JULY 2019 ISSUE 4

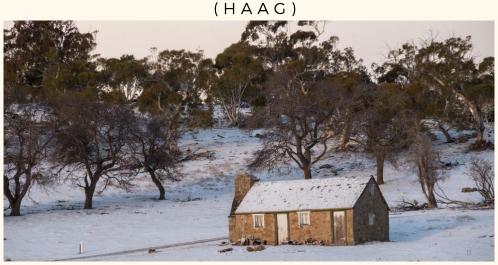
NASH



NASH is a working group of HAAG and is funded by the Wicking Trust for the Aging on the Edge Older Persons Homelessness Prevention Project

> WICKING TRUST

NATIONAL ALLIANCE OF SENIORS FOR HOUSING (NASH) MONTHLY E-NEWSLETTER; HOUSING FOR THE AGED ACTION GROUP



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- Tenure mix & Public Housing Renewal Program (PHRP)



The recent federal election saw returned to government the party with the fewest policies on homelessness and housing for seniors and those on low incomes. While the Coalition Government have created the new outer ministry position of Minister for Housing (Hon Michael Sukkar), this role appears to primarily concern the role-out of home buying schemes. Also newly created is the position of Assistant Minister for Community Housing, Homelessness and Community Services, with the Hon Luke Howarth. He has already faced a backlash after he played down the existence of the homelessness crisis and claimed the homelessness increase was "not ahead of population growth" when in fact it is (see 'News, for the story link). The new Labor Shadow Minister for Housing and Homelessness is the Hon Jason Clare.

Meanwhile, as winter sets in across Australia, the unabated housing crisis being experienced by the older homeless and low income seniors comes into sharp focus with the difficulty of keeping warm and the unaffordable cost of heating. In a very recent Victorian study, 87% of elderly hypothermic patients admitted to hospital became hypothermic whilst indoors, mainly due to being unable to afford heating and living in thermally inefficient housing. Of these patients few had social supports, 59% lived alone and 71% were on a pension. The study found the elderly are more likely to die than younger people with similar symptoms found outside (link to the article in ''News').

Coordinators Report

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After much work, the NASH Organising Committee, and staff at Housing for the Aged Action Group, have completed the NASH Campaign Policy Statement. The document has several purposes;

- to clarify what NASH stands for
- to establish the goals NASH wants delivered in terms of housing reform
- for use in campaigns
- as a reference document for further campaign material such concise and hard hitting infographics and more a statistically detailed research paper.

The Campaign Policy Statement is a living document that can be amended with the approval of the NASH Organising Committee, so we look forward to NASH members feedback on it.

Also in this issue, as part of our focus on New South Wales, is Marie's story. She is one of our Organising Committee members who has a distinguished history of housing activism. Public Housing Renewal Programs (PHRP), and the devastating effect 'renewal' had on Marie's home, the Ivanhoe Estate, is a topic also covered from the Victorian perspective, below, in 'Tenure mix & Public Housing Renewal Program (PHRP)'.



Marie with Bob Hawke during the campaign to save the Ivanhoe Estate

The National Alliance of Seniors for Housing Campaign Policy Statement

Adopted by the Committee on 26 June 2019

PREAMBLE

The National Alliance of Seniors for Housing (NASH) has produced a statement that outlines what we stand for: Our key principles, action issues, and definitions of NASH.

WHAT WE STAND FOR

The National Alliance of Seniors for Housing represents seniors concerned about the accelerating humanitarian disaster of homelessness, housing distress (1) and housing insecurity being experienced by many older Australians. Any senior who does not own their own home or have substantial assets is now at risk of homelessness. We believe that it is outrageous that seniors, particularly a growing proportion whom are women, are experiencing homelessness. The consequences are rapid declines in health, severe emotional stress, extreme poverty, premature ageing and reliance on crisis housing, acute medical intervention and residential aged care. We demand immediate action from all levels of government to end this crisis. We demand that governments immediately develop and implement policies that prioritise secure, truly affordable and appropriate housing for seniors to ensure seniors can age well and maintain their independence, dignity and health. We therefore demand that governments implement our eleven-point plan for government action.

WHO ARE NASH?

We are seniors from across Australia who come from a diverse range of backgrounds and lived experiences of being homelessness or at risk of homelessness.

We believe that secure, age-appropriate and affordable housing (no more than 30% of income (2)) is a human right and as essential to the dignity and wellbeing of seniors as adequate income, health and aged care.

We advocate for seniors to be able to age-in-place with dignity, independence and a good quality of life.

We act as lobbyists for this cause to regional, state, and federal governments; and to the broader community.

We promote action on policy and social reforms that achieve our goals and objectives.

FOUNDING PRINCIPLE

Australia is a signatory to a range of major international human rights treaties, and as a member of the United Nations, adopted the Universal Declaration of Human Rights in 1948. Therefore, we adopt as our founding principle article 25, paragraph 1 of the United Nations' Universal Declaration of Human Rights, which states that:

"Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control."

Campaign Policy Statement, continued BACKGROUND

Since the 1980s Australian governments have pursued housing policies that have contributed to homelessness for seniors. Since the mid 1980s Federal Governments have focused affordable housing policy levers on the provision of private rental subsidies for renters, rather than investment in appropriate public and social housing. This situation is worsened by the steady decline of seniors who own their own homes, more retiring with mortgage debt and who cannot afford expensive retirement housing options. A growing tsunami of seniors are now forced into a private rental market that is completely unaffordable for pensioners and Newstart recipients, is fundamentally insecure and prohibits ageing modifications.

Gender inequality, illness, disability, family breakdown, job loss, retirement, a lack of personal savings and superannuation can all lead to homelessness and housing distress. Single older women are the fastest growing group of all homeless people.

Seniors have a right to seek and receive help when they need it, as recognised in article 25, paragraph 1 of the United Nations' Universal Declaration of Human Rights. However, there is an extreme lack of services that assist seniors at risk of homelessness. For example, there are over 1,500 homelessness support services in Australia, but few cater to seniors. Poorly funded and sparsely located services, such as the Commonwealth Home Support Assistance with Care and Housing (ACH) Sub-Program currently only meets 10% of demand for their services.

NASH recommends the following actions be urgently undertaken and values promoted

1. Government must provide more public and community housing which is appropriate for the needs of seniors

Australian Governments must now plan and provide for an ageing society by building more public and community housing as vital service infrastructure. Public and community housing provides the essential benchmarks that support ageing-in-place with secure tenure, affordability and is mostly adaptable to the needs of seniors.

Private rental brokerage and head leasing schemes, are completely inappropriate for seniors as these schemes are not designed for ageing in place. The Federal Government bond aggregator program, that incentivises the building of 'affordable' rental properties, is producing properties with far higher rentals than the 30% of income considered affordable for seniors on government payments. Additionally, there is evidence some investors are using the program to charge above market rents for their properties by crowding in tenants. A government watchdog of such schemes is needed to prevent misuse.

2. We challenge the idea that older people are a burden on society

Seniors have a right to be valued on their own terms and are also valuable contributors to society. They are not a burden. We promote the values of ageing and seniors in society. Many provide support for families, do volunteer work, and contribute to community in many ways. Feeling stigmatised, cast out by society and socially isolated because of one's age has devastating psychological and psychical effects.

Campaign Policy Statement, continued3. The stigmatisation of older people who are homeless or at risk of homelessness must be challenged with a new discourse

We must create a new discourse for broadcasting to the Australian community the emerging contemporary circumstances of seniors experiencing or at risk of homelessness. The most 'visible' homeless are those rough sleeping. They represent approximately 7% of the homeless population. They often have complex problems and mental health issues. They need far higher levels of assistance, housing and residential aged care than they currently receive.

We are seeking greater acknowledgement for the large number of 'invisible' seniors who are homeless due to socio-economic disadvantage. A rapidly growing cohort of seniors who have led conventional lives, particularly older women, are experiencing homelessness and housing distress for the first time. We demand that the invisible homeless and those on the edge of becoming homeless, are counted, acknowledged and assisted by governments.

4. Home ownership is not the only housing tenure worth aspiring to

We challenge the blaming and stigmatisation of seniors who rent in retirement as having failed to own their own home. We demand that governments acknowledge that home ownership is not the only housing tenure worth aspiring to and worth government support.

Many structural factors contribute to a person's housing tenure such as low life long wages and savings, caring for families, illness, family breakdown, female gender, single parenthood and living in one of the worlds most expensive housing markets. Many seniors have also owned homes but subsequently lost them due to a wide range of circumstances including loss of income, illness, family breakdown, domestic violence and financial and elder abuse.

Public and community housing should be acknowledged as a legitimate aspirational housing option for people with low incomes and assets. Therefore, increased supply and clear promotion of these options should be adopted along with clear pathways of information, entry points and application procedures.

5. Housing older people is a priority

Housing seniors should be seen as a priority in every Australian State and Territory. Seniors need to be able to access long-term, adaptable, affordable, and secure housing options in the public and community housing system. For most seniors on low incomes, the well being benchmarks of long-term, adaptable, affordable, and secure housing can only be attained through the public and community housing system.

We propose that all State governments follow Victoria in adopting priority eligibility at 55 years of age and over (3), combined with the discretionary asset level tests established in New South Wales that allows for modest savings to be accumulated. 55 years of age as a definition of an older person acknowledges where people are likely to be working less, and where stable housing becomes a more essential requirement for a person's health, well being and longevity.

Campaign Policy Statement, continued 6. Rental reform is needed across Australia.

Senior renters in the private market in Australia must navigate a tenuous rental environment. A number of states have taken action or are considering improvements to residential tenancy laws that acknowledge that more people are living long term in this sector. However, whilst states such as Victoria have introduced some progressive changes, so far legislative reform in Australia has been modest in the key areas of security of tenure, rent control and home modifications. If the private rental market is ever to become a genuine housing option for seniors then we must look adopt the renting laws of more mature rental societies such as Germany, Sweden and other countries in the European Union.

7. Seniors should be located in suitable communities

All state government housing authorities must provide housing specifically designated for seniors that is transparently available to older people on application. For example, in NSW an applicant can nominate their specific preference for senior communities housing. Such housing must be provided in a range of forms that are suited to the contemporary needs of an ageing population such as universal design including level access, step-less shower recesses, reachable electricity points and cupboard areas.

Housing for younger people with mental health and other complex behavioural conditions must not be co-located with seniors. Younger people with complex needs should be provided with housing specifically suited to their needs in supportive and therapeutic environments with adequate support.

8. Australia needs an information, support, and referral service for seniors at risk of, or experiencing, homelessness

When a senior is faced with homelessness and housing distress, it can devastate their health and well being with limited ability to rapidly take action. The vast majority will not know where to go for help and often rely on friends and family for support and temporary housing. They may not approach a homelessness service as they may not identify as 'homeless', or consider these services to be only for the homeless with complex issues.

Each state in Australia needs a central senior housing information and support service, linked by referral to local services, that provide a welcoming and supportive environment, to help older people plan for their housing future and navigate towards a housing solution. This could be achieved by adopting the Ageing on the Edge Project's Seniors Housing Gateway service model, linked to reform and expansion of the Commonwealth Home Support Program (CHSP Assistance with Care and Housing (ACH) Sub-Program.

Seniors have lived experiences and first hand understanding of the issues they are facing and they are the invaluable source of information on their needs. Services need to empower seniors by facilitating their involvement in designing the services intended to benefit them, make provision for their advocacy and peer support and service evidence linkages to broader housing policy development.

Campaign Policy Statement, continued 9. Professionals should be trained across all service systems to manage the specific needs of seniors

It is critical that professionals delivering health, housing and aged care to seniors respect and value their life histories, knowledge and experience. Workers must have empathy, patience, be trained to be non discriminatory in their dealings with the aged and be able to provide support with a comprehensive knowledge of the range of services available to them.

In addition, the importance of housing for health and well-being must be included in needs assessments of older people across a range of service portfolios such as incomes, health, aged care and other community supports.

10. Seniors need a range of housing options to suit their needs

Public and community housing and independent living units must be designed to suit the physical and social needs of seniors so that they can age in place. Seniors must be able to access a range of other affordable housing options with permanent tenure.

Many alternative and innovative housing models are possible that would greatly expand community connections, and enhance independence and quality of life including: housing co-operatives, equitable share houses, inter-generational housing, shared equity housing schemes, residential parks and villages, low-cost retirement villages, small housing clusters in close proximity to community services and transport, and tiny homes.

Seniors must be involved in designing age-appropriate housing that suits their needs, particularly the needs of older women. It is also necessary to consider the importance of strong connections to local communities when designing housing for older people. Each state should develop seniors think tanks to facilitate the involvement of older people in the design of age-appropriate housing.

11. Public housing eligibility criteria should be standardised across all states and territories

There are confusing and different eligibility criteria across Australia for seniors trying to access diminishing public and community housing on a priority basis. Some states have age benchmarks; e.g. 55 years of age and over in Victoria, and 80 years of age and over in New South Wales. South Australia, Queensland and Tasmania have no specific age criteria but many people are eligible due to age related health conditions. Seniors that have accumulated modest savings and superannuation are also discriminated against in states where the asset-level eligibility is too low. For example, to apply in Victoria a person must have assets no more than of \$32,000 and \$80,000 in South Australia.

We propose that all State Governments follow Victoria in adopting priority eligibility at 55 years of age and over (3), combined with the discretionary asset level tests established in New South Wales that allows for modest savings to be accumulated. 55 years of age as a definition of an older person acknowledges where people are likely to be working less, and where stable housing becomes a more essential requirement for a person's health, well being and longevity.

Campaign Policy Statement, continued Notes

The Campaign Policy Statement is a living document that can be amended with the approval of the NASH Organising Committee.

(1) Housing distress – a term used by NASH to capture the full range of circumstances associated with seniors' housing problems, including:

Homelessness – living in a tent, sleeping out in a car, living in homeless accommodation, living temporally in another household, living in a boarding or rooming house, living in a severely overcrowded dwelling, house sitting, or couch surfing; and having no control of, or access to, space for socializing, having no tenure, having a short tenure, or having a tenure that cannot be extended (ABS, 2012).

Marginal homelessness – being at risk of homelessness, including living in crowded dwellings, improvised dwellings, and caravan parks on a permanent basis (ABS 2012).

Housing stress – where a low-income earner spends in excess of 30 per cent of their income on accommodation.

Unsuitable accommodation – a dwelling that is not suitable for the needs of seniors, and/or which is in a state of poor repair.

Insecurity of tenure – where a person has to move frequently due to private rental tenures which are not secure.

Retiring with a mortgage – a form of housing stress if a person retires with an unserviceable mortgage.

Australian Bureau of Statistics, 2012, Information Paper: A Statistical Definition of Homelessness, cat. no. 4922.0, http://www.abs.gov.au/AUSSTATS/abs@.nsf/mf/4922.

(2) The 30% affordability rule is generally used in social housing, research and policy. Housing is affordable when a low-income household pays no more than 30% of its gross household income on housing costs. Government schemes, such the bond aggregator program, are supposed to incentivise the building of 'affordable' rental properties. Affordably here appears to indicate below the average rental market, which is generally well above 30% of gross household income.

AHURI(2006).Research&PolicyBulletin.68. https://www.ahuri.edu.au/__data/assets/pdf_file/0006/3021/AHURI_RAP_Issue_68_Housing_affordability_in_Australia.pdf

(3) While there is no designated age bracket for 'older homelessness' most research and the ABS uses the 55 years plus cohort and 45 years for Indigenous Australians. The terms seniors and older persons are used here interchangeably.

Petersen, M., & Jones, A. (2013). Addressing later life homelessness. Institute for Social Science Research... University of Queensland). ABS (2016). 2049.0 - Census of Population and Housing: Estimating homelessness, 2016.

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Member Stories

New South Wales

Marie's story

Marie, who is now 66 years old, came to Melbourne in the 1960s on one of the big boats that plied between England and Australia full of migrating tenpound Poms. She lived with her family in Footscray and Macleod. Her father was a dock worker and her mother did home duties. Her father decided he wanted to go home, but they were not back in England long before he decided they were all to return, this time on a boat to Sydney. The boat journeys between the two hemispheres, going either through the Panama Canal or the Suez, stopping at countries along the way, was an amazing experience of a world that seems now to be largely gone. Marie got to do it 3 times.

Marie has stayed in Sydney and NSW since but has fond memories of Melbourne. Her father was a very active unionist and Labor Party member, which instilled in Marie a strong sense of the need for fairness and justice for working class communities, and a passionate mission to act and advocate.



Marie married, had two children and was a full time stay at home mum in their private rental. Her husband, while still relativity young, had to stop work because of ill health. After an 11 year wait, in 1989, they got into public housing in West Ryde. Fifteen years ago, Marie decided to end her marriage but remains very close to her ex-husband. He stayed in their public housing dwelling with their adult daughter and her children. They are still there.

Marie moved to the NSW Central Coast for a while, privately renting, but felt lonely and isolated from her friends and family and decided to return to Sydney. As she was by now herself experiencing severe health problems due to an auto immune disease, Marie managed to get onto the Widows Allowance, a benefit which no longer exists and was far more generous than Newstart. To be eligible she needed to be a woman, be born before July 1955, widowed, divorced or separated since turning 40, and have little or no recent workforce experience.

NSW member story continues

Marie privately rented in the St Marys area until she got a housing unit at Ivanhoe Estate, in Macquarie Park. Ivanhoe Estate was the largest public housing development within the City of Ryde, adjacent to Macquarie University, Macquarie Shopping Centre, a railway line and the fast-growing Macquarie Park CBD. Built 25 years ago, the Estate consisted of 260 households, with the number of residents living in these households estimated at between 464 and 600.Marie recalls her eight years of living at the Estate as the most meaningful experience of community in her life. She was the leader of the Ivanhoe Estate Tenants Advocacy Group, was involved in all sorts of activities at the Estate's bustling community centre, including knitting classes and the weekly free delivery and distribution of food from Oz Harvest. Marie recalls the Estate had few social problems and the housing was great with a mixture of town houses and low-density apartments, with plenty of trees and green space close to shops, transport and medical facilities.

On 18 March 2012 the NSW State Government, without previous consultation with residents, announced the demolition and redevelopment of the Estate. This was devastating to the tight knit community and felt like the equivalent of breaking up a happy family. Marie became deeply involved in the fight to save the Estate. Meeting Bob Hawke as part of the campaign "was a highlight, he was so gracious, he gave Ivanhoe hope". The communities battle to stay demolition was unsuccessful and 3 years ago Marie was one of the first tenants to leave for a social housing dwelling, but she returned frequently for tenants meetings. Marie and her Committee of the Tenant Group were awarded NSW Volunteer Group of the Year in 2016 and she was runner up Volunteer of the Year.



The beautiful grounds and trees of Ivanhoe Estate. Most of the mature trees are earmarked for destruction as part of the sites redevelopment

NSW member story continues

Marie's and her Tenant Group awards.



The Ivanhoe site has remained intact but empty since the last inhabitants left. The new private development is proposed to increase the dwellings density from 259 dwellings to 3500 dwellings, with the large bulk for private housing. Only 950 units will public housing and 128 'affordable' rental units for low to middle income earners. As Marie notes, there is no guarantee affordable means affordable for those on a government payment.

The Ivanhoe Estate redevelopment plans have been described by Ryde's Mayor Jerome Laxale as an ecological disaster of over development that contradicts the NSW Government's own Environment and Heritage Office by the wholesale felling of large numbers of mature trees and the loss of open green space.

The NSW Land and Housing Corporation assured Marie and other ex Ivanhoe Estate tenants that they would not be disadvantaged when moved to other areas and then on to social housing providers and dwellings. Marie says this is appearing to be far more difficult than promised, with rising numbers of tenants confused with Commonwealth Rent Assistance (CRA)

and experiencing problems due to CRA differences between public and social housing. Marie says it has been impossible for her to track the fortunes of many of her former Ivanhoe neighbors as the department refuses to pass on information about their whereabouts. Marie says that the Government scattered and destroyed a functioning happy community.

NSW member story continues



Marie and the now Federal Opposition Leader the Hon Anthony Albanese

Marie's poor health has not been helped by the trauma of the loss of her community, and the stress she is now experiencing in her community trying to understand the social housing sector. However she is determined to spend her remaining energy fighting for equitable housing outcomes and the prevention of homelessness, especially seniors. Marie now lives in an age appropriate social housing dwelling and is spending her time lobbying politicians to assist the homeless, assisting tenants who have been transferred to community housing, giving tenants a voice and convincing them that they can achieve changes for the good of everyone.

Story by Leonie Bessant. All photos courtesy of Marie

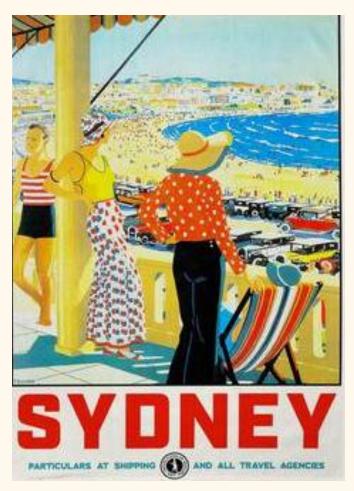
Marie's current social housing unit



A focus on NSW

The following observations about senior housing in New South Wales have been contributed by NSW NASH members.

Clearly Sydney has Australia's most expensive housing market and has long since been distinguished by Anglicare Australia's annual rental snapshots as having no affordable housing for those on Government payments. Since 1982, the NSW Government has used the State Environmental Planning Policy (SEPP 5) to deal with housing for older people and people with a disability. " I think the SEPP planning guidelines are good but apparently they haven't resulted in affordable housing for older people but more a planning instrument for those who can buy in to developments. I also understand once a developer gets the approval for a development under

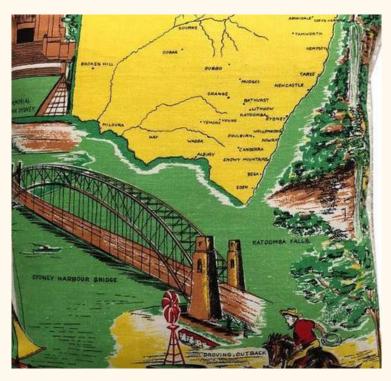


SEPP for Seniors they then can argue why it's not so feasible on their site and the result is poor. " (Greta). Additionally the policy has "no focus, no specific services to address stated aims and community housing does not address this issue in areas surrounding Sydney...at best one or two have very limited properties" (Greta).

SEPP, as laid out on its website, does appear to be primarily a developer's guide and tool. In 2007 the name changed to from SEPP to 'State Environmental Planning Policy-Housing for Seniors or People with a Disability' (or SEPP for Seniors). Affordability is not mentioned apart from a note at the bottom of the site that directs to the Government's Affordable Rental Housing site, where eligibility and availability for low income housing requires lengthy wait lists as in any other Australian State. The age benchmarks for priority is 80 years of age and over but NSW does have a discretionary asset level tests that allows for modest savings to be accumulated without losing eligibility, which is more generous than other states.

Since the last NSW State election, new Labor opposition has new faces. "Ryan Park MP is the new Shadow Minister for Housing & Homelessness. Our new Leader, Jodi McKay, stated that Housing & Homelessness is a key issue for the Labor Party" (Marie). Jodi McKay sent Marie a lengthy response to her email concerning the housing policies she will peruse as Opposition Leader, including 'setting ambitious social and community housing targets both in Sydney and in regional hubs". Such a policy would distinguish NSW Labor from Victorian Labor who are divesting themselves of social housing.

A focus on NSW continued



"A excerpt from Jodi McKay's email states;

Housing is a basic right and it must be at the centre of Labor's agenda of a better, more caring society - we can and we must do better. Under my leadership, we will tackle housing and homelessness issues by:

1. Appointing a Shadow Minister for Housing and Homelessness.

2. Setting ambitious social and community housing targets both in Sydney and in regional hubs like Newcastle and Wollongong.

3. Preserving remaining public housing in the metro Sydney area and ending Government fire sales on well positioned inner city public housing with long term residents.

4. Investigating and exploring further avenues for affordable housing, including key worker housing, co-op housing and community land trusts.

5. Reforming our archaic rental laws to end no-fault evictions, replacing them with a reasonable list of grounds for eviction.

6. Increasing funding to tenants' advocacy services and community legal centres, who play a vital role in protecting public housing tenants and private renters from eviction, and assist with repairs and other disputes.

7. Boosting resources for youth services and advocacy organisations to make sure young people aren't at risk of becoming homeless.

8. Improving the out-of-home care system by allowing young people to stay with carers beyond 18 if they choose to do so.

9. Restoring funding to women's shelters to provide safe and dignified spaces for victims of domestic violence while they are between housing.

10. Establish a NSW Building Authority and a NSW Building Act to make sure all new buildings are built to the highest quality, and that we avoid future disasters like the Opal Tower and fires from flammable cladding.

Tenure mix & Public Housing Renewal Programs (PHRP) Victoria.

Tenure mix within Public Housing Renewal Programs (PHRP) is becoming increasing popular within Australia and world-wide (Cheshire, 2017). Mixed tenure communities include social, purportedly affordable housing, and private housing rental. In Australia these developments have largely been public/private partnerships. Over the past 20 years, the Victorian Government has fully embraced the PHRP model and sold off public housing and land to private developers, and divested itself of its public housing responsibilities.

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The redeveloped Kensington Estate, Melbourne

Tenure mix is where social housing is located within a community of affordable social housing, private ownership and private rental tenures. Tenants in these communities are supposed to be indistinguishable from each other, with occupants unaware of the socioeconomic status of their neighbors. However, there is little data on mixed tenure to conclude whether it is achieving its intended aims and instead there is evidence of negative outcomes (Kelly & Porter, 2019: Watson & Johnson 2018). Australian and international research has demonstrated that tenure mix coupled with private redevelopment has resulted in the "permanent loss of public land, low yields of low-income housing, displacement and intensified segregation and exclusion (of public tenants), loss of public housing, and the homogenisation of populations at the neighborhood scale", where PHRPs in fact reduce the social mix through gentrification (Kelly & Porter, 2019, p. 3). As with Marie's experience of the PHRP at Ivanhoe Estate in Sydney (in this issue) "evidence demonstrates that displacement has severe impacts on individuals, households and communities including: poor mental and physical health outcomes; the breakdown of long-standing community networks; economic impacts including loss of livelihoods, productivity loss, and intensification of poverty; loss of access to vital services and networks; further uplift in land values causing new rounds of gentrification and segregation" (Kelly & Porter, 2019, p. 3). Gentrification associated with PHRPs moves wealthier people move into a neighborhood and pushes out existing residences and their services (Cheshire, 2017).

Additionally a social mix ratio 70:30 private to social housing as proposed in Melbourne PHRPs appears to be not based in any evidence about social mix and it is derived purely from a real estate value calculation for what will turn a profit for the private developer, therefore private profit motive is the primary driving policy directive of such social mixes (Kelly & Porter, 2019: Watson & Johnson 2018). Despite lack of evidence of the social outcomes of tenure mix, the Victorian Government is going ahead with a large scale mixed tenure PHRPs.

In Kensington, Victoria, housing provider 'Unison' has built tenure mix communities. The Victorian Government has allowed Unison to be the first non-government organisation to manage public housing, thus the formally public housing Kensington Estate is now privately rented and owned. Some public Estate renewals such a Kensington are completed or well underway, with a further 11 Melbourne Estates currently in stage one of a \$185 million dollar renewal program.

Tenure mix & PHRP, continued.

Estates to be redeveloped include;

- Ascot Vale Estate
- New Street, Brighton
- Groin Place, Brunswick West
- Bills Street, Hawthorn
- Tarakan and Bell Bardia Estates, Heidelberg West
- Abbotsford Street, North Melbourne
- Walker Street, Northcote
- Oakover Road, Railway Place West, Stokes and Penola Streets, Preston
- Bangs Street, Prahran
- Flemington Estate (walk-ups only).



The redeveloped Kensington Estate, Melbourne

(Department of Health and Human Services, 2018).

The Kensington Public Housing Estate in the inner north west of Melbourne was built between 1957 and 1971. The Estate originally contained 738 public housing units, including "three 12-storey high-rise towers containing 360 units and 14 walk-up blocks containing 378 units. Three quarters of the units were designated for families and the remainder for older people" (Parliament of Victoria 2018, p.13). In 2002, the State Government of Victoria began a process of redevelopment of the Kensington public housing estate. To fund the redevelopment the State sold the land to the developer, Becton. A later parliamentary review into this sale, found that the land was significantly undervalued when it was sold to the developer (Parliament of Victoria, 2018).

The Carlton redevelopment, which is ongoing and due to be completed in 2020, drew criticism for a retaining wall that was constructed between a public housing unit complex and a neighboring apartment block. Many stakeholders believed this was constructed to segregate public tenants from private tenants to maximise the developer's profit (Parliament of Victoria, 2018). In all, 487 public housing units were demolished and replaced with 453 social housing dwellings (made up of 210 public housing dwellings, 15 community dwellings and 228 upgraded public housing dwellings in the two retained high-rise towers), and 497 private dwellings. This equates to a housing mix of 48% social housing dwellings to 52% dwellings (Victorian Government, 2018). The aforementioned review found that this ratio of "of public-to-private housing was not justified and represented significant advantage to the developer" (Parliament of Victoria 2018, p. 15).



The Carlton site showing the footprint of the demolished public housing towers. The massive size of the Estate, in the heart of one of the most expensive suburbs in Australia, is apparent.

Tenure mix & PHRP, continued.

In a recent review of Victoria's PHRP by Kelly & Porter (2019), it was found that;

- PHRPs increase the number of social housing units but decrease the number of bedrooms available and thus family sized units.
- The redevelopments will reduce public housing to zero on affected sites, as dwellings will all be either owned and / or managed by a community housing provider (privatised).
- The eventual sale of virtually all the public land assets into private ownership and the development of new private market housing on public housing sites.
- The PHRP has caused significant direct displacement of residents with few residents returning, with their non return having little to do with 'choice'.
- The intensification of the transfer of public money to private hands with the widespread use of privately rented properties to accommodate relocated public housing tenants.

The large scale Victorian PHRP appears to be progressed by a stigmatising discourse that public tenants and their estates need to be broken up and renewed by social mixing (Kelly & Porter, 2019). However, anyone familiar with Melbourne will immediately recognise the list of Estate locations as prime and extremely valuable inner city real estate. In the absence of evidence that the welfare of public tenants is centre stage in Victoria's PHRP, a profit driven real estate model of development appears to be a preeminent motivation, in conjunction with the Victorian Governments commitment to divesting itself of its public housing responsibilities.



The demolished Carlton public housing towers

Story by Emmah Richards & Leonie Bessant

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NASH



NASH is a working group of HAAG and is funded by the Wicking Trust for the Aging on the Edge Older Persons Homelessness Prevention Project

NICKING

NATIONAL ALLIANCE OF SENIORS FOR HOUSING (NASH)



NASH

is a diverse group of Seniors from across Australia, including those with lived experience of housing insecurity and housing distress and those wanting to advocate for them. Housing distress includes those homeless and marginally homeless, renters, people with unsustainably high mortgages and seniors with insecure and inappropriate retirement housing.

Affordable, secure and appropriate housing is essential for optimal wellbeing and quality of life. Housing distress is being experienced by an alarmingly large and growing number of senior Australians.

The aim of NASH is to disseminate the experiences of senior Australians experiencing housing difficulties, and to reform housing policy and services through acting as lobbyists and advocates to politicians and the broader community.

If you are 50 years or older and have lived experience of housing distress, or would like to contribute, join NASH and get involved, email Leonie on leonie.bessant@oldertenants.org.au or ring or text 0408455418