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This edition of *Parity* comes at an important time when the housing and homelessness sectors are reporting increasing numbers of older clients, and the proportion of older women seeking help is escalating.

We have known for decades about a mostly hidden problem of older people experiencing homelessness. Services such as HAAG and agencies funded by the Assistance with Care and Housing for the Aged (ACHA) Program have helped this relatively small but high needs group of older people struggling to survive in often appalling conditions in the private rental sector. Additionally, Wintringham and other key specialist agencies have made a huge difference by providing homes, support and community.

However, in the last ten years a crisis of massive proportion is developing caused by:

- a rapidly ageing population
- the first waves of the baby boomer generation reaching retirement age, many without savings or superannuation
- lower rates of home ownership amongst older people
- massive reductions of government expenditure on public housing resulting in increased reliance on the private sector

- huge increases in older people trapped in the unsustainable and unregulated private rental market
- a homelessness service sector under-resourced to assist older people at risk of homelessness
- existing specialist older persons housing services, such as the Assistance with Care and Housing for the Aged (ACHA) Program, that are poorly funded and administered.

The biggest problem is the increasing numbers of older people living in the largely unregulated private rental market. Most have had conventional working lives, the majority being women due to their lower incomes and assets. For many reasons these people have not had the opportunity of home ownership.

The Victorian Government's recently released consultation paper for the review of the *Residential Tenancies Act* called *Fairer, Safer Housing* states that 'the fastest growing age group of people living in the private rental sector in 2011 were 55 years and over' with an increase of 110 per cent between 1996 and 2011. Further research conducted by Dr Maree Petersen shows that the increase is recently escalating with 44 per cent more older private renters in the five year period between 2006 and 2011. The total number of older people in private rental housing reached 336,000 in 2011 with 80 per cent relying on the aged pension as their main income.

The *Fairer, Safer Housing* paper also demonstrates that 39 per cent of private rental tenants in the lowest 40 per cent incomes group are living in 'severe rental stress' paying more than 50 per cent of their income in rent. It can be assumed that a significant proportion of the tenants in this category are those surviving on

the aged pension. 30 per cent of HAAG's *Home at Last* clients seek help with unaffordable rent. This is often triggered by the 'tipping point' of a rent increase notice that drives them to seek help after managing many years. In fact landlords often use a rent increase as a de facto eviction notice, preferring younger working tenants who can afford to pay more.

With most government policy initiatives relying on private rental housing and projects focusing on brokerage support to sustain tenancies, HAAG argues that these schemes cannot work for older people in their retirement years. Older people also need a guarantee that they can pay an affordable rent on a pension and age in a well maintained and designed housing to suit their health and ageing needs.

There are many potential housing options that could be expanded and explored. Public and social housing provides a model that works for older people with standards that offers secure tenure, affordability and quality design. There is also a large sector of independent living units run by a range of not-for-profit agencies that is crying out for support to maintain, redevelop and expand their stock. Smaller niche schemes such as the Victorian Government's Moveable Units Scheme and the group housing model offered by Abbeyfield Housing also suit some older people. Many new creative options are also needed and for integrated housing that combines independent living with on-site aged care support.

An older persons' housing strategy that brings together the Commonwealth and state governments, with the expertise of the housing and aged care sectors, would be a terrific start.