



Ten Year National Housing and Homelessness Plan

Key messages and submission guide

Background:

The Federal Government has released a discussion paper for the 10-year National Housing and Homelessness Plan, to be released in 2024. We have been calling for a national plan for many years, and see this as a good opportunity to achieve change.

We do not want this plan to simply describe the problem and responses that exist, but to result in policy changes to end homelessness.

There are many questions in the discussion paper that the government is asking you to respond to, however, this document is focusing on key arguments to end homelessness and improve housing options for **older people**.

Receiving submissions from older people will help encourage our specific concerns and needs to be addressed in the plan.

Submissions don't have to be lengthy documents - simply describing your experiences and views will make a worthy submission. We've also prepared this guide to help write your submission, and respond to the key points for discussion.

1. Why older people?

Australia's population is ageing. Our retirement system is built on the expectation that older people will own their homes at the time of retirement, however, the proportion of older people who live in homes that are owned outright is declining. There are decreasing numbers of older people living in public and community housing, which means more and more older people are living in Australia's least secure housing tenure, private rental. Private rental is increasingly unaffordable, especially for the lowest income households, and more older people are experiencing homelessness or are living in marginal housing.

Older renters and older mortgage holders are less likely to find alternative income streams to increase their household income or supplement their income support payments. Older people who are homeless or in marginal housing find it difficult to access home care and other supports, which may result in premature entry into residential aged care or the crisis hospital system.

Older people in insecure housing have half the quality of life than those of other older adults in Australia. They face specific barriers due to the digital divide, and discrimination in the private rental market. Options to combat the rental affordability crisis, such as share housing, are less suitable for older people. Low cost rental housing that is inaccessible (eg with showers over bath, steps) or poorly insulated are not suitable for older people who may have mobility issues and are disproportionately impacted by heat waves.

2. Ageing in a housing crisis

Housing insecurity is increasing and affects older people across the housing system.

In 2021, the ABS estimated that there were just over 19,000 people aged 55 and over experiencing homelessness and just over 14,000 people aged 55 and over in marginal housing (mainly in overcrowded dwellings and caravan parks).

Older people's experiences of homelessness vary by gender – older men are more likely to live in boarding houses, while older women are more likely to be living in severely crowded dwellings or staying temporarily with another household.

Almost 700,000 people aged 55 and older rented from a private landlord, a 73% increase in ten years.

Approximately, 230,000 people over 55 were renting privately in the lowest income households.

There was also an increase in the number of older people entering retirement age with mortgages with approximately 385,000 people over 55 in the lowest two income quintiles who are still paying off mortgages.

System-wide risks of housing insecurity require system-wide solutions.

Key points:

- In order to age well, you need to be housed well
- Housing insecurity is increasing across the system, and this impacts on older people's health, quality of life and social connections
- The retirement system in Australia is based on the assumption of home ownership. This is increasingly not the case

3. Preventing homelessness for older people - Housing supply

Measures to increase general housing supply to address the current housing shortages across the country will not increase supply for the older people in the lowest income households, unless it is dedicated public or community housing.

The government must build public and community housing for people 55 years and over who are not able to afford rent in the private rental market. This must include, at minimum, housing for nearly 260,000¹ older people who are renting in the lowest income households, living in marginal housing and experiencing homelessness.

In addition, the Government must fund a range of housing options including affordable housing (capped at 30% of household income) and other **below market rate options** such as co-operative housing, low-cost retirement housing or other co-housing models appropriate for people 55 years and over.

To address the fact that more older people are renting, and many are renting for their whole lives, **renting laws must be strengthened** to allow older people to “age in place”. This must include providing for longer leases, minimum accessibility standards and energy efficiency, and removing no-reason or no-fault evictions.

Key points:

- The market cannot provide housing for the almost 260 000 older people renting privately on low incomes, living in marginal housing or experiencing homelessness – it is governments responsibility to provide this housing.
- Housing should be seen as public infrastructure essential for our society to function – just like public transport, public hospitals and public schools.
- The government must define and legislate “affordable” housing – it must be no more than 30% of household income for low income households (it should not be 75-80% of market rate)
- The Plan must include measurable targets and transparent reporting against these targets, so there is accountability from all levels of government

¹ This includes 14,017 older people in marginal housing, 19,372 older people experiencing homelessness and the 227,556 older people renting in lowest income households paying unaffordable rent (based on 2021 Census Homelessness Estimates and ABS Survey of Income and Housing 2019-20). Considering the current rental crisis and the impact of pandemic on housing market, it is likely that this number is a considerable underestimate.

Benchmarks for appropriate housing for older people²:

- Affordable – housing should not cost more than 30% of income, for people on low incomes.
- Accessible – housing must be adhere to universal design principles, and be fully accessible for people as they age. An injury or physical decline should not lead to homelessness.
- Minimum environmental standards – housing must be adaptive to a warming planet. This means minimum standards for cooling, insulation and energy efficiency.
- Location – older people require housing that is in their chosen community, close to medical services, social supports and transport.
- Security of tenure – older people should be able to have housing that guarantees them a lifetime tenancy so that they can “age in place”. Evictions should always be a last resort.
- Tenancy management and tenant participation – tenancy managers require skills to manage people, not properties. Older tenants should be recognized as valuable contributors and able to genuinely participate in the management of their housing.

4. Early intervention for older people within the homelessness system

Many existing early intervention measures in the homelessness system do not focus on older people, who may not access crisis housing services and are often experiencing homelessness for the first time in later life. Older people may not recognise that they are at risk of homelessness, be unaware of or unable to access services available.

The early intervention and prevention component of the Home at Last service provides tailored support for people and prevents older people from experiencing homelessness.

The government must fund additional, tailored specialist housing support services for older people, such as Home at Last, to expand and complement existing services.

² Based on HAAG’s Housing Manifesto, developed in consultation with HAAG members in 2008 and updated in 2016

5. Targeted prevention outside the homelessness system

- Professional education of the aged care and acute care workforce on how to recognise and respond to older people at risk of homelessness
- Expansion of scope and function of Carefinder program to ensure adequate response to older people at risk of homelessness
- Ensure new Aged Care Act retains current inclusion of people at risk of or experiencing homelessness as a cohort under “people with special needs”³
- Measures to address digital literacy and digital access for older people, including older Culturally and Linguistically Diverse people

Tips for your submission

- Tell your story – how has the housing crisis affected you, your family, friends and community.
- Focus on older people – why is it important to consider older people? What’s different for older people?
- Keep it simple!

6. How to make a submission

Online submissions:

<https://engage.dss.gov.au/developing-the-national-housing-and-homelessness-plan/national-housing-and-homelessness-plan-have-your-say/>

Written submissions: Email Housingandhomelessnessplan@dss.gov.au or mail to

National Housing and Homelessness Plan

Department of Social Services

GPO Box 9820, Canberra ACT 2601

Submissions are due 11:59pm AEST 20 October 2023

³ Aged Care Act 1997, Section 11.3, accessible at:
<https://www.legislation.gov.au/Details/C2017C00241>