9,000 households) of the 12,136 households in housing stress had very low incomes and were paying more than 30 per cent of their income in rent. Figure 8 show that this situation is particularly acute for lone person households. In fact 90 per cent of the lone person households in housing stress were in severe housing stress at the 2016 census. Of these very low income households, 40 per cent were aged 75 years and over and there was an increase in such households in housing stress between the censuses (Figure 9).

Figure 8 Western Australia: Number of older households in severe housing stress where person aged 65 years and over, 2011 and 2016 censuses and per cent change 2011-2016

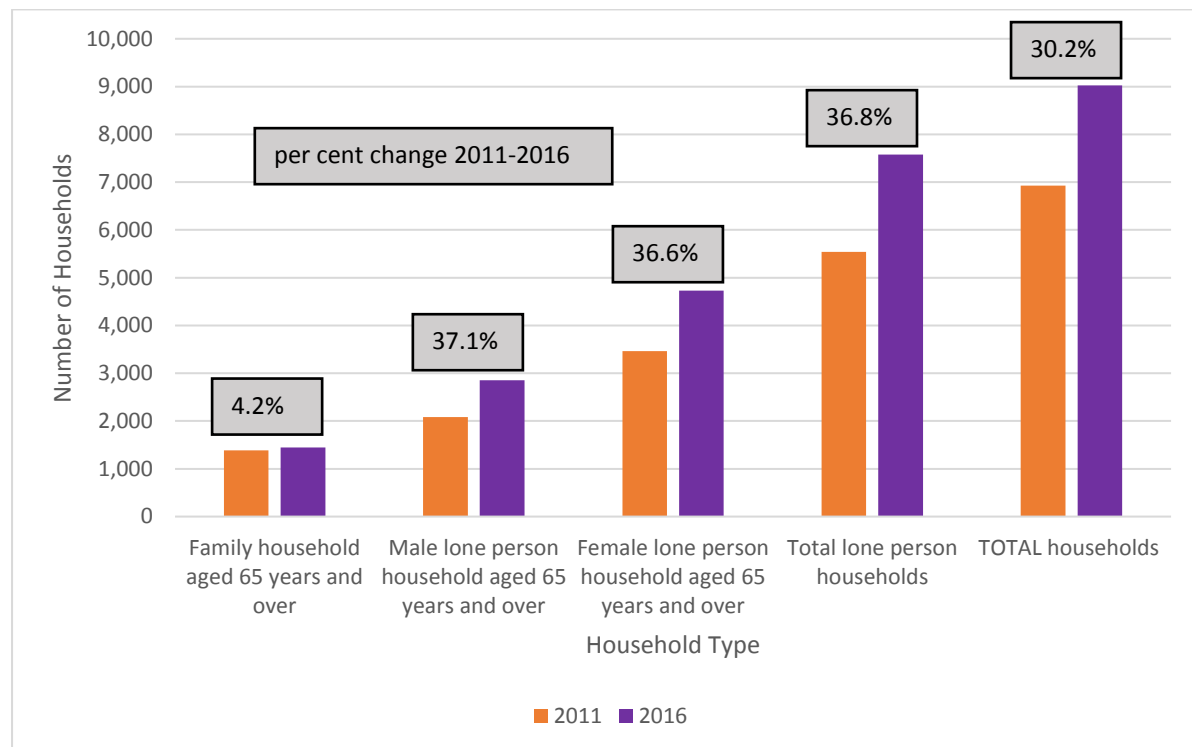
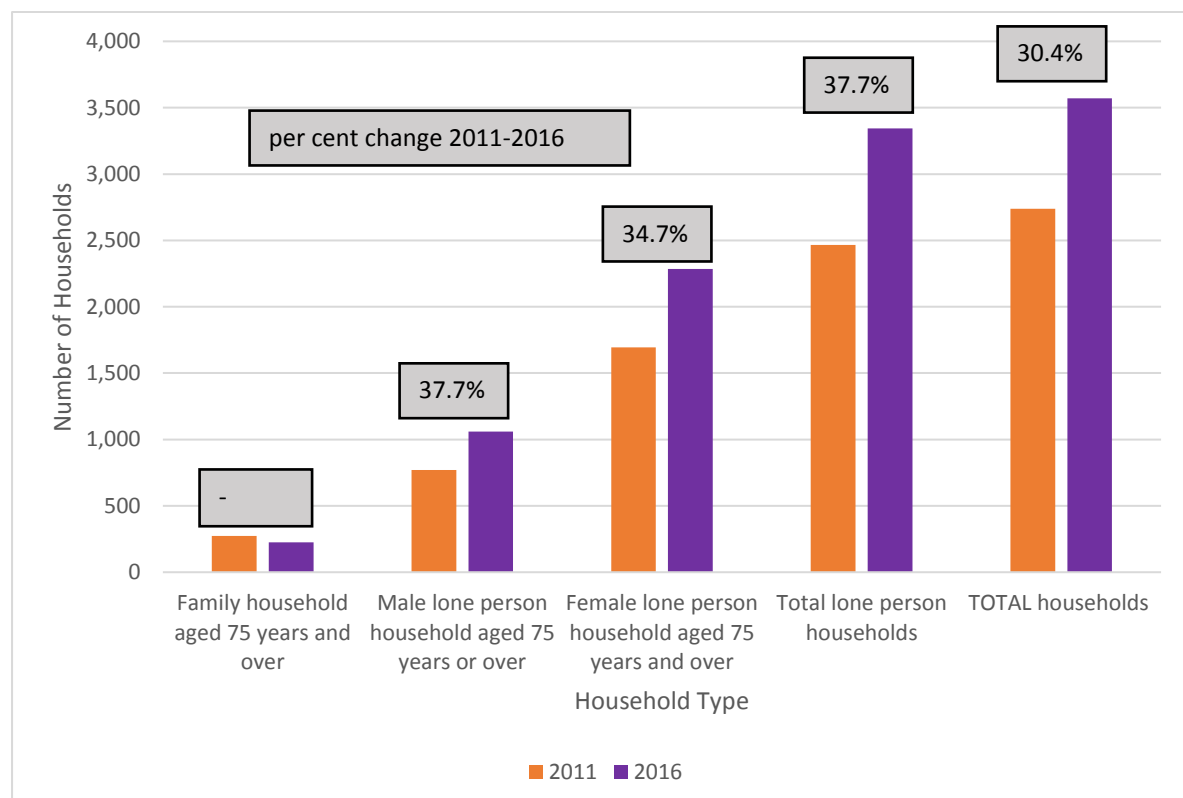


Figure 9 Western Australia: Number of older households in severe housing stress where person aged 75 years and over, 2011 and 2016 censuses and per cent change 2011-2016



Source Figure 8. 9 ABS 2018b

There are some households in extreme housing stress, that is their income falls within the lowest 20<sup>th</sup> percentile of national household income and their rent is at least 50 per cent of household income. Table 6 outlines the small but significant number of households in this situation where 4,395 households with a household member aged 65 years and over and 1,534 households where the occupants are aged 75 years and over. For both age groups the vast majority of these households are lone person households. For these people life is just a matter of survival, a long way from ageing well.

**Table 6: Western Australia: Number of older households in extreme housing stress aged 65 and 75 years and over, 2016 census**

Household type	Households 65 years and over			Households 75 years and over		
	2011	2016	% change 2011-16	2011	2016	% change 2011-16
Family	772	883	14.4	137	97	-29.2
Male lone person	1007	1359	35.0	352	465	32.1
Female lone person	1730	2153	24.5	802	972	21.2
Total lone person	2737	3512	28.3	1154	1437	24.5
<b>Total Households</b>	<b>3509</b>	<b>4395</b>	<b>25.2</b>	<b>1291</b>	<b>1534</b>	<b>18.8</b>

Source ABS 2018b

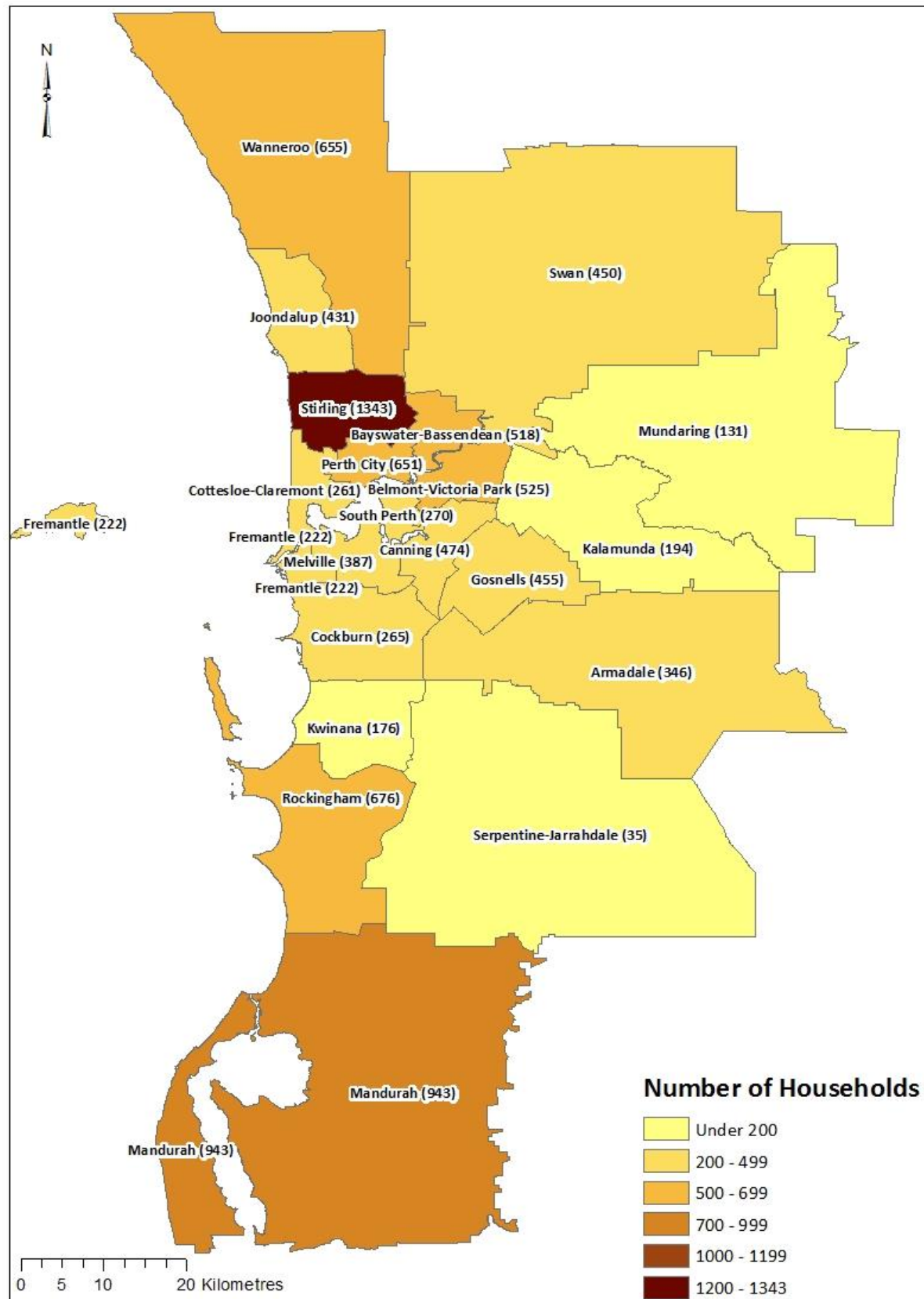
## Spatial distribution

The census data allows a disaggregation of the data by geographic areas. Of the 12,136 households at risk of rental housing stress around 72 per cent are located in the Greater Perth Region in all local government areas, with the highest number of households in housing stress in Mandurah, Perth City, Rockingham, Stirling and Wanneroo (Figure 10). This is generally a reflection of the size of the local government area, a high representation of older people living in these areas, and areas of lower socio-economic status. Figure 11 provides a more disaggregated breakdown of sub-areas of these LGAs and it is clear that the highest number of households in stress are generally located in specific areas of the LGA.

Older households in housing stress are also located in regional areas, particularly in the heavily populated areas of the south west region of the state (Figure 12). As regional WA is so vast Figures 13 and 14 provide a more detailed picture of the location of older households in housing stress at the sub-regional level.

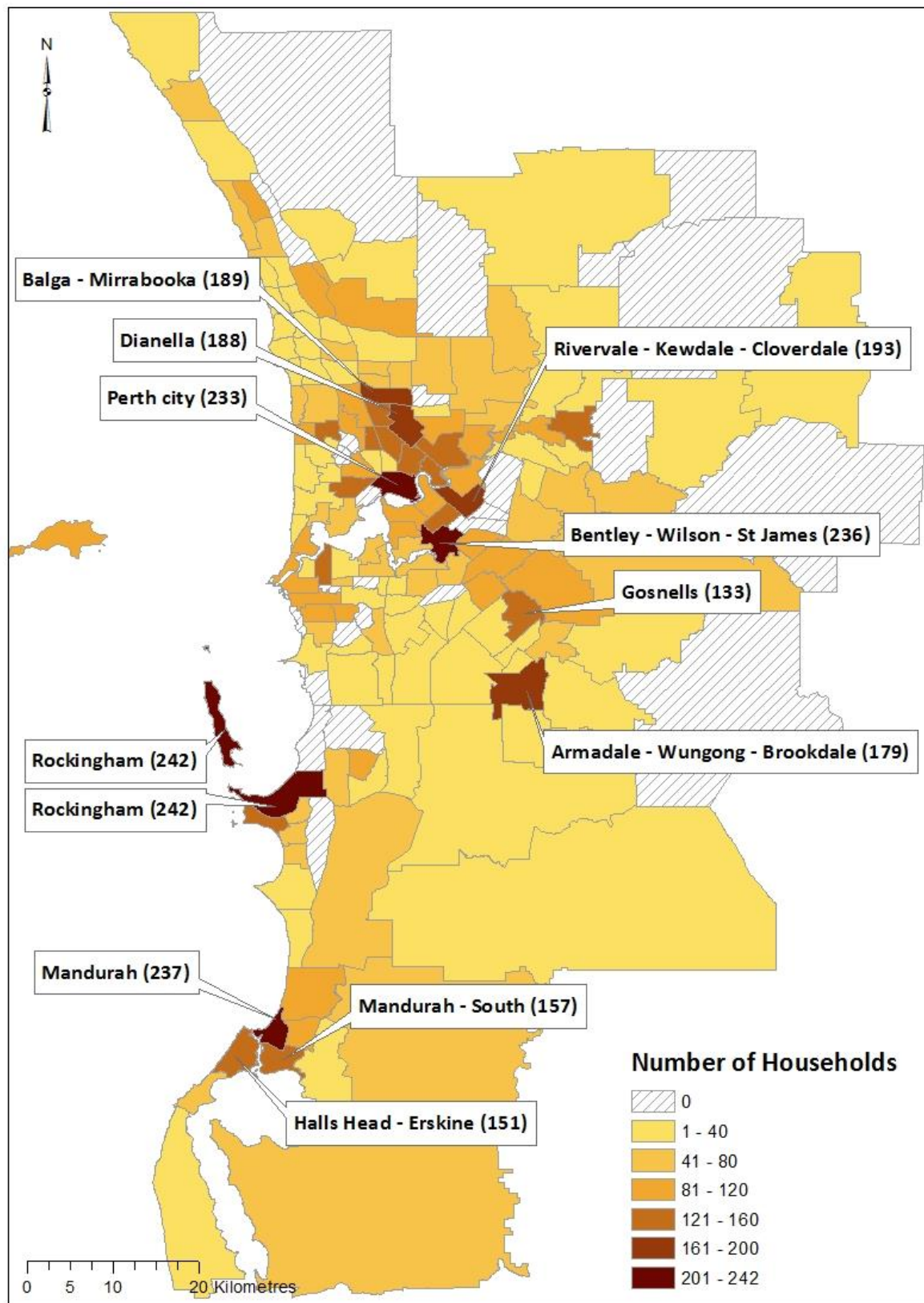


Figure 10 Perth: Number of older households in housing stress where person aged 65 years and over, SA3 geographic level, 2016 census



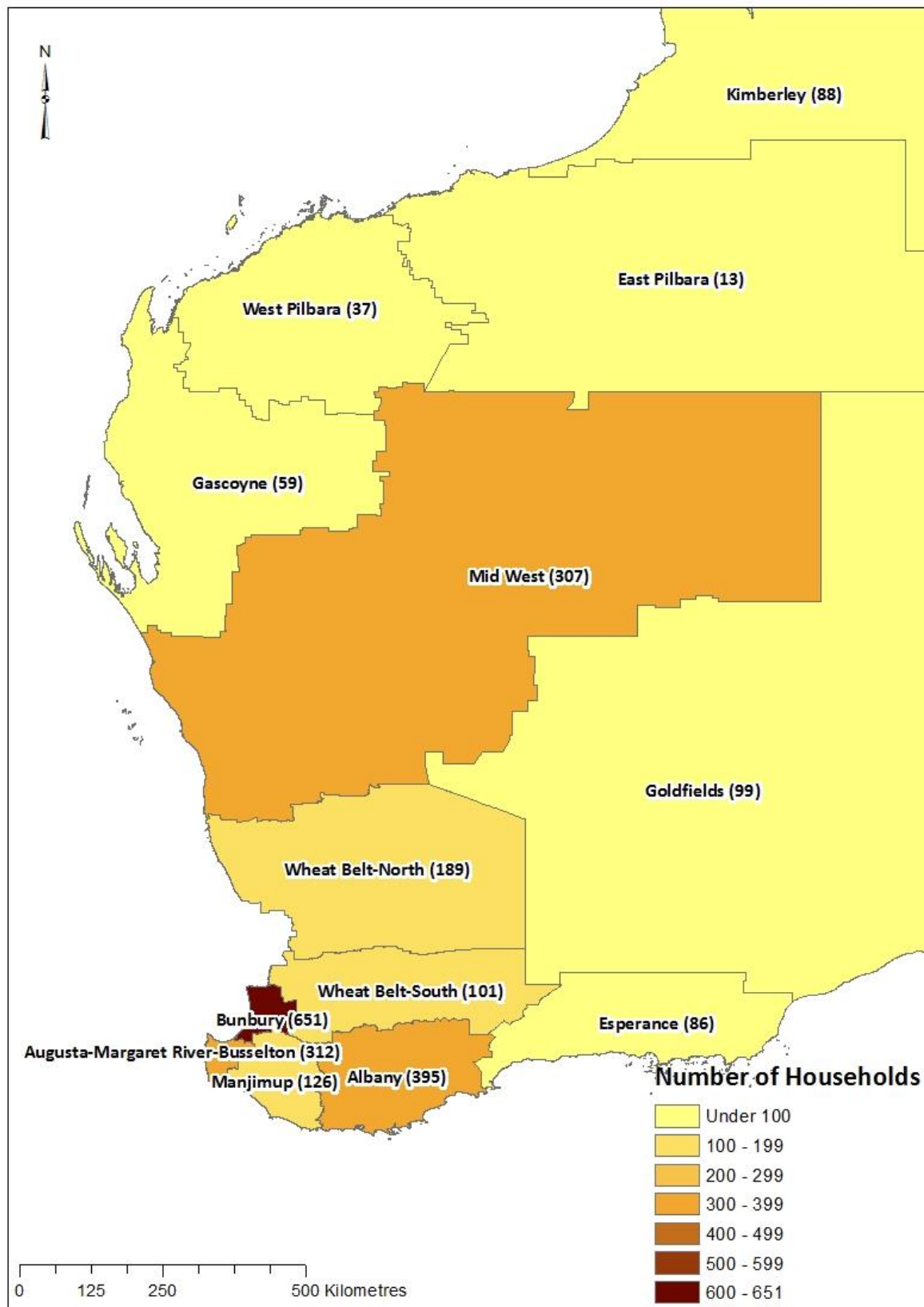
Source ABS 2018b

Figure 11. Perth: Number of older households in housing stress where person is aged 65 years and over, SA2 geographic level, 2016 census



Source ABS 2018b

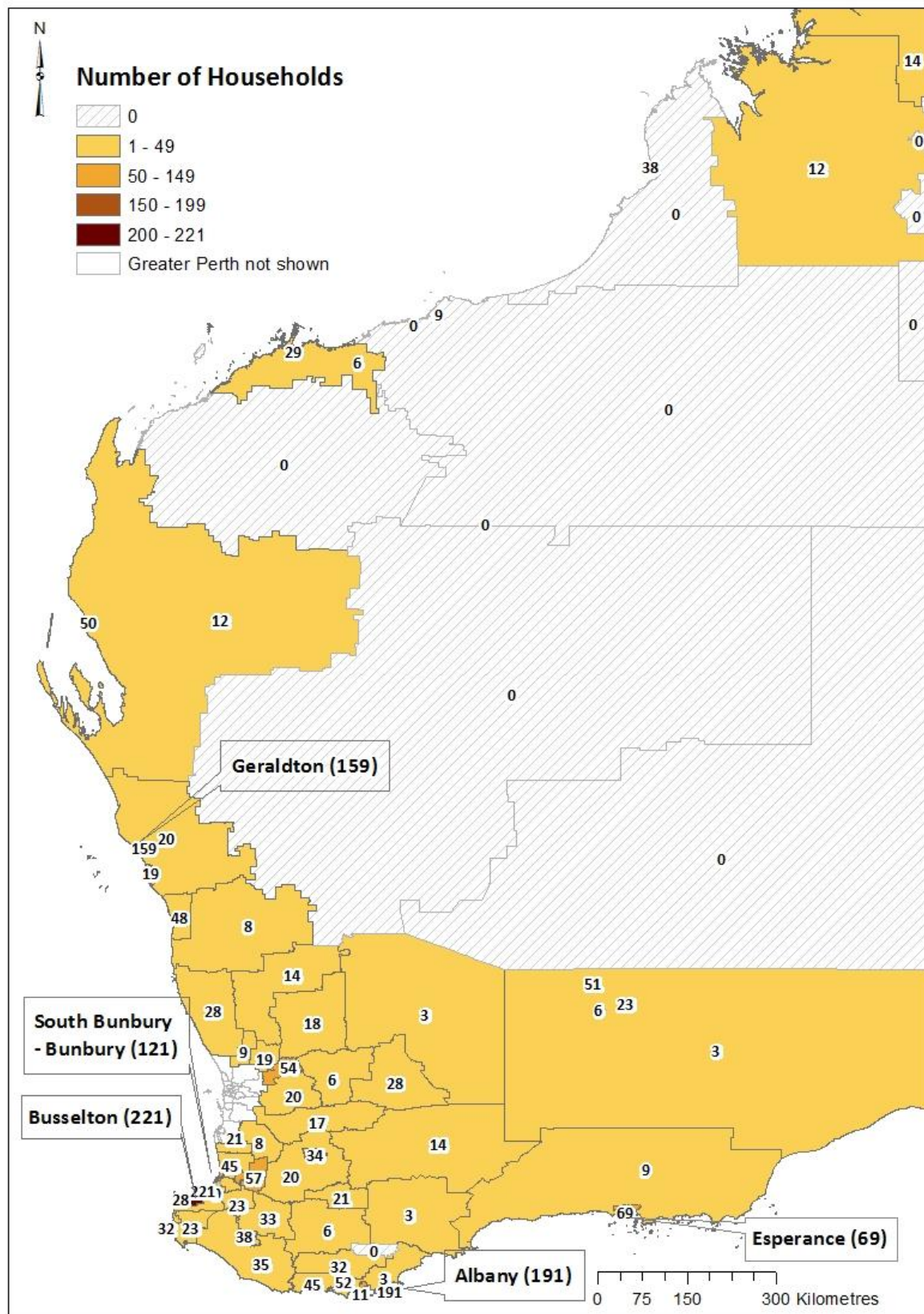
Figure 12 Regional WA: Number of older households in housing stress here person aged 65 years and over, SA3 geographic level, 2016 census



Source ABS 2018b

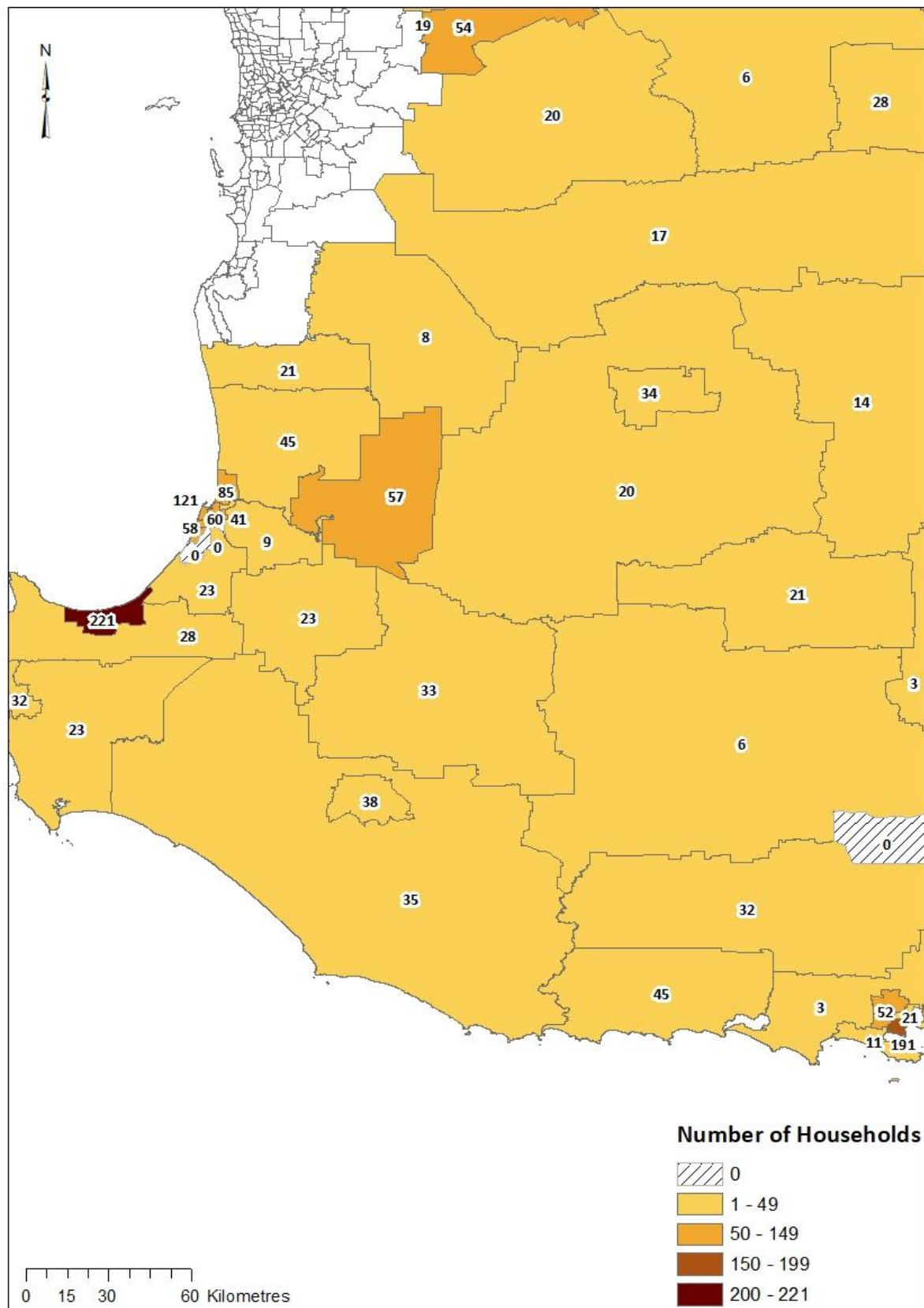


Figure 13 Regional WA: Number of older households in housing stress where person aged 65 years and over, SA2 geographic level, 2016 census



Source ABS 2018b

Figure 14 Bunbury area: Number of older households in housing stress where person aged 65 years and over, SA2 geographic level, 2016 census



Source ABS 2018b

While this data relates to the situation at the 2016 census, unpublished data from the Department of Social Services on rental households receiving Commonwealth Rental Assistance indicates a worsening of trends since the 2016 census not only in WA but across the country (Department of Social Services 2018).

Older people are struggling in the Western Australian housing market because the availability of affordable private rental housing is out of reach of most low income households, particularly single person households. Anglicare's Rental Affordability Snapshot over the last decade has emphasised the lack of available dwellings. In 2019, just four per cent of dwellings were affordable to an older couple on a pension and just one per cent of dwellings for a single person on a pension (Anglicare WA 2019).

*"We love where we live in (country WA town) but our rent increases every year so we are on a time line as to when we won't be able to afford it any more. Our son has a property on which we could put a granny flat but unfortunately we would not be able to get the money to put one on so we worry what will happen in years to come." – Focus group participant WA*

Moving to a regional centre to find affordable housing is not the answer as just one per cent of rental properties outside of Greater Perth available in 2019, could be considered affordable for older single households (Table 7).

**Table 7 Western Australia: Housing affordability for couple and single age pensioners, 2017-2019**

Region	Household Type	2019		2018		2017	
		No.	%	No.	%	No.	%
Perth Metropolitan Area	Couple no children	330	4	432	4	257	2.1
	Single	63	1	78	1	83	0.7
	Total No. households			10490		12437	
Southwest and Great Southern	Couple no children	87	10	100	9	84	8.7
	Single	6	1	11	1	12	1.2
	Total No. households			1081		970	
Northwest	Couple no children	16	3	41	7	37	5.2
	Single	5	1	3	1	10	1.4
	Total No. households			581		716	
<b>Total households</b>		<b>9283</b>					

Source: Anglicare Australia 2017, 2018, Anglicare WA 2019

These findings are supported by the Rental Affordability Index (National Shelter, Community Sector Banking and SGS Economic and Planning 2018, p10, p12) which shows rental affordability for a single pensioner in Perth and regional WA was extremely unlikely (with a single pensioner needing to spend 64 and 63 per cent of their income on rent) in 2018. For couples, the situation was a little better but

still classified as unaffordable as they would need to spend 35 per cent of their income on rent in Perth and 34 per cent in regional WA.



# The impact of housing stress and insecurity – the voice of older people in WA

## Introduction

Discussions with older people in WA for this report demonstrates the personal toll of the deteriorating housing situation for older renters and the difficulties they confront on a day to day basis with the impact that unaffordable and insecure housing has on their lives. Participants' overall view of the suitability of the private rental market for older people was generally negative and perceived as not suitable for ageing well. The overriding themes raised centred on the uncertainty of living in private rental housing, the high cost of rent and the often tenuous relationships participants had with landlords.

## Experiences of living in the private rental market or marginal housing

*"I am 71 years old single female, retired 7 years, in good health and living in private rental accommodation. My stress is caused by not having security of tenure, always wondering whether I will have to move again at the end of the lease because the rent has increased too much, or the property has changed owner and not available for rent any more. All these moves are costly, physically exhausting and mentally stressful. My current lease expires in 5 weeks time and I haven't received any notification about whether the lease will be renewed or not. The result of this uncertainty every year is that I can never make plans for October in case I need to move!" – Focus group participant WA*

A number of female participants in particular described their sense of fear and vulnerability having an uncertain housing future along with the stigma associated with being seen by some people in society as a failure for being a renter later in life. The consequences for women in having insecure housing were described as being worse than for men due to the potential to be open to abuse if they are forced into environments that are controlled by others, such as boarding houses or having to share housing with strangers. In addition, many participants, especially women, expressed views that their housing situation caused a mental health toll, significant stress and a lack of dignity in their lives as a result of not having control of their housing circumstances.

Older people living in the private rental market often feel 'trapped' due to the general perception by participants that they have no way out of their predicament due to the shortage of affordable housing options. They have often been told the wait for public housing is 10–20 years and they are not aware that there are a wide range of housing providers in the community housing and independent living sectors. For many of these people such options are suitable as their fundamental need to be able to get on with life is a basic, well maintained home with lifetime tenure that is affordable on a pension. This perception of a lack of alternatives may be a significant contributing factor that is creating a generation of older people at risk of homelessness who are largely 'hidden'. Many have a survivalist

approach to their living circumstances, feeling they have no choice but to rely on their own guile and skills to survive in a privately rented home or in other marginal housing. This is also particularly the case for people aged to their mid-60s who are reliant on Newstart Allowance until they are old enough to access the aged pension.

Two men involved in the discussions, were living in boarding house accommodation. They described the boarding houses as a reasonable form of housing, if not ideal, and they did not see it as a threatening environment. For example, even where behaviour amongst other residents was challenging, they felt they could cope, maintain their privacy or take action to deal with a problem between residents if it arose. Both men however, also saw living in a boarding house as a temporary arrangement forced on them by the cost of rent, even when it was a situation that had continued for some time. They explained they had 'ended up in a boarding house' and expressed a hope or expectation that 'when their own financial situation improved' they would move into their own independent rental accommodation. Again, they did not consider it possible to access more affordable long term housing options and therefore were not taking steps to achieve that. One of the men was on the public and community housing wait list, but had no confidence that he would soon be made an offer of housing. Most women however, stated they would be very reluctant to live in boarding house type accommodation. They described their fundamental unwillingness to share with others and their need for privacy, safety and security without the fear associated with living amongst people they did not know, especially men.

*"I'm 64 and my Newstart income is about \$700 per fortnight, including rent allowance, medical and miniscule power subsidies. The rent is \$550 per fortnight so that's about 75 per cent of my income. So I am left with \$150 per fortnight for food, heating, cooking, my medications and everything else. I feel like I'm one rent increase away from disaster and I don't know what would happen if it went up again. The landlord said he'd keep it down as long as I didn't ask for repairs so I try to fix things myself. To manage I cut back on food, I don't use the heater and restrict my use of electricity like lighting. If it's cold I just go to bed early to keep warm." – Focus group participant WA*

*"I am 72 years of age and renting privately, have been for the last 15 years, in the same house, and last year the owners sold the house and I was told I might have to move, which depended on who bought the house and for what reason. Luckily investors bought the house and I was told I could stay if I wanted, which I was more than happy to do.... then came the rent increase. The rent went from \$250.00 per week to \$290.00 per week leaving not much from my Aged Pension. I am on a waiting list with the Housing Authority, have been so for 7 years now and hopefully something will turn up. I can manage, but I can't long term." – Focus group participant WA*

Where participants expressed the view that they were reasonably satisfied with their private rental housing, this was generally due to a good relationship with their landlord, and they expressed a sense of tenure security based on that trusting bond. One person stated that their landlord had told them they desired a long term arrangement and that the landlord did not intend to increase their rent unreasonably to encourage the tenant to stay as long as possible. Another participant described that she had a friendly relationship with her landlord and that this was the most meaningful aspect of their 'agreement'. Therefore, a trusting relationship between a landlord and tenant is an important key to the stability of a tenancy for older people in private rental arrangements.

The physical condition of their property was a key problem expressed by many participants with concerns that their housing was not at a reasonable standard, or even if it was, that they believed that a tenant's lack of control over their housing was a real restriction that impacted their sense of home.

The research also heard clearly from a cohort of older people who have lived very conventional working lives who have always managed their own financial and living affairs and expect that they will adapt to any housing situation that arises, even if that means 'doing without' or coping in poverty. They have never identified with the image of public housing as it is often described to them, perhaps in many cases falsely, as a place only for people with a history of disadvantage with complex problems who are housed on a priority needs basis. They do not see their circumstances therefore as warranting special attention and they are seeking alternatives themselves.

*"Apart from the years bringing up my children, I've worked all my life and now it's come to nothing. I don't know what to do about my situation as I'm 68 and the only way I can afford my rent is to keep on working but when will this situation end, when I'm in my 80s and can't cope anymore? What happens then? I guess I always expected I could cope and hadn't thought about retiring and I expected my super would be more than I've ended up with but having worked many casual jobs I've barely got \$40,000 in savings. I'm not sure how to go about applying for public housing but everyone says I'd be waiting 10 years or more anyway."* – Focus group participant WA

## Accessing affordable, long term housing

Many participants described that, along with a feeling that life as a renter is one of survival rather than having choices, that being successful finding alternative housing options was something that was achieved through a person's individual will, adaptability, creativity, skill or even luck in finding options that might offer more suitable housing in their later years. Many participants stated that there was no particular place where they believed they could go to find out about long term affordable housing except for The Housing Authority where it was perceived that the waiting list for public housing is so long that it is not worth applying unless a person has a significant illness or disability. When participants were prompted with information about a range of alternative community housing and independent living unit providers, they generally had not heard of any of them and did not know how they could find out about them.

When a question regarding awareness of Perth's Seniors Housing Advisory Centre (SHAC) was raised, most participants stated that they had not heard of it, or knew of whether the SHAC could help them. One participant said that they had heard of the service but stated that 'I think it's more for people in retirement villages' with the inference being that it was not a service that provides suitable information for people with limited economic means. Other participants described that their knowledge of housing options was based on 'word of mouth', or 'a place where a friend of mine lives', or they may have heard about housing available in their local community or through advertisements in their local newspaper. One participant mentioned that there are organisations like St.Bartholomew's House but that they provide help for people who have been 'sleeping on the streets' and not for people just needing decent housing.

Again, self-sufficiency was a key theme and one woman described the process she went through to access her current housing in an independent living unit managed by a faith-based housing provider. Having a keen interest in the use of the internet she described how she seriously undertook her housing investigations as if she were ‘a professional researcher’ and established her personal database of housing providers through random website searches. This eventually led to her making applications to a range of providers and eventually receiving an offer when a vacancy became available.

## Services to assist older people access housing

In terms of services that might be available to provide a level of advocacy or assistance to navigate their way to a housing solution, most people consulted did not know if services existed that could actively help them to find housing. The standard responses regarding services was based on the perception that assistance is only available for people who are homeless, sleeping rough or have complex behavioural issues that need to be addressed and that might be contributing factors causing a person to be homeless. There was some knowledge of agencies such as St Bartholomew’s House (or St. Barts as it is known), Entrypoint Perth and other service providers such as The Salvation Army. However, many participants stated that they didn’t believe that these services are designed for their needs and expressed reluctance to present to such services either due to fear of the environment at such places or not expecting that they could provide the help they needed, which was generally described as ‘I just need decent housing and don’t need any other support’. When prompted about the Assistance with Care and Housing (ACH) Program funded by the Federal Department of Health, and designed to help older people access long term affordable housing, no participants were aware of ACH services. This may be due to the limited number of ACH services operating in Western Australia (ten) or that ACH services are embedded within other agencies.

## The need for a contemporary discourse on affordable housing for older people

The focus groups also demonstrated that, as well as the lack of knowledge of where to go to get housing help, many older people are seeking new ways of understanding, engaging and identifying with affordable housing. As one participant mentioned, they believe that the public and community housing sectors need to be ‘re-imagined’ to provide more contemporary relevance as attractive options to encourage older people to seek out these forms of housing. Some participants stated that there is a need to change the way public and community housing is promoted, and also managed, to make it more relevant to them.

For example, one person said that they didn’t see their situation as one of housing for older people as such, but simply in the much broader context of ‘finding a decent home to live in, settling down and enjoying life’. Whilst many housing providers offer specific housing designated for older people when they have reached 55 years of age, increasing longevity has meant that many people in their 50s do not see themselves defined as an ‘older person’ or having ‘ageing’ housing needs or identify with the labels of older persons housing such as ‘cottage housing’ or ‘seniors housing’. A number of people raised the point in discussions that they are looking for housing that either blends into, or engages with, the community and might be delivered in a range of innovative ways such as co-operative housing, women sharing in semi-independent housing with other women, inter-generational housing and affordable housing mixed with general housing stock. They described that they don’t want their

housing occupation to be identified as 'for people on welfare' but prefer their housing to be a positive choice based on desirable and even creative attributes'. There was a strong sense that older people not only want a range of housing options to be able to consider but also want to have much more involvement in the design and creation of options that might suit them. In other words, many older people want to be able to determine where and how they live in a rental housing context.

Overall there was a great willingness on behalf of the focus group participants to contribute to a process of de-stigmatising rental accommodation, and in particular, public and community housing. It was also expressed that this may need to be dealt with by tackling the long-term shortfall in government funding for these sectors so that there is enough supply for affordable housing options to become a legitimate alternative to home ownership. It was stated that there are increasing numbers of people who can no longer aspire to home ownership but believe they have a right to the benefits that home ownership brings: secure and affordable housing, along with the ability to design their housing in relation to the built form as well as the community in which it is placed.

# Improving support systems – How can we help older people now?

## Introduction

The research analysis has clearly demonstrated that there are significant increases in older people at risk of homelessness in Western Australia. Whilst increased affordable housing supply is the long term solution, this research has sought to find out what needs to be done in the short and medium term to provide help to this vulnerable group: to maximising current housing options and service systems to address the immediate needs of the most vulnerable people. Therefore, this section of the report looks towards the current systems within governments, the not-for-profit sector and private businesses to respond to the increasing prevalence of homelessness and risk of homelessness for the older population of Western Australia. The purpose of this analysis is to find out if services are in place to provide the kind of housing help older people on low incomes need.

Fundamentally, information was sought on how older people at risk of homelessness go about moving from their insecure, unaffordable or unadaptable housing to find a suitable home for the rest of their lives. We also asked the question 'Is there a system of housing information and support that can enable an older person to maximise their opportunities to find good quality, secure and affordable housing for their older years?'

To examine this question in detail the following questions were considered:

- ❖ What are the range of housing options that an older person on a low income can consider?
- ❖ How easy or difficult is it for an older person to find information on their housing options that might help them plan ahead for their future, or more critically, move more quickly if they are about to lose their housing?
- ❖ What is involved in applying for the available housing?
- ❖ What services are available to assist an older person to navigate the housing system and find the housing they need for later life?

This has been done through the analysis of the current information and service systems by:

- ❖ Scanning the range of affordable housing options to determine what is available;
- ❖ Analysing the current information systems to see if they are effective in making potential housing options available;
- ❖ Determining the availability of support and advocacy services that can assist older people to access and apply for available housing options; and
- ❖ Talking to service providers and older people via informal interviews and focus groups (see Appendix Notes).

## Housing options

This project found there is a wide range of housing options for older people on low incomes in Western Australia. This is not to say that there is an endless supply of housing for older people, but it does demonstrate there is a wide diversity of housing providers that are generally not well known or easily

accessed by the public. Many of the housing types operate across a range of community sectors but from an older person's perspective many of these options offer housing that meets the fundamental benchmarks suitable for older people on low incomes. These benchmarks include secure tenure, affordability and adaptability suitable for ageing. The housing spectrum considered included public housing, community housing, aged care housing providers, housing cooperatives, community groups, local government, independent living units, rental units within retirement villages and not-for-profit and for-profit rental villages.

## Social housing

The Western Australian Government Housing Authority manages over 36,000 public housing dwellings for more than 64,000 people on low incomes. The Housing Authority also manages around 5,300 properties for Government Regional Officers' Housing (GROH) and provides housing to 114 Aboriginal communities in remote locations involving 2,662 properties (Housing Authority 2017a p.5).

As at 30 April 2019, there were 19,903 people aged over 55 living in public housing (comprising around 31 per cent of all public housing tenants). Of these, 9,910 older tenants were living in properties specifically designated as seniors accommodation (i.e. specified by the Housing Authority as being available for older people 55 years and over) with 5,266 tenants living in one bedroom and 4,644 tenants living in two bedroom properties (Department of Communities 2019a).

The Western Australian government has been working towards increasing housing for the older population. On 10 May 2015, as part of the 2015-16 State Budget, the Treasurer and Minister for Housing announced a four-year, \$564 million Social Housing Investment Package (SHIP) to house the most vulnerable in WA (Housing Authority 2019a). The aim was to create an additional 1500 housing opportunities, including 1000 new social homes across WA to halve the number of seniors and families with children on the priority wait-list by 30 June 2017. The rationale for targeting these groups was because they account for 60 per cent of clients on the priority housing list and 'in general, dependent children and the elderly are considered more at risk than adult singles' (Housing Authority 2017b, p.25). Overall, SHIP successfully reduced the priority waitlist for seniors and families from 1,437 to 544, a reduction of 62 per cent, almost 21 per cent of whom were seniors (Housing Authority 2017b, p.25). This focus on older people through the Social Housing Investment Package has seen the development of housing such as the Ridgewood Project managed by Southern Cross Care and the Manjimup Seniors Living Project. The annual report of the Manjimup project states the aims of the Seniors Living Project is to 'fill a gap in the market for homes for seniors in the area looking to downsize and will provide smaller modern dwelling types on cottage lots' (Housing Authority 2017b p.49 ).

This research found that whilst there is a significant amount of housing stock suitable for older people, it is not all necessarily designated specifically for older people. The introduction of a defined sector of older persons' public housing may assist in older people in better understanding its availability and suitability for them and enable better government policy development and construction of older persons housing stock.

Community housing organisations that are registered by the WA Government have their housing stock included in a joint waiting list managed by the Department of Communities. Completing a housing application form and ticking yes in the 'Do you also wish to be considered for a community housing property?' will allow a person to be assessed for both public and community housing. Community



housing providers are divided into growth providers (n. =6), Preferred providers (n. =15) and third tier registered providers (n.=20). They currently manage over 7700 dwellings (Productivity Commission 2019) with some providers focussing on housing for older people. As at 1 April 2019 there were 2,114 community housing properties targeted for older people with 74 per cent provided by ten registered community housing providers such as Southern Cross Care, Access Housing, Bethanie, Foundation Housing and Stellar (Department of Communities 2019b).

The following examples provide more detail on the extent and type of housing offered by providers who have a focus on housing options for older people.

### Bethanie

Bethanie has over 500 community housing units for older people across Perth including 104 one and two bedroom units in Dalyellup and 196 at their development called Bethanie Peel in Mandurah. Whilst these properties are part of the common public/community housing wait list, they also have an additional 170 lease rental units across their retirement villages portfolio.

### Southern Cross Care

Southern Cross Care manages 360 dwellings specifically for older people. These dwellings consist of 254 owned assets, and a further 106 managed properties which belong to the Department of Communities, 42 of which are managed on behalf of the City of Belmont. Southern Cross Care also manage 12 retirement villages with lifetime leases but with substantial entry fees similar to for-profit retirement villages.

### St Bartholomew's House

St Bartholomew's House, or St Barts as it is often known, provides a range of accommodation options and support, with a significant focus on older people. This includes the James Watson residential aged care facility providing 24/7 supported accommodation with 40 beds for homeless men; 50 crisis and transitional beds for adult men; 50 bedsitter units for adults who can live independently; and, the Kensington Street Transitional Accommodation Program that provides safe, secure and affordable accommodation for women aged 50 years and over who are at risk of, or experiencing, homelessness. This service for older women has been open since 2014 and so far has assisted approximately 100 women to find housing stability with support before being assisted to access housing in the community (Berger 2018). St. Barts also provides support services in the community under programs such as Street to Home, and home based aged care packages.

In discussions with a range of community housing providers a number of points were raised:

- ❖ While community housing providers wish to seek more opportunities for developing a diverse range of housing options for older people, they face funding obstacles to growing their housing stock. They stated they have limited ability to leverage finance and that greater government support is required to assist them.
- ❖ Application procedures for public housing are very general in presentation and do not provide opportunities for older applicants to state their preference to live in housing specifically for older people. There is no specified right to apply as a priority applicant for housing on the basis of age in WA, unlike Victoria (55 and over) and New South Wales (80 and over). Informants stated that the screening of applicants to determine suitability and

allocation for specific housing, such as housing for older people, is undertaken by the Department of Housing.

- ❖ Income eligibility for older people into public and community housing is out of date as the income limits have not been raised since 2006 (although it is understood that the Housing Authority is in the process of updating the limits). Because incomes such as the age pension have increased through indexation over that time, the current income level an applicant is required to fall under, is similar to the current age pension level. Informants stated that an older person who has some additional, even small, income such as a part overseas pension, may be ineligible to apply.
- ❖ Depending on factors such as a person's eligibility for priority housing and the area a person is seeking to reside, they can, in some cases, be housed quite quickly. They stated that they have even had the experience of exhausting the older applicants on the priority waiting list and seeking other ways of filling vacancies, such as advertising their availability. On the other hand, there are areas where the wait for those on the priority housing list can be as long as two to three years.
- ❖ Sometimes the process of accessing applicants on the joint waiting list can be onerous. Community housing representatives stated that in some cases they have made dozens of phone calls to applicants on the list and found that they are no longer contactable, have found other options or are no longer interested in the housing being offered.
- ❖ They have noticed a marked increase of older women seeking housing.
- ❖ Some community housing providers also operate lease rental properties within retirement village portfolios that are not part of the joint wait list and vacancies are advertised.
- ❖ It was noted by agencies that a central housing options service for older people would be helpful to promote vacancies within their rental retirement housing.

## Independent housing providers

As well as registered community housing providers, the research found significant portfolios of older persons housing provided by a range of other organisations such as Masonic Care, SwanCare and Amana Living. Some agencies also provide independent accommodation within the aged care system, whilst others provide rental housing within retirement villages. There are also examples where housing is incorporated within a community development model of neighbourhood support such as Connect Victoria Park.

There are a large number of small service clubs and special interest organisations that also provide housing. Through a list supplied by The Department of Communities to this research, it is possible to identify 67 community-based housing organisations that have accommodation for older people. Some of the listed housing providers are registered housing associations, some are listed as independent living units and there are many others that are locally based and accountable to a wide range of organisations and community groups. The range of potential housing options available includes 27

local government authorities that manage housing for older people as well as a number of other small service clubs and special interest organisations (such as St. Gerard Majella Parish, Corrigin Senior Citizens Centre, Greenbushes Aged Community Committee Inc., Harold Hawthorne Community Centre and Lionsville Denmark Inc.). The total dwellings managed on this list is not known and it is also unclear how many charge incoming lump sums, how often they have vacancies, the rents that are charged or what the various application procedures are.

### Housing Co-operatives

There are also currently eight registered rental housing co-operatives in WA of which four are members of the state association called Co-operation Housing. Their website states that 'All of Co-operation Housing's current member housing co-operatives are based on the common equity (or non-equity) model of ownership. All properties (including all the homes) are owned by the Housing Authority. Individual residents pay rent to live there and have no personal ownership of the home that they rent. They put no money in when they join, and they take no money out when they leave.' (Co-operation Housing n.d.)

*"I know that the next time my lease comes up for renewal my landlord will put the rent up and I shall have to try and find somewhere else to live. He wanted to put it up last time but I managed to persuade him to leave it for another 12 months. He admits that I am a good tenant and he doesn't want to lose me but he bought the unit as an investment – which of course I totally accept – and is not a charity. I am now in my seventies and am hoping to remain independent for a number of years to come, but the thought of having to go through the hassle of first finding somewhere I can afford, actually moving and then still having no security of tenure fills me with dread. Now that so many people are no longer able, and never will be able, to afford to buy their own home, surely it is time that laws are put in place to control rental properties? For people of my age bracket, why can't Councils have pensioner/seniors housing - flats/units- with reasonable rents where pensioners under a certain income can live for as long as they can remain independent?" – Focus group participant WA*

### Independent Living Units

Independent Living Units (ILUs) are rental and leasehold units that fall outside the public and community housing stream of accommodation for older people. Most of the ILUs were developed from funding provided through the Commonwealth Aged Persons Home Act that was created in the 1960s specifically to provide housing stock for older people. However, there are other clusters of ILUs that were developed before that legislation was introduced. Over about a twenty year period beginning in the 1960s, 34,000 dwellings were built across Australia with this scheme where the government provided capital funds to community agencies that provided land.

The only documented research on ILUs was undertaken by the Australian Housing and Urban Research Institute (AHURI) (McNelis 2004) and Swinburne University in 2011 (McNelis 2004; McNelis and Sharam 2011). These reports provide information on the history of the development of ILUs, and also document, as much as was feasible by the research, the current providers and numbers of dwellings held by them. The research described that, in 2011, there were twenty providers of ILUs in WA managing 5,165 properties with 2,273 deemed to be for older people on lower assets and incomes (that is, those who had paid incoming of \$131,000 or less). One of the key trends in the ILU sector has

been a diminishing supply of the housing stock either through housing sell-offs or conversion of housing into more up-market retirement villages. There is no current data to determine the current numbers of ILUs but it is expected that there will have been a further reduction on the 2273 dwellings identified in 2011.

Without government support for the sector, there are two key trends that sector representatives state will continue: diminishing supply as providers sell off their stock, and the need to convert to retirement village style housing primarily for older people with significant funds to pay lump sum entry fees. Many providers wish to preserve as much stock as possible for older people on low incomes but require government support to do so due to the mounting capital costs of maintenance, refurbishment and redevelopment.

### Rental villages

This model of housing is provided across Australia and is generally offered as semi-independent housing, in clusters of 50 to 100 units. Residents pay as much as 85 per cent of their income in rent and receive services such as meals and linen laundering. Such rental villages are provided by companies such as Ingenia Gardens that manage six villages across Western Australia with most in the Perth region. These companies often have individual shareholders that own individual or portfolios of housing units.

Another example is Amana Living retirement villages. Amana has a number of villages, six of which are rental villages. Amana's rental villages are different to the standard rental villages described above as they offer self-contained units with full cooking facilities and don't provide a communal dining area. Amana is also a not-for-profit organisation and rather than being charged a percentage of income, a fee, similar to other forms of rented accommodation is offered.

Amana Living's portfolio is split into three categories (personal communication Williams 2018):

- Social housing which is offered to older people with low or no assets where there is no ongoing contribution and residents pay a fortnightly rent. These include Inglewood (96 units), Coolbellup (45 units), Hillandale (36 units), Mandurah (20 units), Kalgoorlie (35 units), Kalamunda (45 units) and Albany (22 units).
- Affordable housing which is offered to older people with limited assets where a small ongoing contribution is charged (non-refundable) and residents pay a reduced fortnightly rent. These are at Shenton Park (55 units) and South Perth (48 units).
- Lease for life which is the traditional retirement village structure where residents pay an ongoing contribution which is partially refundable on exit with a deferred management fee being applied on exit. This accommodation is priced in the mid-range (\$350, 000- \$750,000) plus a fortnightly operating cost contribution.

## Masonic Care

Another example of a significant housing provider that is situated outside the public and community housing system is Masonic Care that manages approximately 700 dwellings for older people. Their website refers to ten rental villages they manage in areas such as Esperance, Port Hedland, Geraldton, Bunbury and Albany.

## RAAFAWA (Royal Australian Air Force Association WA)

The RAAFAWA owns and manages six retirement villages with aged care facilities. For example the Air Force Memorial Estate at Bull Creek comprises a mixture of 106 two bedroom apartments and 234 one and two bedroom units that were constructed with Veterans Housing funds from a government scheme to support returned service people in the 1960s. In more recent times, RAAFAWA has opened its housing to the wider community due to the reduced numbers of returned war service people. Most of the accommodation is structured as a retirement village with a lump sum payment upon entry. Importantly, Bull Creek also reserves about 15 per cent of its independent accommodation as rental units for older people on low incomes. RAAFAWA is planning a significant redevelopment of the estate to rejuvenate the housing and so the mix of residencies may change in the future. In addition, RAAFAWA state that they are keen to continue operating a mixed model of housing but are seeking government support to enable this to occur. RAAFAWA also provides home care services for its residents and other members living in their homes and other forms of accommodation. In addition, Bull Creek has a 160 bed residential aged care facility.

## SwanCare

SwanCare (previously Swan Cottage Homes) began in 1961, and is now a not-for-profit and registered charity, that describes itself as ‘one of Western Australia’s leading providers of quality retirement living and aged care’ (SwanCare 2018). More than 1,000 residents live at SwanCare’s Bentley Park, residing in one of three aged care centres or in a retirement living community. They advertise that they have a ‘select number of affordable rental units’ within the overall retirement village complex. Set on a 15 hectare site, there are a range of facilities offered and they also operate a home care service called SwanCare at Home. SwanCare also operates a retirement village called Australind Rise by the Leschenault Inlet.

## Connect Victoria Park

Connect Victoria Park is another example of an effective community housing/independent living units provider that is not integrated into the public and community housing system, or registered on any particular housing information database that may inform older people about their housing. Connect Victoria Park provides 70 one bedroom and bedsitter units for people aged 60 and over and is an excellent example of a neighbourhood centred housing provider that offers a strong support linkage with the local community, including a project called The Village Hub that ‘helps connect people 55+ to enjoy full and purposeful lives, build community and share skills and knowledge’ (Connect Victoria Park 2019).

## Summary

Many housing providers expressed a strong interest in developing new forms of housing to suit the contemporary needs of older people but greater government support is required to enable them to develop pilot projects and then move to establish them at scale to assist many older people in need of long term, secure housing.

## Accessing housing information

There is no one comprehensive source of information on housing options for older people on low incomes available to the public of WA. There are organisations in some states, such as Victoria and South Australia that provide directories of older persons housing but this kind of resource does not exist in WA. Analysis of government and community sector websites found the housing information resources on older persons housing significantly lacking in content and direction.

Web references often encouragingly led the viewer to links such as ‘seniors housing’ or ‘housing for over 55s’ but they provide random information about only a few options and in some cases led frustratingly to sites with no content whatsoever. Other links viewed still refer people to COTA’s Housing Information Centre that has been closed since late 2017. This is very unhelpful to older people at risk of homelessness who might be desperately seeking information on the housing options that could lead them out of poverty and housing hardship.

Accessing information on public and community housing was found to be relatively straight forward with a number of links on government websites that can help an older person to navigate their way through the process of finding out about the eligibility criteria to be housed, making an application (including downloading forms), seeking priority assistance and making contact with a local Housing Authority office for further enquiries. Accessing information about other forms of housing are much more problematic and require significant investigative skills to achieve outcomes. Access to a computer and computer literacy can also be a major barrier for older people, and especially those on low incomes, as most organisations rely on web based communications to provide information about their housing and services.

*“I’m pretty self reliant really and while my rent is pretty high I have always been the kind of person who can cope. I’m worried now though as I’m getting older and I don’t know what the future holds and it would be the death of me if I became homeless as my health isn’t the best. My friends told me that I’ll be waiting forever for public housing so I started searching on the internet for other ideas and I was surprised to come across some organisations in my area that have small blocks of affordable housing. One’s a church group and the other one I think is run by the Lions Club. I’ve just put in an application and hope to hear from them soon. I never knew these places existed and I feel lucky that I have found them.” – Focus group participant WA*

## Department of Communities

The first option in seeking information is the WA Government Department of Communities webpages on Housing, [www.housing.wa.gov.au](http://www.housing.wa.gov.au). The ‘Housing Options’ tab provides general information on ‘a broad range of rental assistance options’ for Western Australians. These webpages provide information on public and community housing and other links such as remote Aboriginal housing,

service worker accommodation, government employee housing etc, however there is no specific information on the site targeted to older people. A link on the homelessness section of the site leads to an organisation called 'Entrypoint Perth' that is a comprehensive information point for people experiencing or at risk of homelessness who need access to services that can assist them.

Through the Housing Options tab, information on Rental Options is provided. This page provides links to apply for public or community housing.<sup>6</sup> Under public housing it refers to housing available for 'Seniors' and that a person or couple aged 55 and over 'may be allocated an apartment, townhouse or duplex' (Housing Authority 2019b). There is no further information provided about the characteristics of the housing for older people, or any particular eligibility criteria or age specific avenues to apply for priority housing. Whilst the Department of Communities does not provide priority housing for people based on age, unlike states such as Victoria and New South Wales, it could be possible for an applicant to seek consideration on the basis that they have age-related health conditions. In this regard it would be helpful if the site provided 'pointers' or helpful advice that might assist an older person to understand avenues to apply for public and community housing. Importantly, the project contacted two area based Department of Communities Housing Authority Offices in person to seek information on the availability of public and community housing and assistance with applying. Staff at the offices were found to be very informative, provided brochures and application forms, and had a strong knowledge of the areas where older persons' specific housing was located, the general waiting times to be housed, whether on the general waiting list or the priority housing list.

On the Department's website an interactive weblink is also provided called [AffordableHousing.wa.gov.au](http://AffordableHousing.wa.gov.au). By inserting details on household type and household income, the link provides general information on bond loans, rent assistance, etc. It does not provide specific information on housing for older people even though the link suggests the information will be relevant for a 'Senior Citizen'. Most options relate to home ownership and out of the 13 options offered, only one on social housing, may be relevant to the majority of low income older people in need of housing. It is also questionable whether terms such as 'senior citizen' are the most appropriate to describe this cohort, with many people preferring more contemporary descriptions such as older adults, for example. There is a 'Further Research' side bar link called 'Housing choices for Over 55s' that leads to a 'Page not found' webpage.

## Department of Mines, Industry Regulation and Safety

The Department of Communities Housing website provides a link to the Department of Mines, Industry Regulation and Safety and under the category of Consumer Protection this site provides information on a person's rights when renting a home and describes a number of housing types including private rental, residential parks, granny flats and retirement villages. As the key government department on consumer protection its role is to provide information on rights and responsibilities in renting housing and therefore does not offer information on how or where to access housing options. Similarly under the heading 'information on renting, buying or selling a home, including accommodation for seniors' there is a link that refers to retirement villages and residential parks and

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<sup>6</sup> For those people who cannot access or do not want to seek information from the web, the Department of Communities provides hard copy brochures that explain the processes for applying for public and community housing.



even for these options the information provided is limited to legal rights and responsibilities, with no available housing options and how to access them, or even a link to a site that might provide that sort of information.

## Shelter WA

The WA Housing Hub, on the Shelter WA website (Shelter WA n.d.), provides general links to websites that advertise private rental properties such as Domain, Gumtree etc. The site also has a link on 'Housing Options and Resources' that provides a link to services for 'Seniors' and this has information about 15 quite randomly listed organisations across WA that provide some form of assistance to older people, some housing related but the site also includes entries such as Brightwater Care Group and Citiplace Community Centre. The information is not comprehensive or directive enough to assist an older person to gain an idea of their housing options and how to access them or the services that might be able to help further with enquiries.

## The Seniors Housing Advisory Centre (SHAC)

The Seniors Housing Advisory Centre (SHAC), the key housing information service for older people in Western Australia, is described as 'a free, independent information and advice service covering the full range of housing options for seniors in WA.' It states that it 'does not directly offer housing, or provide financial and legal advice, but can be an invaluable source of information for seniors and their families' (Department of Mines, Industry Regulation and Safety 2018). The SHAC has a specific focus on educating and protecting consumers and the laws that govern housing. While it provides information on the types of housing older people could choose and the things to consider before entering into a contract, it does not offer a comprehensive information hub on the availability of housing, especially for those most in need on low incomes, or assistance and referral to access these options.

For example, the service website provides assistance called 'Your home: A guide to housing options for people over 55' that purports to provide 'information on choices available' (Department of Mines, Industry Regulation and Safety 2018). There are a range of resources listed, depending on the needs of people with or without assets. The resources available that are targeted towards renters, are variously listed as the 'Seniors housing guide', 'Your housing options' or 'Renting-Seniors housing guide' (Dept of Mines, Industry Regulation and Safety 2018). The guides are essentially information on a person's legal rights when renting and do not provide any information on the range of housing options that a person who is a renter could consider. The only housing providers referred to suitable for older people on low incomes are public and community housing providers and the statement that 'there can be a long wait to be offered a property, even if you are eligible' provides an unnecessarily negative emphasis rather than providing information on the possible ways of applying for housing (including priority housing), that may assist a person to be housed within a reasonable period of time. The document advises people to 'contact your Housing Authority office (Department of Mines, Industry Regulation and Safety n.d.)<sup>i</sup> but does not provide a telephone number, website or other means of finding the Housing Authority. As the Seniors Housing Advisory Centre is located within the Department of Mines, Industry Regulation and Safety it is to a point understandable the Centre has a primary focus on the housing laws that govern various accommodation types, retirement villages, residential parks and lifestyle villages. However, the guide also provides information on other areas



not within its jurisdiction such as aged care and down-sizing from the family home, so it is unclear why rental housing receives limited description and omits linkages to services and possible avenues for contacting housing providers.

## Private providers of web based housing information

In addition to state based providers of information on housing options for the older population, information on a range of retirement housing options are available on a number of nationally based web based information portals such as 'agedcare101'. Many organisations, particularly aged care and retirement living providers, do not clearly state that they provide rental housing, and seeking entry to these forms of housing for older people requires individual investigations to discover their eligibility criteria and application processes. Most have an emphasis on housing suitable for older people with significant assets and therefore little or no information on public or community housing or other not-for-profit housing types. The 'itsyourlife' (2019) website recognises that older people may be seeking information on rental housing as the website states 'if you can't find suitable rental accommodation after searching our retirement village directory, you could try contacting relevant local Councils, which may be able to provide information about other rental accommodation options in their specific local government area (LGA)'. It is not clear why this site believes that a LGA would have knowledge and information on housing options and no reference is provided to public or community housing.

A brief list of shared housing possibilities for older people in the rental sector is available from the website <http://www.seniorshousingonline.com.au>.

## Newspapers or other hard copy publications

Key specialist newspapers for older people such as *The Senior* and *Have a Go News* provide some information on retirement living options through advertising by private providers. These publications are popular amongst older people and they are distributed free across Western Australia into commercial and community based centres. Whilst these publications have a focus on recreation and leisure activities they also often produce news stories on topical issues such as housing and can be utilised by governments and community organisations to provide housing information to the general public.

## Summary

Overall person-to-person information sources contacted were found to be more effective as they have the flexibility to provide more tailored information that an older person making an enquiry may require. Personal contact with Housing Authority area based offices was found to be very useful for an older person who may be interested in living in public or community housing. Staff spoken to were able to describe the areas where public housing is provided and could offer an estimate, based on their personal experience, of the locations where there may be a shorter waiting time to be housed.

## Housing support and advocacy services

A key to enabling older people to access suitable housing for ageing in place is the availability of support and advocacy services that can actively help older people plan for their housing in retirement, or navigate their way through the myriad of housing options, apply for housing and when successful, relocate to their new home and community. However, there is no central housing support, advocacy

and referral service available for older Western Australians on low incomes that can provide this form of assistance. Community representatives interviewed for this project stated that housing and homelessness services specifically designed for older people are underdeveloped in Western Australia, as is the case in most other states. There are however a number of important generalist services that are outlined below.

## Entrypoint Perth

Entrypoint Perth is an assessment and referral service for people experiencing or at risk of homelessness and is managed by Centrecare. Entrypoint Perth's website demonstrates that its main focus is assisting people in housing crisis and its key web message states that 'If you are living on the streets or in your car, couch surfing, facing eviction from your accommodation or escaping family and domestic violence, we may be able to help you'. Through discussions with Entrypoint Perth importantly they stated that their service also aims to provide early intervention services for people struggling to afford their rental housing or other issues such as relationship breakdown or other contributing factors that could cause loss of a home. Entrypoint Perth began in 2014 and in 2017 was amalgamated with the Homeless Advisory Service resulting in a statewide service.

Entrypoint Perth has an extensive database of accommodation providers and community services across Western Australia and linking people to their local or specialist service is a key focus of their work. This includes knowledge of current vacancies in emergency housing so that, where possible, short term housing can be found.

Whilst Entrypoint Perth provides a highly skilled and effective service linking clients to homelessness and other services that can provide assistance, like other homelessness services, they have a lower level of contact by older people compared to other age cohorts. Unpublished data, shows that between 2014-2017, on average, between 4-5 per cent of their clients were aged 55 or over (the majority were aged between 20 and 44 years). Entrypoint Perth provides some information on accommodation options and service providers for older people but, as is the case with other homelessness services, this is limited to a smaller range of services and housing mainly focused on transient housing and assisting older people with complex needs, befitting their important key role providing crisis housing assistance.

## Council on the Ageing

Council on the Ageing provided the Seniors Housing Centre for a number of years until its funding was withdrawn in July 2017. This community based service provided extensive housing information and limited referrals for older people considering retirement housing and was a complementary service to the WA Government's Seniors Housing Advisory Centre (see page 44) that has continued to operate since COTA's centre closed.

## Specialist Homelessness Services (SHSs)

There are 197 specialist homelessness services in Western Australia with their main focus on the provision of crisis housing responses for people presenting to services as homeless and with complex needs. Whilst many SHSs also have primary roles to assist particular age groups or cohorts, this research found only one SHS funded service providing specialist assistance for older people. For example, there are over forty services for 'young people at risk' and others such as young women

leaving care, children in homeless families, intensive family support and domestic violence. St. Bartholomew's House is the only SHS with a focus on older people, but it is targeted at men with complex needs.

### St. Bartholomew's House

St Bartholomew's House is acknowledged as a leading aged care and homelessness service provider for older people at risk of homelessness. A special focus of their services is to provide accommodation and support for older people with complex needs that may contribute to them being homeless. This includes people who have been sleeping rough or have problems such as alcohol related brain injury and mental health issues. Their services include:

- ❖ the James Watson Hostel that is a specialized residential aged care service, providing 24/7 supported accommodation for 40 homeless, or at risk of homelessness, men;
- ❖ 50 bedsit independent living units;
- ❖ the Kensington Street Transitional Accommodation Program that provides 'safe, secure and affordable accommodation for women aged 50 years and over who are at risk of, or experiencing, homelessness; and
- ❖ a program providing short term accommodation supporting families in crisis.

St. Bartholomew's House also provides home care packages linked to assistance for older people who also need stable rental housing and operates an outreach service under the Street to Home Program.

St. Barts manages its Assistance with Care and Housing (ACH) service with two outreach workers who, with limited funds, operate an effective service of support to older people at risk of homelessness assisting them with access to long term affordable housing across a number of housing options such as public housing, community housing and independent living units.

An interview with St. Bart's for this research, indicated they are developing broader services for older people, especially women, at risk of homelessness, but have limited self-funded resources to provide assistance to this cohort.

### Street to Home

Street to Home is primarily described as a program that provides a collaborative approach to assisting mainly rough sleepers, under three main programs: Assertive Outreach Team (AOT), a Mobile Clinical Outreach Team (MCOT) and Housing Support Workers (HSW). Street to Home operates in the inner city areas of both Perth and Fremantle with eight different service teams from seven not-for-profit community service sector organisations, plus the Mental Health Commission. This research has found that some agencies providing the Street to Home program have adapted or extended their services to suit the needs of older people at risk of homelessness.

St Patrick's Community Support Centre state on their website that their Street to Home Program 'engages with clients who are sleeping rough, couch surfing or at risk of becoming homeless within a case management model. (The) Street to Home team assess clients immediate and long-term needs along with assisting clients in finding accommodation, connecting with services and support agencies and assist to secure long term housing' (St Patrick's Community Support Centre n.d.).

Discussions with management and staff at St Patrick's indicated that they have assisted many older people living in the private rental market, living in housing insecurity and poverty, with a focus on helping clients transition to long term public and community housing. Their skills in helping clients apply for public and community housing, along with effective networking and advocacy practices, was seen to enable many clients to be housed into long term, secure and affordable housing, within a relatively brief period of time.

### 50 Lives 50 Homes

This project is a collaboration between a number of organisations to provide housing and support to 50 of the most vulnerable people experiencing homelessness in the Perth area. It uses the Housing First model of assistance linked with support services aimed to maintain tenancies once established. A first stage evaluation has found that it has been successful in housing 50 people in the first year of the project but also recognises the ongoing challenges as 'there are an additional 53 clients that are currently being supported by services involved in the 50 Lives collaborative awaiting housing. Furthermore, there are hundreds more rough sleepers in Perth in acute need of housing and support; hence the project by no means considers that 'its work is done' (Wood et al. 2007). 50 Lives, 50 Homes however does not provide services aimed to assist the cohort of older people identified in this report that do not have complex issues nor are generally long term sleeping rough.

### Tenancy advice services

The WA Tenancy Network consists of Local Service Units (LSU) that employ advocates to provide tenancy advice to tenants throughout WA. These agencies are funded to provide face-to-face advice, assistance (such as negotiation and representation) and education services to residential tenants in WA.

Tenancy WA is funded to act as the Central Resource Unit (CRU) for the Network. Tenancy WA has been in operation since 2014 and is a not-for-profit specialist community legal centre that provides legal services to residential tenants anywhere in Western Australia. Its workforce consists of lawyers, tenant advocates, support staff and volunteers with a focus on 'supporting the fundamental human right to safe, secure and affordable housing' (Tenancy WA 2017 p.3) They also work with other community legal centres, tenancy advice centres, and other like-minded organisations on tenancy law reform and other initiatives.

### Support and Tenant Education Program (STEP)

STEP is an early intervention program for Housing Authority tenants who are having difficulties sustaining their tenancy who may also be facing possible eviction. STEP provides support and assistance on a range of tenancy issues and claims that it can help by 'resolving conflicts or disputes, managing people's budgets, maintaining a stable and functioning household, learning and understanding tenant obligations and responsibilities and managing external factors that impact on a person's tenancy' (Housing Authority 2019c).

In 2016-17 seven organisations provided support to 1,375 tenancies of which 786 exited the program with 628 (80 per cent) deemed to have 'showed moderate to significant improvement in their tenancies'. It is unclear what occurred for the 20 per cent that exited the program without satisfactory

outcomes and some community agencies report that there is still a problem regarding the number of people being evicted from Housing Authority tenancies.

## Private Rental Tenancy Support Services

There are ten agencies in WA that provide assistance under the Private Rental Tenancy Support Services Program. The aim of this government service is to 'liaise with landlords and property managers to facilitate tenants remaining in tenancies by assisting tenants to come up with solutions to the issues being experienced' (Shelter WA n.d.). A key aspect of the program is to keep pressure off the public and community housing system by supporting people to maintain their private rental tenancies. However, community representatives consulted stated that this program may not be suitable for older people due to the general unsuitability of the private rental sector for older people on low incomes. They cited issues such as a lack of secure tenure, market based affordability on a pension and the difficulties obtaining housing with universal design or the ability to adapt housing for older people who may develop an age-related disability.

## Older persons specific services

### Assistance with Care and Housing (ACH) Program

The Commonwealth Home Support Program (CHSP) is a consolidated program that provides entry-level home support for older people who need assistance to keep living independently at home and in their community. The key community based program designed to assist older people at risk of homelessness, the Assistance with Care and Housing (ACH) sub-Program funded by the Federal Department of Health, aims to support those who are homeless or at risk of homelessness to access appropriate and sustainable housing, as well as community care and other support services. Its target is the avoidance of homelessness or reducing the impact of homelessness. The target group is frail, older people or prematurely aged people aged 50 years and over (or 45 years and over for Aboriginal and Torres Strait Islander people) who are on a low income and who are homeless or at risk of homelessness as a result of experiencing housing stress or not having secure accommodation.

Its aims include:

- ❖ 'To ensure older people are supported in being housed appropriately and to receive the care they need to continue living in the community;
- ❖ Provide opportunities for all associated services and programs to work co-operatively to meet the essential housing, social support and community care needs of extremely vulnerable and disadvantaged members of the community;
- ❖ Coordinate a service response that is directed to ensuring appropriate housing is secured for the older person and that their care needs are met so they can continue to live in the community' (Department of Health 2018).

Table 8 outlines the current providers of ACH services in WA:

**Table 8 Western Australia: Current Aged Care and Housing Services**

<b>CHSP ACH providers</b>	<b>Region</b>
St Bartholomew's House	Metropolitan South East
Australian Red Cross	Metropolitan East; Metropolitan South West; Metropolitan South East; Metropolitan North; Goldfields; Kimberley; South West
WA Country Health Services	Kimberley
Care Options	Metropolitan South West

Interviews conducted with providers of ACH services in WA indicated that there are a diversity of service approaches taken by agencies in the way they assist clients. For example, some services focus on accessing long term affordable housing in the public, community and independent living units whilst other services are mainly accessing the Private Rental Tenancy Support Services Program and utilising the private rental market for housing outcomes. Community representatives interviewed stated that the private rental market has been a potential option due to the downturn in the housing market that has seen rents drop over the past few years. However, other community representatives interviewed stated that older people living on Newstart Allowance or the Age Pension found it difficult to manage the cost of private rental accommodation even with the downturn in housing costs. It was also stated that other key benchmarks of need such as secure tenure and adaptability are difficult to find in the private rental market.

This differentiation in the service methodology of ACH services in WA demonstrates that the aims of the program are very flexible and open to interpretation with regard to defining preferred outcomes. Therefore, the stated aim of the ACH Program to 'coordinate a service response that is directed to ensuring appropriate housing is secured for the older person' requires a better definition to ensure the delivery of program consistency.

A major issue that all ACH services interviewed agreed on was that the program is inadequately funded. They pointed to the fact that there are only ten services in Western Australia and that there are major gaps in areal coverage. They also stated that the funding for each service is inadequate to provide appropriate services with many staff working part-time, with no brokerage funds or adequate resources to travel significant distances in their areas of coverage. One representative stated even though there had been recent growth funding to expand services, the amount of funding allocated meant having to provide limited coverage for the areas designated.

## Advocare

Advocare's stated purpose is 'to support and protect the rights of Seniors in Western Australia' (Advocare 2019). As an independent not-for-profit organisation they provide a range of advocacy and information services especially designed to assist older people and their families and carers to 'understand your rights, resolve any issues with aged and community care service provision, and access the right supports and protections available' (Advocare 2019).

Their main role is in the areas of aged care and elder abuse and as an Advocare representative stated that whilst assisting older people at risk of homelessness is not part of their core role, they do assist this cohort. In most cases they report that they generally refer older people at risk of homelessness to services such as Entrypoint Perth and St. Bartholomew's House. They stated they would be keen to support any initiative that might provide better services to this group and integrate the current service systems, including aged care, much better (personal communication, CEO of Advocare). The Older Peoples Rights Service is a specialist legal service in partnership with Advocare that offers legal assistance and social work to those experiencing elder abuse or who are at risk of such abuse perpetrated by people of trust.

## Summary

In summary, as stated earlier, community representatives interviewed for this project believed that housing and homelessness services specifically designed for older people are underdeveloped in Western Australia. The key community based program designed to assist older people at risk of homelessness, the Assistance with Care and Housing (ACH) Program funded by the Federal Department of Health, currently falls well short of meeting community needs particularly at a time of increasing need as there are only a limited number of ACH agencies operating across Western Australia, most of which are operated by staff who work part-time trying to respond with limited resources.

It was also frequently stated that the other key service programs, such as Specialist Homelessness Services (SHSs), are often not appropriate to the needs of older people at risk of homelessness. This is because SHSs have a focus on short term crisis housing service responses for people who are homeless and/or with complex needs. As most older people are housed, albeit precariously, or have found a short term homeless response with family or friends, they are not generally classified as high need by SHS services. Additionally, as this cohort of older people are often at risk of homelessness for the first time in their lives, they do not associate their situation with the public perception of 'homelessness' and its implications involving complex health and behavioural issues. This is exemplified by the fact that many older people interviewed described their predicament as 'being without a home' rather than 'homeless'. This research however also found that there are some services in WA such as Street to Home, the WA Tenancy Network and Advocare that have identified this cohort as needing better support and assistance, and are either adapting their services to better address the needs of older people at risk of homelessness or have a willingness to assist, particularly if appropriate government funding could be provided.

Therefore, overall, in terms of service delivery, there is increasing awareness of the problem of older people being at risk of homelessness but widespread acknowledgement that the current service systems are not adequately reaching this group and that a concerted effort to provide a dedicated service system response is needed. This would include better adaptation of existing mainstream services and building greater capacity for specialist older persons services such as the Assistance with Care and Housing (ACH) Program and St. Bartholomew's House.

Significant reference has been made by WA agencies for the replication of a service such as Home at Last in Victoria, that is a one-stop-shop of housing information, advocacy and advice for low income older Victorians. The key emphasis of Home at Last is to intervene early to assist older people to plan



ahead for their housing future and avoid homelessness as well as provide a rapid re-housing response for older people at immediate risk of homelessness. Mission Australia stated in their 2017 report *Ageing and homelessness: Solutions to a growing problem* (p. 44) that

The Home at Last service in Victoria operates as a central referral point providing integrated assistance for older people at risk of experiencing homelessness, including free and confidential advice, support and advocacy. The service supports older people who are in the process of planning for their housing future or seeking retirement housing advice; provides outreach support to help with relocation; provides brokerage funds to ensure older people have essential amenities such as fridges and bedding; links older people into the local community; and provides any other ongoing supports needed. This model of support can be replicated nationally with necessary modifications to suit the needs of the local community.'

# Current government and community sector housing and homelessness policies and strategies with regard to older people

The current WA Government has been developing a number of key housing strategies that are relevant to the needs of older people in WA.

## Affordable Housing Action Plan 2017-18 to 2019-20

The most significant policy announcement to date has been the release in 2018 of the **Affordable Housing Action Plan 2017-18 to 2019-20**. This Plan states that it is a foundation document that will lay the groundwork for the development of a 'more expansive strategy in 2020' (Housing Authority 2018a, p. 1). It will also allow for the integration of a ten-year Strategy on Homelessness that is currently being developed. In addition, a number of other initiatives are under development including:

- ❖ master planned precincts around METRONET stations across 5,000 hectares of Perth, creating connected community centres within walking distance of railway stations;
- ❖ support for broader government planning policy as reflected in 'Perth and Peel @ 3.5 million' that aims to improve the balance of appropriate sized dwellings matched to community needs (Housing Authority 2018a, p. 9);
- ❖ increase the proportion (where practical to at least 20 per cent) of newly constructed homes with liveable design features in new social housing developments via the Department of Communities;
- ❖ innovative partnerships with community organisations and private business to create new housing development concepts such as: Ellenbrook micro-lots, One on Aberdeen housing development in Northbridge; and
- ❖ an ongoing commitment to the bi-partisan Federal-State homelessness funding and election commitments such as delivering two additional women's refuges to strengthen service responses and ensure women and children can access appropriate services (Housing Authority 2018a).

Through the Affordable Housing Action Plan older people on low incomes would also potentially be beneficiaries of 534 additional social rental homes that are planned. While there are no specific older persons housing developments announced, the plan includes an action to progress leasehold models, including a modular park home living project on government land in Ascot, targeted to seniors housing. In addition, the Department of Communities continues to partner across sectors to drive innovation and increase the supply of affordable and appropriate homes that cater to the needs of older Western Australians. For example, in 2017-18 the Department partnered with Southern Cross Care (WA) Inc, a not-for-profit aged care provider, to develop an innovative and affordable over-55s residential estate at Haven Ridgewood. Cherry Glades Estate located in Manjimup is a collaboration

between the Department, the Shire of Manjimup and Royalties for Regions. The project will deliver up to 60 affordable, age-friendly units close to services and amenity in regional WA.

One of the key directions (Housing Authority 2018a p.18) under the plan relevant to older people is to 'Reform social housing to maximise independence and transition opportunities while retaining a safety net for those with enduring need.' This will include implementing a needs-based system in place of the current waitlist to respond more effectively to individual need and circumstances and to revise eligibility settings to enable consideration of personal and housing market circumstances as well as household income. In addition, another action (Housing Authority 2018a p. 18) is to support the role of the community housing sector in diversifying housing options in providing an alternative to public housing.

In terms of better services that may provide some level of support for older people at risk of homelessness the plan refers to reforms for the general population by intentions to: improve integration of housing and services for people with high or complex needs; revamp the affordable housing online portal ([affordable.housing.wa.gov.au](http://affordable.housing.wa.gov.au)) to improve access to information and advice for people looking for affordable housing options; and collaborate and co-design a 10-year Strategy on Homelessness.

## State Homelessness Strategy

A key WA housing policy currently in development is the 10-year Strategy on Homelessness. Community consultations for the Strategy were held throughout regional and metropolitan Western Australia in September and October 2018 and it is described as a co-design approach that 'shifts the focus of responsibility and control so that stakeholders can become active partners in designing and shaping a future, rather than being passive recipients of programs and services' (Department of Communities n.d.(a) p1). Discussions held with Department representatives demonstrated an understanding of the key issues facing older people at risk of homelessness and a willingness to identify and act upon the most strategic responses required for this group.

## Seniors Housing Strategy

Another commitment of the Affordable Housing Action Plan is to finalise a Seniors Housing Strategy to help ensure that seniors on low to moderate incomes can access an expanded range of housing options. The Strategy also supports a strong prevention focus by aiming to target initiatives 'at people who have retired, as well as those who are approaching retirement or working beyond retirement age' and 'also consider early intervention initiatives to encourage people in their 40's to start thinking about their housing options post retirement' (Housing Authority 2016, p. 3).

The development of the Seniors Housing Strategy started in 2016 and involved significant community consultation with older Western Australians, industry, the community sector and people from all levels of government resulting in the release of a discussion paper (Housing Authority 2016). The Discussion Paper acknowledged that older people face 'unique challenges' in accessing stable housing post-retirement, which are not experienced by younger age groups. It stated that 'The majority of seniors have limited ability to increase their income and assets post retirement...and are particularly vulnerable to changes in housing affordability' (Housing Authority 2016, p. 8).

The development of the Seniors Housing Strategy has continued to be supported by the Labor Government (elected in March 2017) and it is planned to be launched in 2019 to complement the other housing and homelessness policy strategies currently in development.

## Community Housing Study

Throughout 2018 the WA Department of Communities conducted a Community Housing Study to 'assist the Department of Communities to better understand the strengths of the sector, and improve the social housing sector' (Department of Communities n.d.(b)). Through 2018 a series of interviews were facilitated by Price Waterhouse Coopers with selected community housing providers, peak bodies and individuals and a workshop was held in June 2018. A scan of the published notes from consultations did not find specific references to the needs of particular cohorts, including older people. The outcomes of the study will contribute to the overall development of the WA Government's State Housing Strategy.

## National Housing and Homelessness Agreement (NHHA)

From 1 July 2018, the National Affordable Housing Agreement (NAHA) was replaced by the National Housing and Homelessness Agreement (NHHA). This agreement maintains the funding associated with the National Partnership Agreement on Homelessness. As part of the NHHA each state is required to develop bi-lateral agreements with the Federal Government that include workplans as specific state-based strategies on housing and homelessness. The workplans also include a requirement for cohort specific strategies and WA's plan states that, for older people 'Service models will be reviewed and potentially re-designed in consultation with the community sector to better meet the needs of older people experiencing homelessness' (Council on Federal Financial Relations (n.d. p. 9). Consultations with government representatives suggested that the pending homelessness strategy would develop the detail for this aspect of the workplan.

## Community Initiatives

In addition to the WA Government strategies are initiatives being developed by key community agencies. The most significant example is by the WA Alliance to End Homelessness – a group of individuals and organisations that have come together to end homelessness in Western Australia (WAAEH 2018). In August 2018, following an 18 month campaign, the Alliance launched its 10 year plan called The Western Australian Strategy to End Homelessness that was collectively developed by representatives from homelessness services, people experiencing homelessness, service funders, and members of the community. Its stated aim is 'to provide a framework to inform the process of ending homelessness, and providing signposts for action' (WAAEH 2018 p4).

This plan makes reference to the need to focus on older people and older women in particular and discussions with community sector representatives advised that more detailed work is planned on older people to inform the Strategy, for example to look at the growing percentage of retirees who do not own a home.

Perhaps uniquely in Australia, the WA Government and the community sector have formed a working relationship through the Government's Supporting Communities Forum. Through this forum the Homelessness Working Group, representatives of the community sector, including the Alliance, will work closely with government representatives to develop the 10-year Strategy on Homelessness.

## Tenants Action Group Western Australia (TAGWA)

TAGWA is an activist community group representing tenants in Western Australia. They meet regularly to discuss housing issues, provide feedback to government on laws and policies and generally encourage and support the direct voice of tenants in the public domain. TAGWA's members are actively involved with a number of key housing agencies in WA.<sup>7</sup>

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<sup>7</sup> TAGWA provided valuable insights and information to the Ageing on the Edge Project towards an understanding of the issues facing older tenants in WA. A TAGWA representative has also participated on the Ageing on the Edge WA Reference Group.

## Conclusion

The WA government 2015–16 to 2016–17 invested \$564 million to halve the number of seniors and families with children on the priority waitlist by 30 June 2017 and deliver 1,000 additional homes to benefit those most in need. This investment has not offset the rapidly increasing numbers of older people experiencing homelessness, and at risk of homelessness in WA. Whilst the WA Government is invested in improving the housing situation of households in need through the development of their current strategies and initiatives, the government must develop a long term housing strategy, in conjunction with the Federal Government to plan for, and construct an adequate supply of affordable housing options that are suitable for older people in receipt of Commonwealth income support, including social housing options.

A significant finding of this research was the diversity of views expressed by older people, and key service providers, that there is a need for more standard social housing, but also an emerging need to provide new models of affordable housing that suit a changing demographic of older people.

Many older people are seeking quite straight-forward housing solutions so that they can just get on with their active lives. They just need a basic one or two bedroom place, security of tenure, affordable rent and a home that has universal design suitable for their needs as they age.

Some older people also state that their preferred housing options do not necessarily exist in the current housing supply as they are seeking new ways of living in housing that incorporates modern design, co-tenancy supportive arrangements and stronger linkages to their local community. As described by WA housing activist Liz Lennon ‘we need to re-imagine affordable housing’. It is also very clear that, in conjunction with the need for governments to invest more strongly in affordable housing, older people on low incomes need much better assistance to effectively plan for housing in their elder years, including navigating and accessing appropriate housing options.

This research has identified that there are a wide range of housing options available to older people that are provided by many organisations across the public, community, aged care, charitable and local government sectors - however, accessing these housing options requires significant research and navigation skills. This is difficult enough to do when a person has the time, resources, computer knowledge and the ability to search for such housing but almost impossible if an older person is under pressure of being threatened with eviction. This can have significant impacts on the health and wellbeing of older people in precarious housing situations as commonly described by older people and their advocates and case workers in the focus groups and interviews conducted as part of this project.

Whilst there is a strong need for preventative approaches to help older people plan and attain housing for their ageing future, there are also increasing numbers of older people in more immediate need of help who are living in housing poverty and insecurity in the private market. Many of these people are under threat of being evicted through a range of circumstances such as landlords selling their properties, increasing rents, or where their home is no longer suitable in standard or design for them to age-in-place. The housing support system is currently not well equipped to respond to, and assist this cohort, the majority of whom are women, who are often facing homelessness for the first time in their lives.

Increased affordable housing supply, especially social housing, is the long term solution to this problem. In addition, this research has also identified that fairly straightforward enhancements to the current housing information and support systems could make a significant improvement in ensuring older people have much better access to enable them to navigate a wide range of existing social housing options. Therefore, these key two actions, a call for more affordable housing as well as service enhancements are formalised in a number of recommendations from this research.



# Recommendations

## Increase affordable housing supply to meet the needs of a rapidly ageing population

1. Provide an adequate supply of social housing incorporating public, community and affordable housing for an ageing population. In addition to direct government investment in social housing, engage the not-for-profit and for-profit sectors to explore innovative financing models such as social impact investment bonds and tax incentive schemes.
2. Consider the development of older persons specific social housing appropriate to the needs of seniors. This includes learning from successful innovations such as the Moveable Units Scheme in Victoria where relocatable self-contained one-bedroom public housing dwellings can be installed on a family member's property, and the design of new housing concepts and ideas such as co-housing and co-sharing.
3. Enhance the Affordable Housing Action Plan focus to 'revise eligibility guidelines to enable consideration of personal and housing market circumstances as well as household income' (p.18) by incorporating into social housing guidelines the vulnerability factors affecting older people at risk of homelessness, such as age, age related health conditions, incomes and those with medium levels of assets.
4. Involve older people in the planning and design of housing models to 're-imagine' social housing to suit contemporary needs and its importance connecting older people in their community, especially regarding the needs of older women.

## Housing information to assist older people plan ahead and get the help they need

5. Improve the current web based information sources on housing for older people provided by government and the not-for-profit sectors to ensure they are relevant and comprehensive to be able to better help older people access housing information and support.
6. Develop an on-line and manually accessible information directory of all available housing options for older people in WA such as public and community housing, independent living units, aged care rental housing, rental villages etc.
7. Expand the scope of government housing advice, assistance and information services to ensure they provide housing options information for the most vulnerable and disadvantaged older people at risk on homelessness in WA. Clients requiring further support and advocacy could be referred to the one-stop-shop information, support and referral service described in recommendation 8.

## Provide services with the expertise to assist older people navigate to a housing solution

8. Establish a one-stop-shop older person's information, support and referral service for WA to ensure there is an effective agency with statewide coverage to assist older people on low incomes to plan for their retirement housing future and assist those in urgent need to navigate their way to secure and

affordable housing. As a community based service this would ensure that highly vulnerable older people can obtain the support, advocacy and linkages they require to be able to achieve a long term affordable housing outcome. The successful Home at Last service developed in Victoria could be used as an effective model to be replicated: [https://www.oldertenants.org.au/home\\_at\\_last](https://www.oldertenants.org.au/home_at_last) Also consider the involvement of older people with lived experience of homelessness in the design, development and of all available housing options for older people in WA such as public and community housing, independent living units, aged care rental housing, rental villages etc. 7. Expand the scope of government housing advice, assistance and information services to ensure they provide housing options information for the most management of such a service utilising the expertise and experience of community groups such as the Tenants Action Group Western Australia (TAGWA).

9. Work with the Commonwealth Government to enhance the Assistance with Care and Housing (ACH) Program and Specialist Homelessness Services and liaise with other effective programs such as Street to Home, Tenancy WA, the WA Tenancy Network and services such as Advocare to enhance a strategy of assistance to older people at risk of homelessness.

10. Better leverage other service systems that are well placed to identify older people at risk of homelessness such as aged care, health services, Centrelink, community legal services, financial counselling, occupational therapy and local government.

11. Incorporate into all of the above strategies the specific needs of key groups of older people experiencing disadvantage such as Aboriginal and Torres Strait Islanders (ATSI), Culturally and Linguistically Diverse (CALD) people and Lesbian, Gay, Bi-Sexual, Transgender and Intersex (GLBTI) older adults.

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# Appendix

Table 1 Western Australia: Homelessness by age and gender, Comparison of the 2011 and 2016 data from each years' specific data release\*

Age	Males			Females			Total		
	2011	2016	%	2011	2016	%	2011	2016	%
			change			change			change
Under 12	767	636	-17.1	724	576	-20.4	1491	1208	-19.0
12-18	458	350	-23.6	476	398	-16.4	934	741	-20.7
19-24	736	634	-13.9	609	546	-10.3	1345	1183	-12.0
25-34	988	1031	4.4	831	824	-0.9	1819	1859	2.2
35-44	833	804	-3.5	558	487	-12.7	1391	1290	-7.3
45-54	657	814	23.9	458	408	-10.9	1115	1218	9.2
55-64	515	567	10.1	353	323	-8.5	868	891	2.7
65-74	295	301	2.0	137	174	27.0	432	481	11.3
75+	107	86	-19.6	90	46	-48.9	197	136	-31.0
<b>Total</b>	<b>5356</b>	<b>5226</b>	<b>-2.4</b>	<b>4236</b>	<b>3778</b>	<b>-10.8</b>	<b>9592</b>	<b>9005</b>	<b>-6.1</b>

\*This table does not include adjustments for changes in definition of homelessness between the 2011 and 2016 census (see footnote 1) as the 2018 public release of directly comparable census data on homelessness did not include an age and gender breakdown.

Source ABS 2012b 2018a;

Table 2 Comparison of 2011 and 2016 data with an adjustment s for the removal of the subcategory 'persons living in boarding houses' from each specific data release

AGE	Males			Females			Total		
	2011	2016	%	2011	2016	%	2011	2016	%
			change			change			change
Under 12	762	631	-17.2	720	573	-20.4	1482	1195	-19.4
12-18	429	345	-19.6	464	389	-16.2	893	723	-19.0
19-24	596	590	-1.0	550	523	-4.9	1146	1108	-3.3
25-34	777	894	15.1	758	771	1.7	1535	1666	8.5
35-44	664	663	-0.2	514	443	-13.8	1178	1106	-6.1
45-54	462	635	37.4	398	364	-8.5	860	994	15.6
55-64	370	425	14.9	309	280	-9.4	679	706	4.0
65-74	216	240	11.1	121	156	28.9	337	400	18.7
75+	65	60	-7.7	80	46	-42.5	145	113	-22.1
<b>Total</b>	<b>4341</b>	<b>4476</b>	<b>3.1</b>	<b>3914</b>	<b>3537</b>	<b>-9.6</b>	<b>8255</b>	<b>8014</b>	<b>-2.9</b>

Figure 1 Living circumstances of men aged 55 years and over at the time of presentation to Specialist Homelessness Services, WA 2011-12 to 2017-18

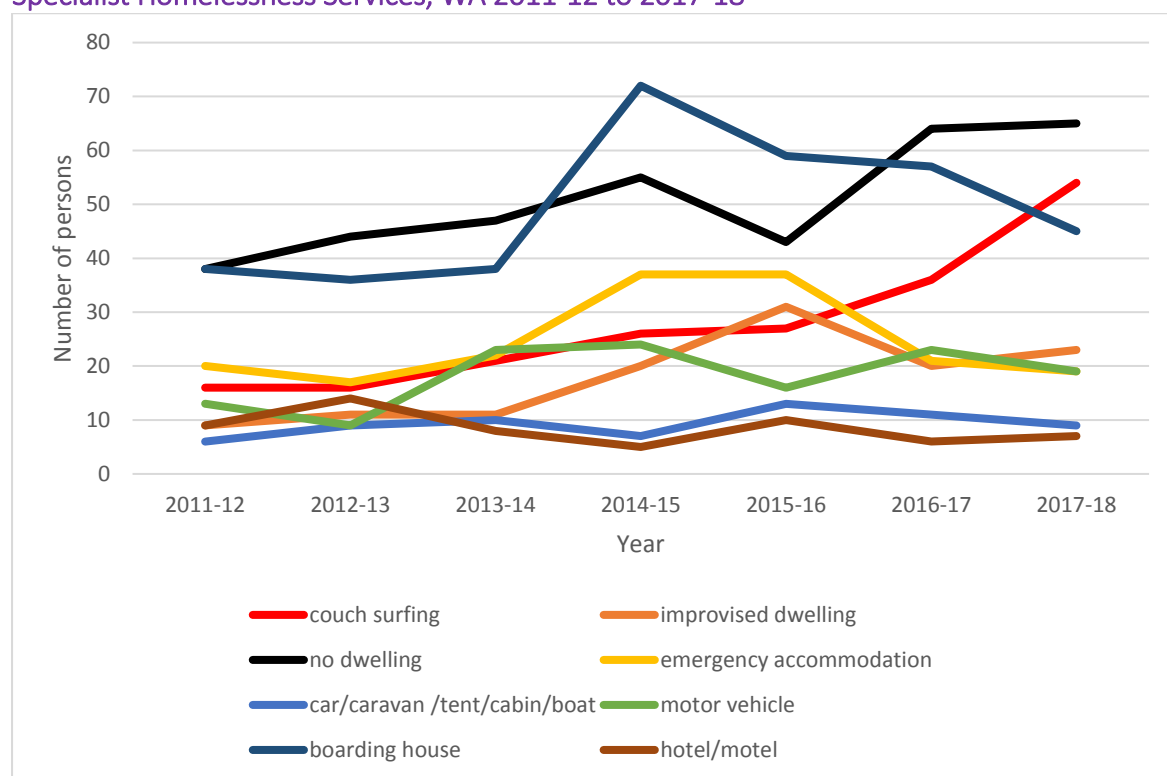
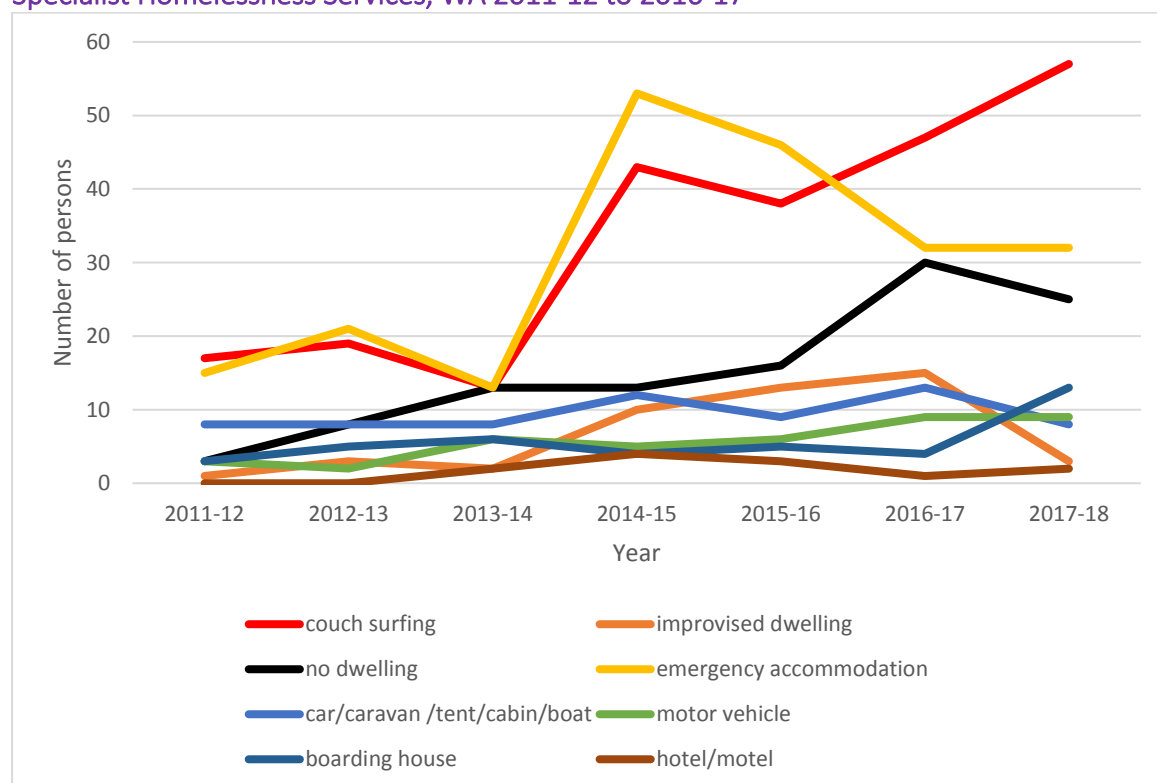
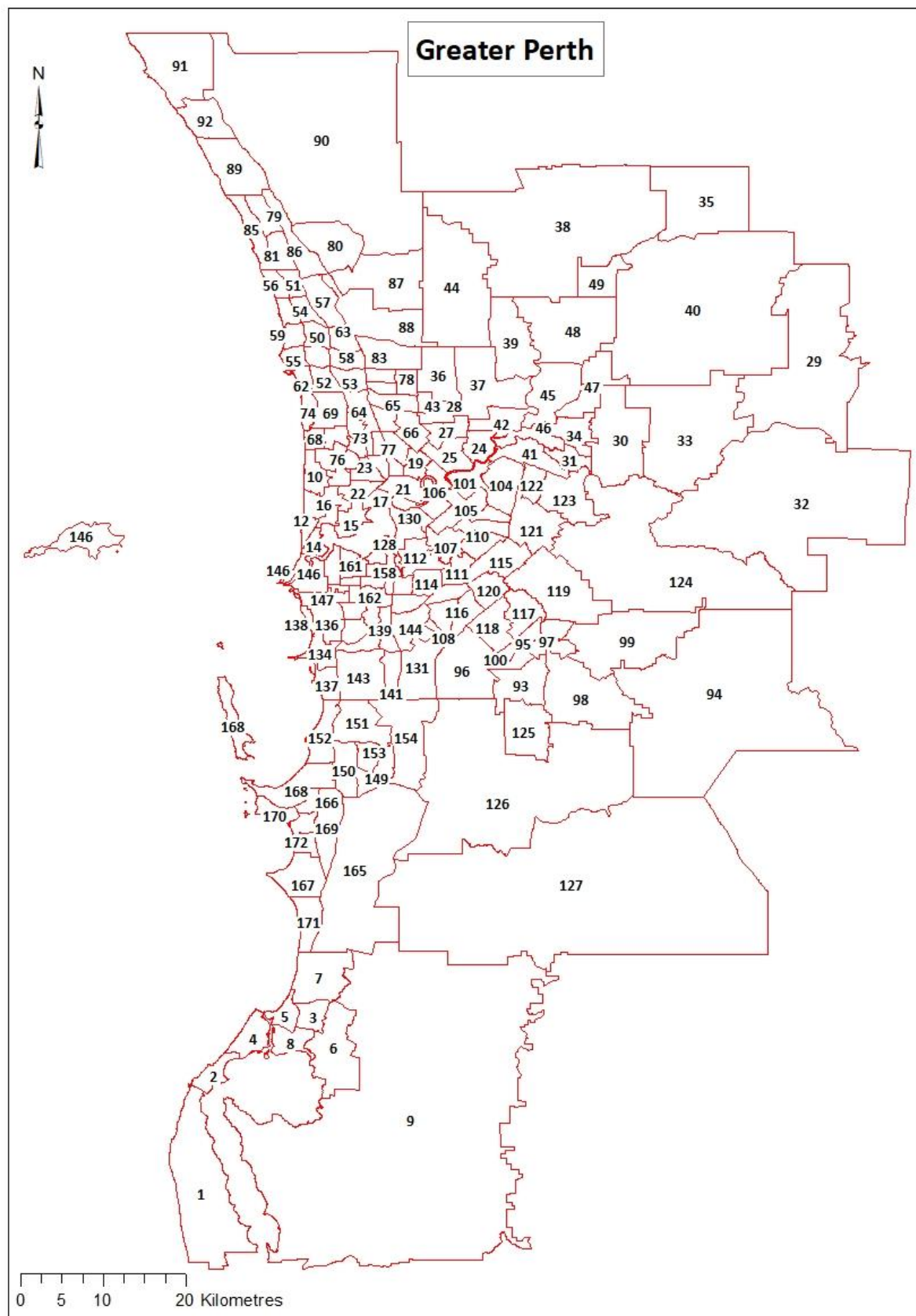


Figure 2 Living circumstances of women aged 55 years and over at the time of presentation to Specialist Homelessness Services, WA 2011-12 to 2016-17



Source AIHW 2019a

Figure 3 Greater Perth, SA2 geographic areas



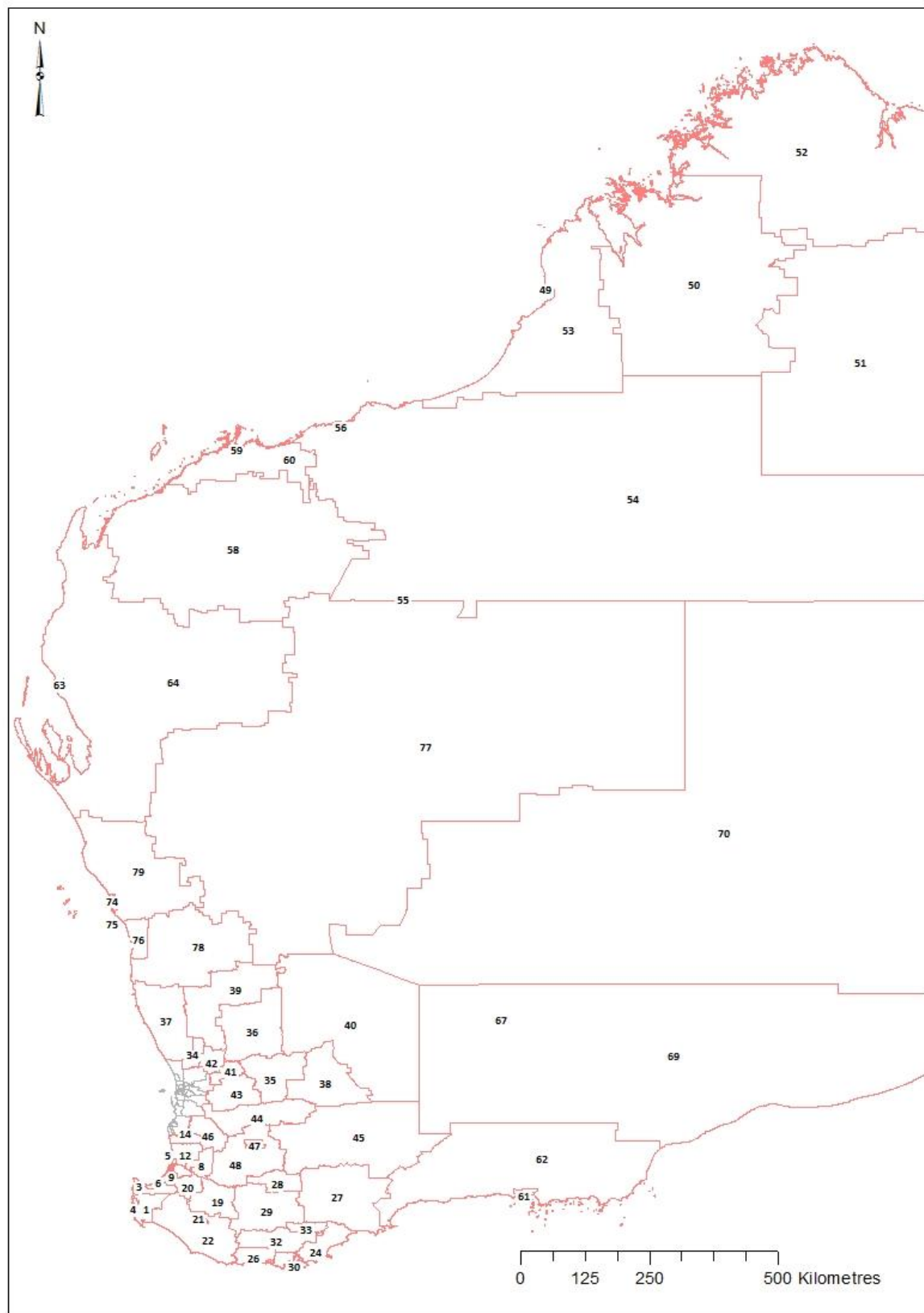
### Key to Figure 3

1	Dawesville – Bouvard	45	Middle Swan - Herne Hill	89	Alkimos - Eglinton	133	Bibra Lake
2	Falcon – Wannanup	46	Midland - Guildford	90	Carabooda - Pinjar	134	Coogee
3	Greenfields	47	Stratton - Jane Brook	91	Two Rocks	135	Coolbellup
4	Halls Head – Erskine	48	The Vines	92	Yanchep	136	Hamilton Hill
5	Mandurah	49	Walyunga National Park	93	Armadale - Wungong - Brookdale	137	Henderson
6	Mandurah – East	50	Craigie - Beldon	94	Ashendon - Lesley	138	North Coogee
7	Mandurah – North	51	Currambine - Kinross	95	Camillo - Champion Lakes	139	South Lake - Cockburn Central
8	Mandurah – South	52	Duncraig	96	Forrestdale - Harrisdale - Piara Waters	140	Spearwood
9	Pinjarra	53	Greenwood - Warwick	97	Kelmscott	141	Success - Hammond Park
10	City Beach	54	Heathridge - Connolly	98	Mount Nasura - Mount Richon - Bedforddale	142	Yangebup
11	Claremont (WA	55	Hillarys	99	Roleystone	143	Beeliar - Wattleup
12	Cottesloe	56	Iluka - Burns Beach	100	Seville Grove	144	Jandakot
13	Floreat	57	Joondalup - Edgewater	101	Belmont - Ascot - Redcliffe	145	East Fremantle
14	Mosman Park - Peppermint Grove	58	Kingsley	102	East Victoria Park - Carlisle	146	Fremantle
15	Nedlands - Dalkeith - Crawley	59	Mullaloo - Kallaroo	103	Kewdale Commercial	147	Fremantle - South
16	Swanbourne - Mount Claremont	60	Ocean Reef	104	Perth Airport	148	O'Connor (WA)
17	Kings Park (WA	61	Padbury	105	Rivervale - Kewdale - Cloverdale	149	Bertram - Wellard (West)
18	Mount Hawthorn - Leederville	62	Sorrento - Marmion	106	Victoria Park - Lathlain - Burswood	150	Calista
19	Mount Lawley - Inglewood	63	Woodvale	107	Bentley - Wilson - St James	151	Hope Valley - Postans
20	North Perth	64	Balcatta - Hamersley	108	Canning Vale - West	152	Kwinana Industrial
21	Perth City	65	Balga - Mirrabooka	109	Canning Vale Commercial	153	Parmelia - Orelia
22	Subiaco - Shenton Park	66	Dianella	110	Cannington - Queens Park	154	Casuarina - Wandi

23	Wembley - West Leederville – Glendalough	67	Herdsmen	111	Parkwood - Ferndale - Lynwood	155	Applecross - Ardross
24	Bassendean - Eden Hill – Ashfield	68	Innaloo - Doubleview	112	Riverton - Shelley - Rossmoyne	156	Bateman
25	Bayswater - Embleton – Bedford	69	Karrinyup - Gwelup - Carine	113	Welshpool	157	Bicton - Palmyra
26	Maylands	70	Nollamara - Westminster	114	Willetton	158	Booragoon
27	Morley	71	Osborne Park Industrial	115	Beckenham - Kenwick - Langford	159	Bull Creek
28	Noranda	72	Scarborough	116	Canning Vale - East	160	Leeming
29	Chidlow	73	Stirling - Osborne Park	117	Gosnells	161	Melville
30	Glen Forrest - Darlington	74	Trigg - North Beach - Watermans Bay	118	Huntingdale - Southern River	162	Murdoch - Kardinya
31	Helena Valley - Koongamia	75	Tuart Hill - Joondanna	119	Maddington - Orange Grove - Martin	163	Willagee
32	Malmalling - Reservoir	76	Wembley Downs - Churchlands - Woodlands	120	Thornlie	164	Winthrop
33	Mundaring	77	Yokine - Coolbinia - Menora	121	Forrestfield - Wattle Grove	165	Baldivis
34	Swan View - Greenmount – Midvale	78	Alexander Heights - Koondoola	122	High Wycombe	166	Cooloongup
35	Avon Valley National Park	79	Butler - Merriwa - Ridgewood	123	Kalamunda - Maida Vale - Gooseberry Hill	167	Port Kennedy
36	Ballajura	80	Carramar	124	Lesmurdie - Bickley - Carmel	168	Rockingham
37	Beechboro	81	Clarkson	125	Byford	169	Rockingham Lakes
38	Bullsbrook	82	Girrawheen	126	Mundijong	170	Safety Bay - Shoalwater
39	Ellenbrook	83	Madeley - Darch - Landsdale	127	Serpentine - Jarrahdale	171	Singleton - Golden Bay - Secret Harbour
40	Gidgegannup	84	Marangaroo	128	Como	172	Waikiki
41	Hazelmere - Guildford	85	Mindarie - Quinns Rocks - Jindalee	129	Manning - Waterford	173	Warnbro
42	Lockridge – Kiara	86	Neerabup National Park	130	South Perth - Kensington		

43	Malaga	87	Tapping - Ashby - Sinagra	131	Banjup		
44	Melaleuca – Lexia	88	Wanneroo	132	Bibra Industrial		

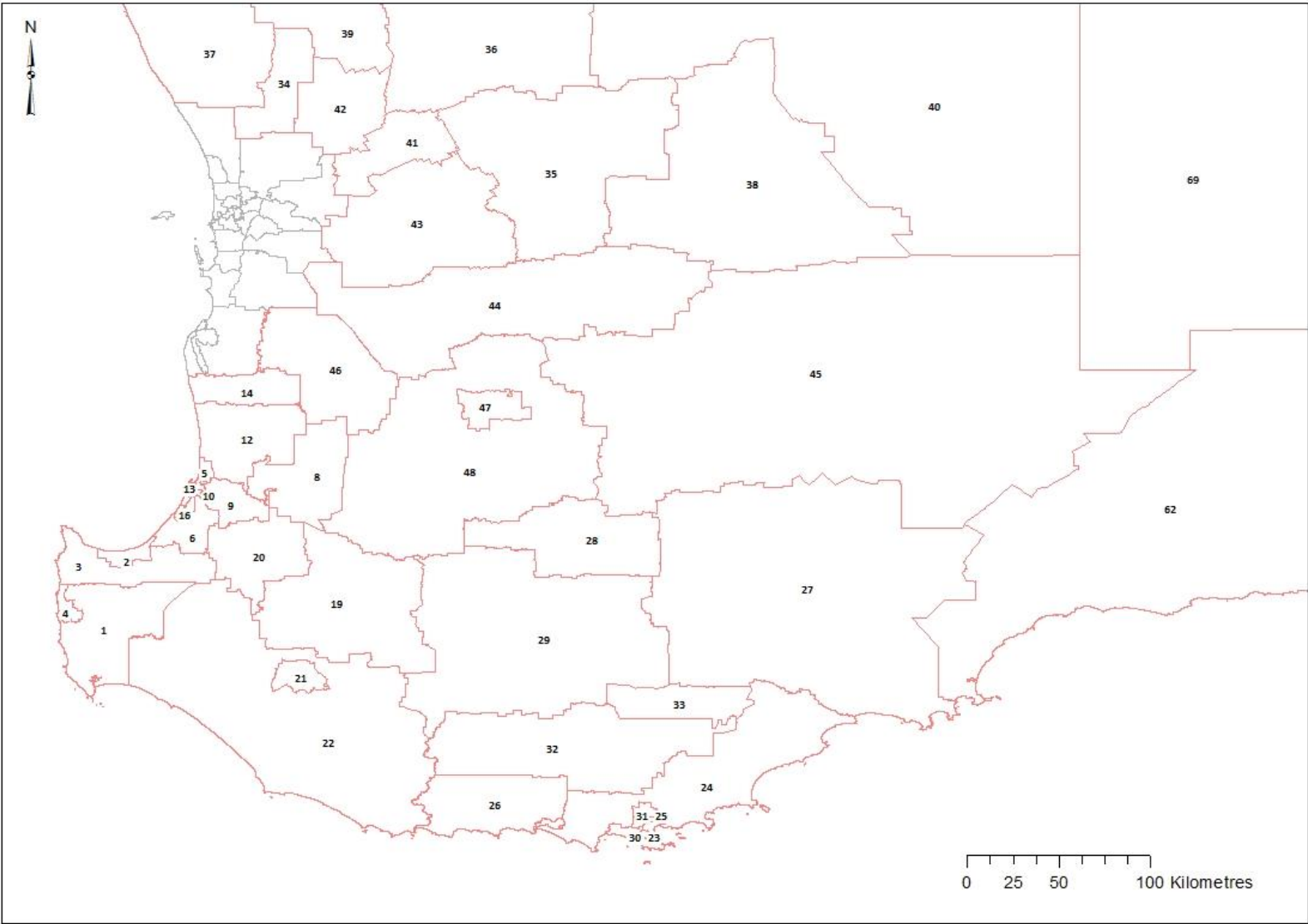
Figure 4 Regional Western Australia, SA2 geographic areas



(see Figure 5 for greater detail for the south west of WA)



Figure 5 Regional Western Australia, Bunbury area, SA2 geographic areas



## Key to Figure 4 and Figure 5

1	Augusta	41	Northam
2	Busselton	42	Toodyay
3	Busselton Region	43	York - Beverley
4	Margaret River	44	Brookton
5	Australind – Leschenault	45	Kulin
6	Capel	46	Murray
7	College Grove - Carey Park	47	Narrogin
8	Collie	48	Wagin
9	Dardanup	49	Broome
10	Davenport	50	Derby - West Kimberley
11	Eaton - Pelican Point	51	Halls Creek
12	Harvey	52	Kununurra
13	East Bunbury - Glen Iris	53	Roebuck
14	Waroona	54	East Pilbara
15	Dalyellup	55	Newman
16	Gelorup – Stratham	56	Port Hedland
17	South Bunbury – Bunbury	57	South Hedland
18	Withers – Usher	58	Ashburton (WA)
19	Bridgetown - Boyup Brook	59	Karratha
20	Donnybrook – Balingup	60	Roebourne
21	Manjimup	61	Esperance
22	Pemberton	62	Esperance Region
23	Albany	63	Carnarvon
24	Albany Region	64	Exmouth
25	Bayonet Head - Lower King	65	Boulder
26	Denmark	66	Kalgoorlie
27	Gnowangerup	67	Kalgoorlie - North
28	Katanning	68	Kalgoorlie Airport
29	Kojonup	69	Kambalda - Coolgardie - Norseman
30	Little Grove – Elleker	70	Leinster - Leonora
31	McKail – Willyung	71	Trafalgar (WA)
32	Plantagenet	72	Geraldton
33	Stirling Range National Park	73	Geraldton - East
34	Chittering	74	Geraldton - North
35	Cunderdin	75	Geraldton - South
36	Dowerin	76	Irwin
37	Gingin – Dandaragan	77	Meekatharra
38	Merredin	78	Morawa
39	Moora	79	Northampton - Mullewa - Greenough
40	Mukinbudin		

## Appendix Notes Focus Groups and Interviews with older people

Two focus groups were held, one arranged by the Tenants Action Group WA (eight participants) and the other by the Department of Communities (three participants). Three separate interviews were also conducted with people who were unable to attend the focus groups and one other expert older person with lived experience of being at risk of homelessness who also has a research and development background.

A number of areas of inquiry were discussed regarding the experience of being an older renter in Western Australia and accessing affordable housing as people age. Areas of discussion included:

- Participant's current housing situation
- Accessing housing information
- Views on accessing accommodation that provides long term, affordable and adaptable housing suitable for ageing
- Knowledge of the availability of services that can provide advocacy support to help older people find housing
- Desired form of housing as they age

The majority of people consulted were living in private rental housing or had significant previous experience living in that form of accommodation. About one third of the participants had moved into public and community housing or other longer term housing such as independent living units.