

# NASH



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



Spring in the Flinders Rangers, SA.

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Every week there are new stories across all media formats on the housing crisis in Australia, with many stories focusing on the lived experiences of older women and the dire straits of seniors on Newstart. All the stories have the same narrative; that homelessness and housing distress is an urgent and rapidly expanding social disaster across Australia.

And yet it is increasingly hard to think that any of these accounts are being heard by governments across the country. The Federal Government made it clear at Australia's biennial national housing conference held in Darwin in September that significant new spending isn't likely. See the link in 'News' to an excellent article on the proceedings; "Plenty of ideas, not much money".

What will it take for concerted action to be taken? The world seems to be frozen in a zeitgeist of frustration that is perfectly represented by a person at the beginning of her activist journey, Greta Thunberg:

"How dare you".

How dare our governments and leaders be so removed from the reality of the world's problems. While some people are not convinced that such youthful opinion has knowledge to offer, the same cannot be said of those addressing housing distress; there is a richness of information from organisations working for the homeless and homelessness prevention, from researchers gathering housing data and rental unaffordability snapshots, from those developing creative housing solutions and those bringing lived experience stories to life. Youthful passion and mature wisdom alike seem to be falling on deaf ears. In the mean time we continue with more solutions and stories....

Linked in 'News' is an article on creative housing solutions; "Climbing the walls: Seven ways to affordable housing". Also in this issue a piece on Co-housing explores alternative housing models for seniors.



# Coordinators Report

Leonie Bessant [leonie.bessant@oldertenants.org.au](mailto:leonie.bessant@oldertenants.org.au)

- As part of our focus on South Australia, we have two lived experiences of NASH members; one focusing on mortgage distress and the other on 'ageing on the road', the experience of a member who lives in a campervan.
- The NASH Organising Committee and myself have produced a four page flyer to accompany the NASH Campaign Policy Statement. We hope it is eye catching and illustrates simply the key issues and actions covered in the Policy Statement (see it at the end of the Newsletter).
- We have a story on the recent reforms to Residential Village laws in South Australia, and a look at co-housing in SA, Australia and beyond.
- Our next issue will focus on Western Australia so please contact me if you have ideas or contributions. There will be a feature on Jeff Fiedler's recent work in WA for the Ageing on the Edge project.



- For those outside of Victoria, Housing for the Aged Action Group's weekly 3CR radio show, 'Raise the Roof', is available directly from the stations website or as a podcast. See page 19 for more details. I have just finished 3CR's radio announcer training program and will be assisting Fiona, Shane and Pam with hosting the

shows. Any ideas for program subject matter, around housing for the aging issues, will be seriously considered!

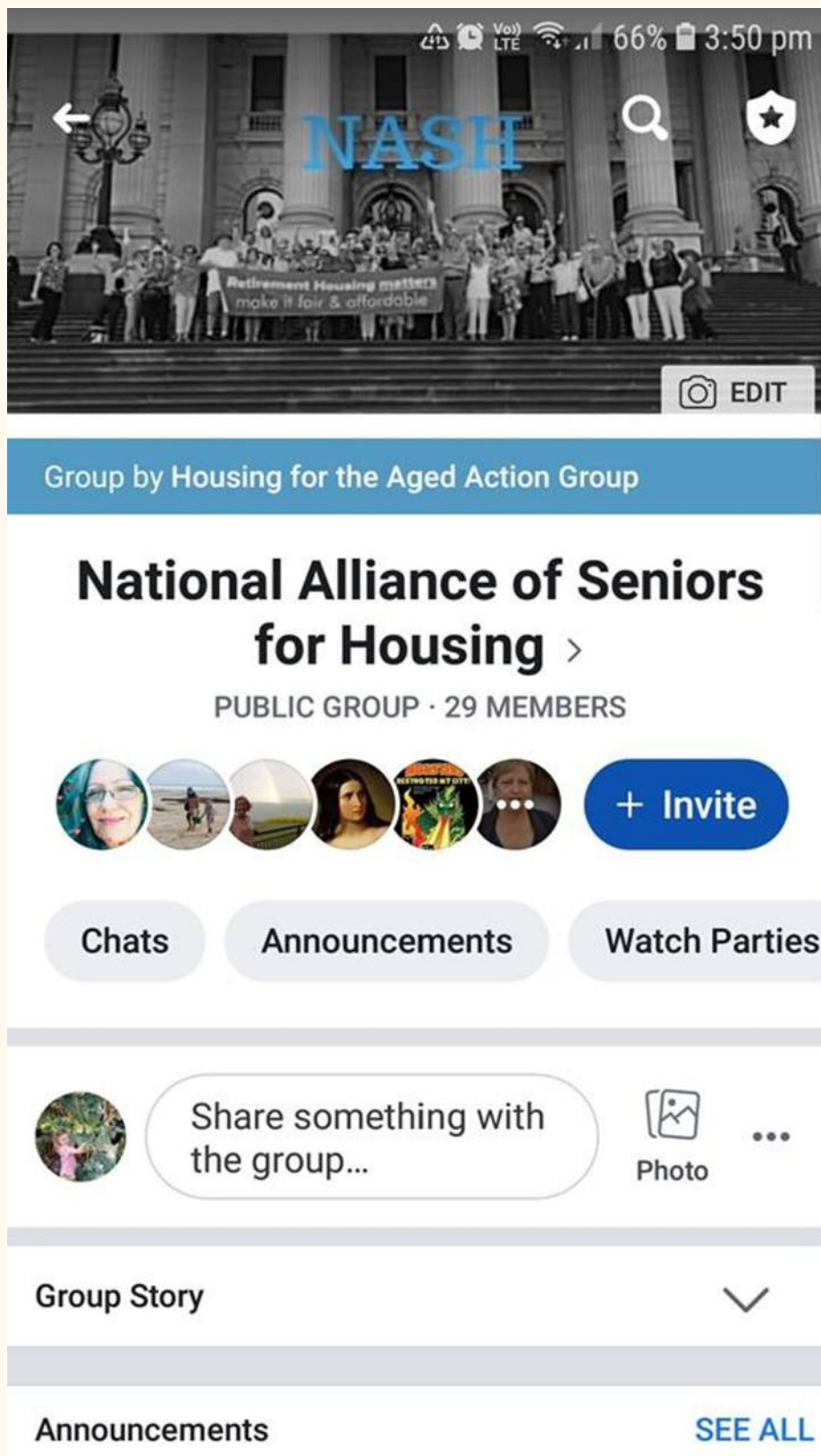
- I would like to thank all the NASH members who contributed to this edition; with stories of their lived experiences and accounts of the work they are doing to forward the cause of senior's housing in Australia.

Continuing with the theme that pictures of my fur children will always be more interesting than ones of me, here is Sooty (front) and Pugsley her son. Rescued from under the house, they now rule the inside of the house!



## NASH now has its own Facebook group.

The page is auspiced by the Housing for the Aged Action Group. A Facebook page is a great way to keep up to date with stories and issues for those that have access to Facebook. We will continue to provide links to news items in the "News"page at the end of the newsletter. However most of these links and more will be posted in the new group. Marie and Leonie are currently the moderators of the page. Just ask to join and you will then be able to comment and post items yourself if you want to.



# Member Stories: South Australia

## Wendy\*

A story of mortgage distress

Housing distress in later life takes on many forms. Factors that push single older women into difficulty can affect those in the seemingly privileged and fortunate position of owning one's own home. Family violence, relationship breakups, illness, isolation, lack of superannuation and retirement savings, and coming from a lower socio economic background can all contribute to hardship.



Wendy\* was born in 1945 and grew up on a poor farm in the South Australian Mallee. She was a frail child with a suspected heart murmur and her parents felt she could not withstand the long and bumpy school bus rides so when Wendy started school she went to live with her grandparents in a larger town on the Murray River. Wendy recalls the years with them as some of the happiest in her life. Wendy returned to live with her parents but was shocked and traumatized by the violence of her parents towards her.

“Grandma and Grandpa were kind quiet gentle souls. Encouraged me in all I did. Returning to Mum and Dad I had all that belted out of me. Mum would tell Dad I needed a darn good belting. I'd run around the house trying to get away. The more he chased me the angrier he got. This happened when I went back to live with them when I was ten years old. When I was fourteen I met my husband from a well to do family. I didn't want to continue seeing him, but Mum wouldn't let me go anywhere unless it was with him. Apart from the beatings I saw Dad as a gentle happy man. Remember going out in the tractor when I was really small, sewing up wheat bags, sitting on the ground with our bottle of cold tea. All great memories I'll never forget. In my teens I used to go on the milk truck with him, picking up milk from dairies in the country. Dad wasn't a drinker, he was well respected, families invited me to stay on weekends. He died very young in 1963, had heart condition, the stress Mum put him through was enough to kill him. We never really wanted for anything looking back. Dad had worked hard getting two farms set up. Mum..I feel sure something was wrong right back to when I was born, plus the 'heart murmur' I supposedly had. I couldn't do a thing right. I am the only one she treated like this, not my four younger siblings. Mum turned on her own Mother in the end”.

Wendy was made to marry her boyfriend, but not before a trip to Adelaide to have a hole in the heart operation; this had been the cause of her fragility all along, and heart problems have followed her ever since. Wendy's marriage was a case of out of the frying pan into the fire. Her husband was also violent. Wendy thought by this time that this was just how life was. However when her two children were three and five years old she managed to flee.

## SA member story continues



The incredibly beautiful remote South Australian coast

Wendy remarried and had another child. Her older children never liked her new partner. Wendy was in denial about his treatment of them until she ended the relationship fourteen years later. Her second husband's behavior towards the children contributed to the breakdown of her relationship with them, bonds that have never mended. Her daughter left home at fourteen, just as Wendy had, and has had a troubled life. Wendy's youngest child, who she remained close to, died suddenly from a heart attack at the age of thirty, after going for a run. This is a loss that she will never recover from.

In addition to raising her children Wendy always worked, primarily as a sales rep, even though she continued to have heart problems, with eventually six stents inserted in her heart arteries. She managed on her own to buy a unit in Adelaide and a cheap holiday house in a remote coastal town in SA. As a result of the breakup of another relationship Wendy had to heavily mortgage her unit to pay out her ex partner. Then, nine years ago she was diagnosed with breast cancer which abruptly put an end to her working life and her ability to service her now large mortgage.

Like the vast majority of women her age, she had no superannuation. She put her unit on the market, but it took over a year to sell, forcing her to remortgage her holiday house to stay in front of the units payments. The holiday house had been paid off over the twenty two years since she bought it. Finally her unit sold. Wendy had never been overseas, and thinking she was not long for this world used some of the money to travel. Upon her return she moved full time into her now mortgaged and remote beach front holiday house.

Three and a half years ago Wendy's cancer returned. The mortgage had always exceeded Wendy's ability to pay and her illness was expensive; travelling constantly the two and a half hour trip to Adelaide for her cancer treatments cost around \$70 a round trip, her medications and health insurance, and serious complications she experienced with her bones and teeth as a result of chemotherapy, all added up. The bank allowed Wendy to continue remortgaging her home until she had no remaining equity and was making interest only payments. Wendy says she always found dealings with the bank stressful and confusing and entered into new loan agreements with them without a clear understanding of long term consequences. She thinks her fear of financial matters has not helped her, although she feels she has always been a frugal person and it has simply been the cost of living that has exceeded her pension. Recently the reduction in interest rates has kept the bank from her door, but soon her interest only loan will expire, and she has no hope of paying a principle plus interest loan.

## SA member story continues

Wendy has always remained resourceful and makes a small amount of irregular income from Airbnb, mostly from the trickle of foreign tourists visiting the remote and beautiful SA coast. She advertised to share her house with an older woman but had no takers. The remoteness is impracticable for an older woman and of interest to few. Wendy makes jams and grows plants to sell out the front of her house. Every bit helps. Recently she has received assistance with patient transport cost being paid for her, saving the monthly expense of \$70 on petrol for the return trip to Adelaide. She is constantly juggling to pay irregular big bills, having only \$240 a month to live on after her mortgage and regular expenses are taken out. Currently Wendy's big challenge is getting the money to service her car, having just found the money for new tires that her car was desperately needing. And there is a plumber's bill for something horribly wrong with her drains. She will put off paying her council rates to pay for these bills but will have to pay additional interest. Wendy has done this before. Robbing Peter to pay Paul.



The beautiful view from Wendy's garden

Wendy is sustained by her two cats, a deep faith in God, and her love of her home and its beautiful spot in the world. As long as she has cat food and milk in the fridge she is ok. She does not know what the future will bring and tries not to think about what will happen when her loan arrangements change. She wants no material goods except one thing she used to love when she worked was perfume. She hopes to save enough to buy herself a bottle for Christmas. The day before Wendy proof read this story a big storm had blown over part of her fence and gate, \$985 damage but with the insurance excess of \$500 she will have to find \$485....

\* Wendy is a pseudonym. Story by Leonie Bessant.  
Photos courtesy of Wendy

## A focus on

# South Australian Residential Parks

Residential Parks in Australia (also known as land lease communities or manufactured housing estates- there are differences in terminology across states, with some communities only being for those over 50 years), have been a popular retirement option for people on lower incomes who do not own a home, want to downsize, stretch out their retirement funds, or are attracted to a park community. Generally, a person will own the dwelling but lease the land it sits on from the residential park. However, within the general framework of poor Australian tenancy rights, residential park residents have historically been subjected to a range of tenancy problems and insecurities of tenure, again with some differences between States.

## South Australia Residential Parks - continued



The Palms  
Residential Village  
SA

Recently, the South Australian Government amended the Residential Parks Act 2007, making improvements that ensure residents are better protected (Ewan, 2019). There are approximately seven large over 50's only residential parks in SA, from Adelaide to the Riverland, the York Peninsular and the Barossa Valley, and far more with a tourist/residential park mix. The amendments are "aimed at improving disclosure to new residents, improving resident's security of tenure and providing more clarity around termination of agreements for redevelopment purposes" (Legal Services Commission of South Australia, 2019). The changes came into effect on the 12th of August 2019.

These changes to the legislation were the result of five years of advocacy from the South Australian Residential Parks Residents Association Inc (SARPRA), in conjunction with Consumer and Business Services and government representatives. SARPRA's "aim is to be a unified voice collaborating at Community, Corporate and Government level to promote and protect the affordable lifestyle options offered by Residential Parks" (SARPRA, 2019).

The changes to the Act will ensure that all prospective new residents will receive full disclosure about the house they are wishing to purchase, and they will also be offered a twenty year lease for the site. Furthermore, if a current resident has lived for over five years in the residential park and does not have a lease agreement, they will be offered a five year lease agreement. If a tenant has lived in a residential park for more than five years or has signed a lease for more than five years, the owner of the residential park needs to demonstrate a specific reason to terminate the agreement, meaning long term tenants are now protected from having their site agreement's terminated 'without specific grounds' (Chapman, 2019).

The Attorney-General, Vickie Chapman, describes the new laws as ensuring "there are strict rules in place, should a park owner seek to terminate a site agreement with a long-term resident" (Customer and Business Services, 2019). Chapman stated that the changes to the Act was about clarifying the responsibilities of the park owners and tenants, whilst also promoting the growth and development of residential parks in South Australia (Chapman, 2019). Larger parks (with twenty or more fixed site agreements) will also be required to have a residents committee made up of residents from at least five different sites in the park. The park owner must now respond within thirty days to any request made by the residential committee. The park owner risks monetary penalties for not complying. The residential committee must also consult owners if they wish to bring in or change rules.

## South Australia Residential Parks - continued

Consumer and Business Services will also establish an online register, which will list all the residential parks in South Australia and “The Commissioner may also publish any disciplinary action taken against park owners” (Chapman 2019), the Attorney-General, Vickie Chapman stated, “By making these details public, there’s greater transparency for residents and those considering the move into a residential park”. The new laws also mean that residential parks must have emergency evacuation plans that are updated annually (Consumer and Business Services, 2019).

Chris Sloper, Chris Cairalle-Allen and other SARPRA members worked tirelessly on a voluntary basis over the past five years to achieve these reforms and they are very pleased with the outcomes. Consumer and Business Services have already run information sessions for residents about the reforms at three of SA big residential parks and plan to attend all of them.

By Emmah Richards & Leonie Bessant. With contributions from Chris Cairalle-Allen and Chris Sloper. Chris Sloper is also on the NASH Organising Committee.

Chapman, V (2019), 'New Laws to Support Park Residents and Owners, Government of South Australia <https://premier.sa.gov.au/news/new-laws-to-support-park-residents-and-owners>

Consumer and Business Services (2018), ' Stronger protections for residential parks residents', Government of South Australia: Attorney General's Department <https://www.cbs.sa.gov.au/news/stronger-protections-residential-parks-residents>

Legal Services Commission of South Australia (2019) 'Residential Parks', Legal Services Commission of South Australia, <<https://lawhandbook.sa.gov.au/ch23s03.php>

South Australian Residential Parks Residents Association inc N.D, (2019) 'South Australian Residential Parks Residents Association INC, South Australian Residential Parks Residents Association inc, <<http://www.saresparkresassoc.asn.au/>



## Co-housing for seniors

Co-housing is a housing model that combines private spaces and shared living areas, "in a way that meets the need for both privacy and a sense of community and support" (University of Technology Sydney, 2017). The National Alliance of Seniors for Housing (NASH) is advocating as an action issue (as part of the Campaign Policy Statement), that seniors have a range of housing options to suit their needs. Co-housing may provide innovative options for housing for seniors. The proposed benefits of co-housing models for seniors are that they can achieve affordable and age appropriate outcomes, where "social interaction, environmental sustainability and accessible design" can occur (Reidy et al, 2017). Seniors can age in place by enabling them to keep their independence whilst maintaining connection to community.

Co-housing can be small or large scale and can include mixed tenancies, where dwellings may be privately owned and others rented. The amount of shared space can vary; they may share only a garden, whilst others may share areas such as communal kitchens and laundries. Small scale co-housing in Australia is largely based on the international program Homeshare where homeowners are matched with tenants able to provide basic support/companionship in return for rent-free accommodation (Jordan, 2019). This model is mostly suitable for younger people assisting seniors and has been found to hold limited appeal to older people in the carer role (Jordan, 2019).



# Co-housing continued

Large scale co-housing communities generally have three characteristics (Reidy et al 2017):

1. Residents are involved in the planning stage to ensure the building design matches their needs and is appropriate.
2. The building consists of private and communal areas.
3. The residents of the co-operative have some control and input in the governance of the property.



Large scale co-housing has several flagship initiatives internationally, notably the UK's Older Women's Co-housing (OWCH). It is part of a purpose built complex for senior women, at the 'New Ground Co-housing' complex in London (pictured). The OWCH community, which was established by a social housing provider with government backing, has twenty six units for women ranging from fifty to eighty years of age and is founded on design and governance values originating in Denmark in the 1970's.

The OWCH has one and two bedroom units, a garden, communal areas for group dining, cooking and laundry, and other general community spaces. It is run by its residents who control budgets and maintenance, tenancies and leases, and all other decisions affecting the collective (Jordan, 2019). Seventeen of the units are owned by residents and eight are for social rentals. The women often have weekly communal events and share responsibilities of maintenance of communal areas such as cleaning up the kitchen and looking after the garden. For example they have weekly dinner prepared and served by three members and three other members are then responsible for the dessert and cleaning up.

Two groups in Australia are in the early developmental stages of establishing co-housing for seniors; the 'Co-housing for Solo Senior Women' (SoSew) in Queensland (using the OWCH's in London as a model), and the Office of Ageing Well in South Australia. Additionally, there has been a very interesting research 'think piece' on co-housing for senior Australian women undertaken by the Per Capita Centre for Applied Policy in Positive Ageing (CAPPA). This research found that large scale co-housing is very well supported as a housing option by older women from all types of housing circumstances, including those who own their own homes.

The South Australia Government Office of Ageing Well (OAW) is developing a five-year vision for the department (The Australian Centre for Social Innovation, 2019). The OAW is working in collaboration with the Australian Centre for Social Innovation to undertake a state-wide conversation "to help develop the vision for ageing well in South Australia over the next five years and inform the priorities, actions and partnerships for inclusion our next state ageing plan" (SA Health, 2019). In July 2019 the OAW has sought the input of key stakeholders and South Australian's over the age of 55 to take part in a survey and provide feedback, in which their say will help inform government ageing policy. As part of the State's ageing plan, a grant was given the City of Unley, Town of Walkerville, City of Burnside and the City of Prospect, in partnership to the University of South Australia, to begin research a co-housing for Ageing Well project. The project will research "co-housing design studies that will investigate

## Co-housing - continued

and propose new, alternative housing options for older people to age in place, and align opportunities and proposed recommendations with local and state government requirements" (SA Health, 2019). Ideally the South Australian Government will involve seniors in the design process. "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 senior's think tanks to facilitate the involvement of older people in the design of age-appropriate housing" (NASH, Campaign Policy Statement, 2019). As the co-housing for Ageing Well project is in its early stages, it is too early to tell the impact the feedback from stakeholders and seniors will have on the projects design.

The Queensland initiative SoSew is coordinated by Di Hill, who is a member of the NASH Organising Committee. We will keep the NASH network posted on the progress of the initiative. A link below is provided to the Per Capita research piece undertaken by Myfan Jordan in 2019, "to explore to what extent cooperative models in shared accommodation, sharing care and mutual/reciprocal interactions, might be utilised to support older women experiencing disadvantage" (Jordan, 2019). Women participants were facilitated to design a research project to explore the circumstances of older women experiencing disadvantage in relation to housing. As identified by early co-housing initiatives, it is ideal that residents are involved in the planning stage to ensure the building design matches their needs. Jordan's research places the older women at the centre of the research in terms of ideas generation. Myfan Jordan is interviewed about the project on HAAG's 'Raise the Roof' 3CR's radio show. Podcasts are available at <https://www.3cr.org.au/>

The principle barriers to co-housing developments are not deficits of ideas but funding. Additionally existing communities are not necessarily 'affordable', although ideally they would include a social housing component such as OWCH.

**By Emmah Richards & Leonie Bessant with input from Judith Slater & Di Hill who are NASH organizing committee members.**

Australian Centre for Social Innovation 2019, 'Take an active part in creating the five year vision for Ageing Well in South Australia!', The Australian Centre for Social Innovation, 2019, <http://www.tacsi.org.au/ageing-well/> > .

Hill, D Nd, 'Co-Housing for Solo Senior Women', SoSew, 2019, < <http://www.sosew.com.au/> > ,

Older Women's Co-Housing 2019, 'OWCH basics', Older Women's Co-Housing, 2019, <<http://www.owch.org.uk/structure-of-owch> >

Reidy C, McKenna C, Wynne L & Daly M 2017, 'Co-housing works well for older people, once they get past the image problem', The Conversation, 2019, <https://theconversation.com/co-housing-works-well-for-older-people-once-they-get-past-the-image-problem-79907> >

SA Health 2019, 'Age Friendly 2019', South Australian Government, 2019, <https://www.sahealth.sa.gov.au/wps/wcm/connect/public%20content/sa%20health%20internet/about%20us/departments%20of%20health/office%20for%20the%20ageing/age%20friendly%20sa/age%20friendly%20sa>

University of Technology Sydney 2017, 'Cohousing for seniors', University of Technology Sydney, 2019, <<https://www.uts.edu.au/research-and-teaching/our-research/institute-sustainable-futures/our-research/social-change-4> > .

Myfan Jordan (2019) Mutual Appreciation: a social innovation thinkpiece. Per Capita Centre for Applied Policy in Positive Ageing (CAPPA). [https://percapita.org.au/wp-content/uploads/2019/09/Mutual-Appreciation\\_formFINAL.pdfxt](https://percapita.org.au/wp-content/uploads/2019/09/Mutual-Appreciation_formFINAL.pdfxt)

# 'Ageing on the road'

## Anita\* South Australian member story



Travelling around the Australian countryside 'grey nomads' are a prominent feature; a grey nomad is someone who is 55 or older and is taking a long term but temporary camping trip around Australia. They travel in lots of different kinds of setups; motor homes, caravans, camper trailers and tents. A grey nomad is by the Australian Bureau of Statistics definition not a homeless person (ABS, 2016). Some may be on tight budgets, but they have homes to return to. The number of grey nomads doubled between 2014 and 2017, with Tourism Research Australia figures showing that caravan and camping nights were up 13 per cent to 11.78 million nights, with approximately 200,000 units on the road across Australia at any one time, including all types of stays but with grey nomads being largely responsible for the increase (SMH, 2017). Coinciding with this boom caravan parks have diminished as they're sold off for housing developments, particularly in traditional valuable coastal locations and close to cities.

Hidden amongst this sea of grey, often passing as 'nomads' and sometimes interacting with them, are seniors like Anita; homeless and living in her camper full time. Due to pressure on the remaining camping grounds, she finds spots to stay becomes harder and harder, and more expensive. Many older camping grounds have removed altogether the traditional category of 'permanent', that is people, often retirees, residing full-time, forcing people such as Anita to stay on the move. Given the pressure on camping grounds with the grey nomad boom, grounds can make far more money eliminating permanents who traditionally paid less.

The Council of Homeless Persons notes that long term camping grounds and residential parks have been in many ways the last option for Australians at risk of becoming homeless and sleeping rough on the streets (residential parks often only include semi-fixed dwellings that are owned by the resident who then rents the site from the park), (CIAA, 2016). However, depending on a person's exact circumstances, long term residents of camping grounds are counted a homeless anyway by the ABS. In the 2016 census, a total of 71,174 Australians indicated that they resided permanently in a caravan or residential park. In the over 60's age group there was 18% increase from 2011 to 2016 for residents in caravan and residential parks with the average age being 57 years. This increase is accounted for by new parks in more isolated regional destinations where larger blocks of land for development are available at a reasonable cost (CIAA, 2016). However finding figures on the number of people like Anita, who are constantly moving, is a difficult task as it appears the ABS does not separate them from other homeless cohorts.

"I turn 66 in October. I grew up in England. Both my parents worked at the BBC, Mum was a wardrobe mistress and Dad was an executive manager. Initially we lived in Shepherds Bush in London, close to Mum and Dads work, later moving out to Richmond on Thames. The Shepherds Bush home was a three story house split into three apartments, we lived in the middle one. Later we had our own home in Richmond with a garden and a boat house and we were right on the river.

# Ageing on the road- continued.

I have fur kids only - at present Whippets. I got my first dog about three days after arriving in Australia, along with a ute and a swag and a tent! I have had no partner for quite a long time now. My first partner was my big brothers best mate, when I left school we three did a three month motorbike tour of Europe....sadly Ari took his life after a cancer diagnosis - he and my brother were medics and he knew what was coming. On that trip we met quite a few Aussies doing roughly the same thing and I got 'infected' with the travel bug.....and just kept on going....and working and volunteering, down through Africa, across to India and down through there as well.....eventually getting a berth on a cargo ship to Australia, fell in love with the place and have only been back home one time....

In Darwin I shared a house with the owner, who was a diabetic - he needed someone to share the house who was prepared to assist him in various tasks as he had lost a leg - we were mates rather than partners I suppose. I left Darwin after he passed. Most of my work has been with Local and State Governments, with a few spells doing very interesting and varied work. My housing has mostly been rented, although have owned two houses in my life but had to sell up due to finances and my great fear of debt in any shape.

I simply drifted into homelessness upon returning from the Northern Territory, a friend kindly put me up for several months, but real work was becoming really hard to find and eventually even my casual work dried up. I still feel 'why me' at times but I do not get really down - lucky for me I have my self-contained (almost) camper and I can keep my 'boys' and we are safe and comfy. Life is a fair bit easier on the Age Pension. I do a lot of pet sits so usually have various animals to exercise and feed and clean up after as well as my own, I also have the camper-home to keep in good order. Between 'sits I look for either a cheap or free camp to stay in or I wander and visit friends...sometimes I join up with others from the Campervan & Motorhome Club of Australia (CMCA), Solos group - in 2020 we are doing a tagalong trip to Alice Springs and all points North.....

My dream is to have a tiny house / cottage, very simple and with a well fenced garden for a dog or two - I could not live without a dog or two”.



Anita is a pseudonym. Story by Leonie Bessant & Anita.

1. <https://www.abs.gov.au/Ausstats/abs@.nsf/Previousproducts/2049.0Appendix12006>
2. <https://www.smh.com.au/national/nsw/grey-nomad-numbers-up-20170223-gujkdx.html>
- 3 <https://vicparks.com.au/wp-content/uploads/2018/11/Long-Term-Residents-in-Caravan-Parks-and-MHE-Report.pdf>

# News

Links to all these stories and more can now be found on the NASH Facebook page.



Australia's "housing affordability crisis - this is not a supply problem: it is a right supply problem" In "**Climbing the walls: Seven ways to affordable housing**" (Kate Shaw September 26, 2019). The Age <https://www.theage.com.au/national/victoria/climbing-the-walls-seven-ways-to-affordable-housing-20190925-p52uqw.html>

An ABC story featuring our own Jeff Fiedler.

**"House-sitting on the rise for older people in financial stress or on verge of homelessness"** ABC South West WA (Kate Stephens and Dariya Salmin 31 Aug 2019).

[https://www.abc.net.au/news/2019-08-31/house-sitting-on-the-rise-for-older-people-in-financial-stress/11461726?fbclid=IwAR3p9V\\_axXdJ4eAD9PgZ470h0BiUn-kdUtDX17nt6ygmGFUIafzhWac5gzl](https://www.abc.net.au/news/2019-08-31/house-sitting-on-the-rise-for-older-people-in-financial-stress/11461726?fbclid=IwAR3p9V_axXdJ4eAD9PgZ470h0BiUn-kdUtDX17nt6ygmGFUIafzhWac5gzl)

Link to the ABC radio show AM featuring Liz Lennon, one of NASH's WA members.

**"More than 600,000 Australian households struggle to pay rent"**. (Elanor Whitehead on AM 25 Sep 2019)

<https://www.abc.net.au/radio/programs/am/more-than-600000-australian-households-struggle-to-pay-rent/11545170?fbclid=IwAR0Ix7C97nZxJltQu35AMrNA519wH0sopKdNbrjOKE9bdcbP4NwRjuOGsuM>  
Liz Lennon also has a website features issues around older single women living in housing distress. [://lizlennon.com/2019/09/30/older-single-women-reimagine-home/](http://lizlennon.com/2019/09/30/older-single-women-reimagine-home/)

The never ending offloading of public housing by government to community providers -NSW government has completed its largest social housing transfer with the handover of more than 2,000 homes and some 4,000 customers to a community provider. **"NSW transfers 2,200 homes to community provider"** [https://www.governmentnews.com.au/nsw-transfers-2200-homes-to-community-provider/?fbclid=IwAR2AFMI8qkqI7tKKleGh\\_qtdgGZMWif1EbPDTB0dZbKXL0ktrb6hnBO6U6Y#.XYRApH4xXDk.facebook](https://www.governmentnews.com.au/nsw-transfers-2200-homes-to-community-provider/?fbclid=IwAR2AFMI8qkqI7tKKleGh_qtdgGZMWif1EbPDTB0dZbKXL0ktrb6hnBO6U6Y#.XYRApH4xXDk.facebook)

The federal government made it clear at the National Housing Conference that significant new spending isn't likely at Australia's biennial national housing conference. An excellent article covering the proceedings; In **"Plenty of ideas, not much money"**. (Peter Mares, September 2019). [https://insidestory.org.au/plenty-of-ideas-not-much-money/?fbclid=IwAR0t3SnzhtN67gSj6UvllfdPfJ4FhfaiXrjoLLjYFW\\_C8W5YFVSQkB5Vk2M](https://insidestory.org.au/plenty-of-ideas-not-much-money/?fbclid=IwAR0t3SnzhtN67gSj6UvllfdPfJ4FhfaiXrjoLLjYFW_C8W5YFVSQkB5Vk2M)

Big new government document on renting.

**"Vulnerable Private Renters: Evidence and Options"**

Productivity Commission 2019, Vulnerable Private Renters: Evidence and Options, Commission Research Paper, Canberra, Sept 2019. <https://www.pc.gov.au/research/completed/renters>

The following 4 pages are the NASH flyer

# Seniors' homelessness is an accelerating humanitarian disaster.

- Between 2006-2016 homelessness for 65-75 year olds increased 53%
- Housing stress in those over 65 years increased 42% between 2011-2016 \*



The National Alliance of Seniors for Housing (NASH) calls on all governments to reform senior housing and services in Australia



# What are the solutions?



**Listen to the voices of  
senior Australians when  
we say;**



**Build more  
public &  
community  
housing for us**



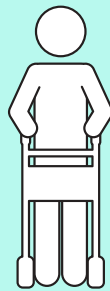
**Establish a  
one-stop-shop  
housing  
service for  
seniors in**

**every state and territory to help us  
navigate complex housing systems**



We need a range of suitable & affordable housing options in appropriate communities

Rental reform  
is needed  
across  
Australia



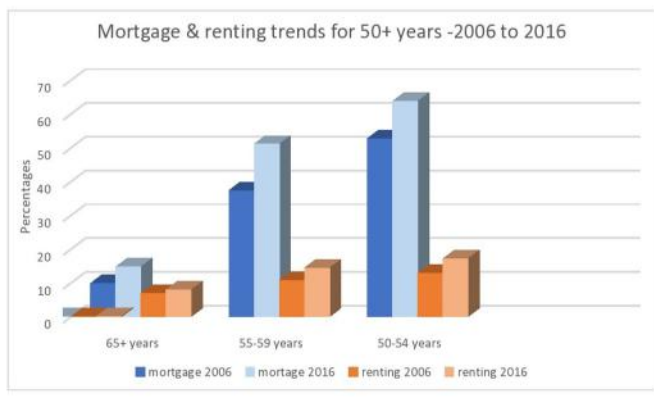
Insecurity of tenure, unaffordability & poor housing standards make private rentals unsuitable for us as we age



Older single women have the largest percentage increase of any category of homeless and the risk of home. We require urgent prioritisation



## Home ownership at retirement is falling, having a mortgage and private renting are rapidly rising \*



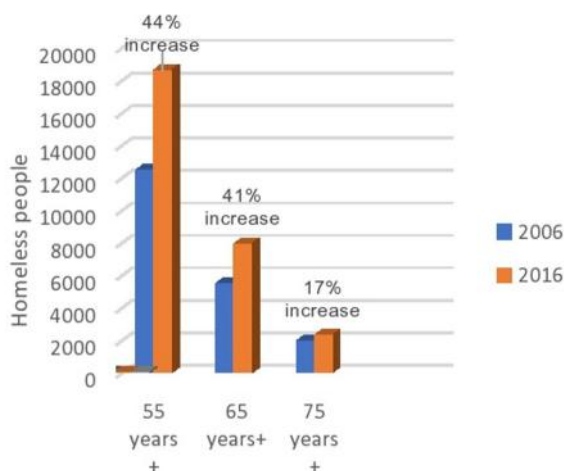
### Home ownership trends;

If home ownership rates continue to decline  
**and**  
there is no growth in public and social housing  
(non private rental)

**then**  
possible demand for affordable private rental in 40 years will be  
one million households; about 20% of all older households  
**currently**  
private rental is unaffordable for those 50 years old and over who  
rely on a government payment

[www.cota.org.au/wp-content/uploads/2017/12/COTA-National-Policy-Forum-2017\\_Dr-Judith-Yates.pdf](http://www.cota.org.au/wp-content/uploads/2017/12/COTA-National-Policy-Forum-2017_Dr-Judith-Yates.pdf)

### Trends in homelessness for Australians aged 55 years and over- 2006 to 2016



There has been an enormous increase in senior homelessness \*

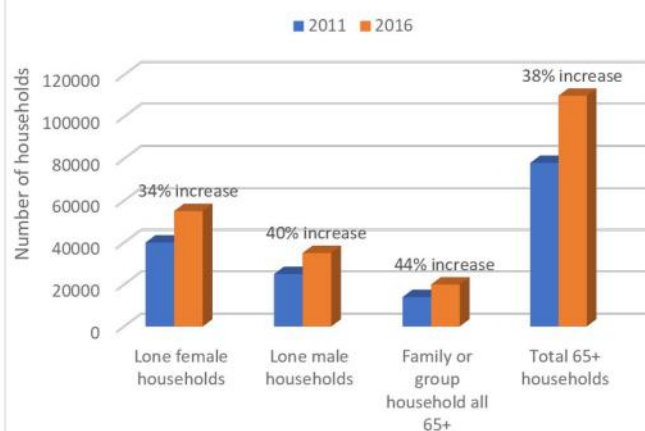
Housing stress is growing \*

### Women's homelessness is worsening

- Older women had the highest increase in homelessness of any group. 31% from 2011-16.
- 2013-18 saw a 63 % increase in older women accessing specialist homeless services
- 45% of older women who rent spend more than 30% of their income on rent (2016)

Australian Bureau of Statistics (ABS), Census of Population and Housing: Estimating homelessness: State and territory of usual residence, Sex by age of person, 2016,

### 65+ years households experiencing housing stress \* 2011 to 2016 (\*lower SES households paying more than 30% of income on rent).



\*Unpublished ABS census data. Debbie Faulkner, Centre for Housing, Urban & Regional Planning (CHURP), University of Adelaide.

# 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



## 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.

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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](mailto:leonie.bessant@oldertenants.org.au) or ring or text 0408455418

# Listening to 'Raise the Roof'

These are screenshots from HAAG's radio show web page, "Raise the Roof", at 3CR (Community Radio).

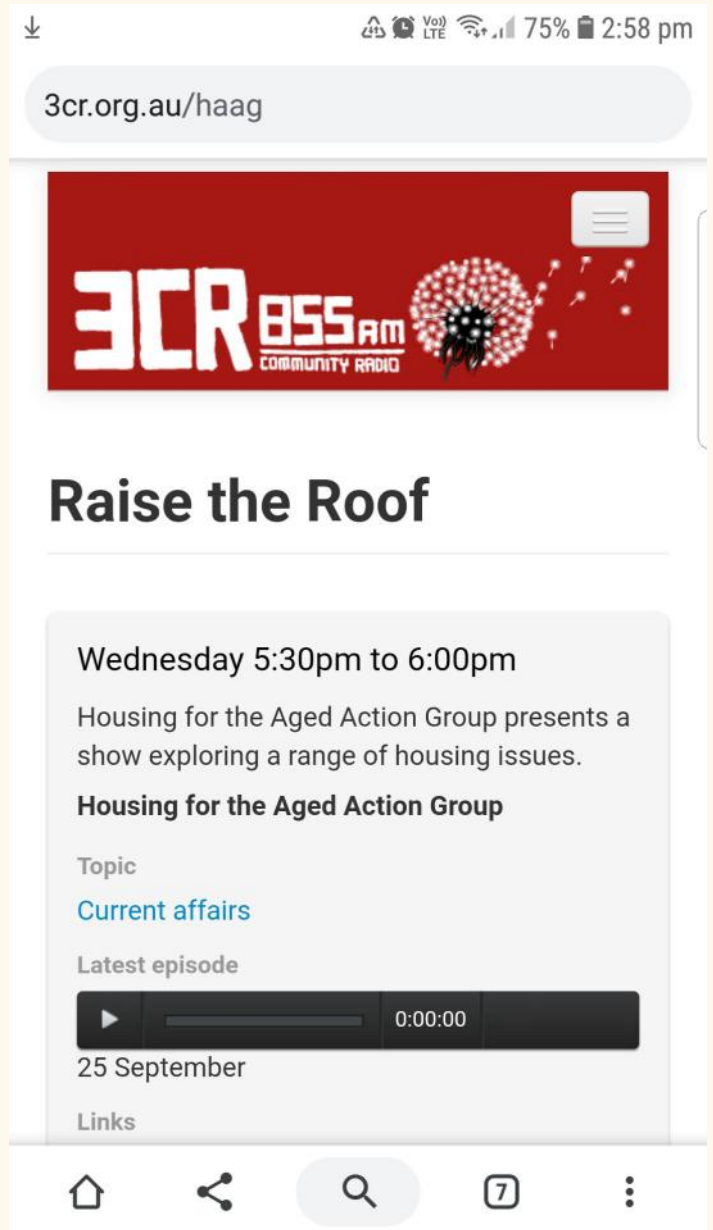
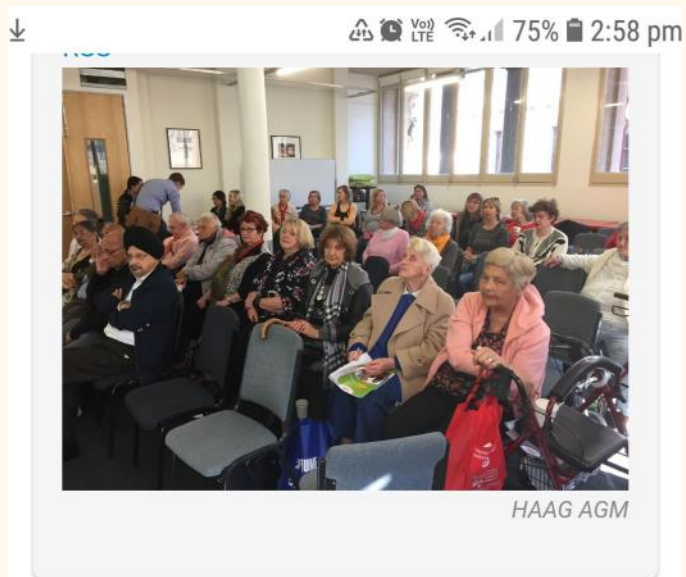
Go to;

[3cr.org.au/haag](http://3cr.org.au/haag)

and you will see the most recent episode available. Click on it to listen. Scroll down and you will see earlier episodes.

To see the large choice of radio programs available from 3CR go to;

[3cr.org.au/podcasts](http://3cr.org.au/podcasts)



## Episodes

### Podcast

<b>Cohousing for the Aged?</b>	25 Sep 2019	<a href="#">Listen</a> <a href="#">Download</a> 🎧
<b>Remembering those without a home</b>	11 Sep 2019	<a href="#">Listen</a> <a href="#">Download</a> 🎧
<b>All at sea - navigating</b>	28 Aug 2019	<a href="#">Listen</a> <a href="#">Download</a> 🎧