



## A Home for Life: Towards an older persons housing strategy



VICTORIA





## Background:

*A Home for Life: Towards an older person's housing strategy* has been developed by a coalition of non-government organisations concerned about the increasing housing affordability crisis facing our ageing population. This roadmap brings together the key concerns of the major organisations assisting the most vulnerable older people in Victoria. It reflects the views expressed at the "A Home to Age Well" forum held in Melbourne on 19<sup>th</sup> April 2016, attended by 100 members of Council on the Ageing and Housing for the Aged Action Group, and calls for urgent action to address Victoria's looming housing crisis for older people.

Housing affordability is not a problem that just affects younger people. As our population ages there is massive housing change underway. Home ownership, formerly the foundation of our housing, pension and aged care system, is rapidly in decline. In addition, more people are retiring with a mortgage or living in long-term private rental with ever-increasing rents and the threat of eviction.

In the worst of cases, deinstitutionalisation and other social factors have seen many, now older people, spend the majority of their lives unemployed and living in a variety of rooming houses, pension only supported residential services or on the street. None of these options are appropriate for the older person.

The Victorian and Australian governments do not have a strategy to tackle the problem of housing affordability for older people and this threatens the future of the Australian aged social safety net over the next 20 years. In addition, the housing system and the aged care system are not well integrated and are difficult to navigate. There are also limited support services to provide information, advice and support for older people facing housing crisis. Yet secure housing is the number one indicator for well-being for older people.

**Therefore we are calling on the Victorian government to partner with our coalition on the development and implementation of an Older Persons Housing Strategy.** The recommendations enclosed in this report provide the foundations for action.

## What we know:

**The number of homeless older people is increasing** within Australia from 12,246 people in 2006 to 14,851 people in 2011.

**There are more older people entering retirement with a housing debt**, increasing from 14.5 in 2006 to 17.7 per cent in 2011 (Petersen & Jones, FaHCSIA 2013).

**There are more older people in insecure private rental housing**, increasing 44% in five years, where they pay on average 65% of their income in rent and can be evicted within 60 days.

**The rate of home ownership for older people is decreasing** . In 2006, 63.8 per cent of people aged over 55 owned their own home. By 2011 this proportion had dropped to 60.5 per cent.

**Affordable housing stock is decreasing**. Australia's share of public and social housing is low and declining. As at September 2015, there were 34,726 people on the public housing waiting list in Victoria. There has been a gradual decline in public housing spending over the last two decades.

**There is a lack of suitable housing for older people, preventing people from ageing in place**. Government and industry have not developed the range of independent living models of housing needed to ensure older people can live well, connected to their community and service infrastructure.

**Added to this is major structural reform of the aged care and housing sectors**, increasing the complexity of service systems that need to be better integrated to support the needs of older people.

## Our shared vision:

We would like to see safe and affordable housing for all older people so that they can have a home for life.

### 1. Improve housing support services

Appropriate housing options for an older person in Victoria can be very hard to find, and it can be difficult to navigate through complex housing systems to make a housing application. Even where a person does find suitable housing, relocation costs are expensive and settling in can be difficult. Currently there is no formal integration of care and support between aged care, housing and homelessness services and Victoria's 'Home at Last' is the only statewide specialist older persons' service in Australia. We advocate to:

- Improve collaboration and referral pathways between the aged care, homeless and housing sectors to develop early identification and service integration for older people at risk of homelessness
- Embed an older persons' specialist housing worker in every housing and homelessness service
- Expand the Assistance with Care and Housing Program

"It is so hard to navigate your way through systems; I don't even know which ones exist? I try hard in rented accommodation paying 60% of my pension. Then I have to move all the time because the property is sold or the owners come back from overseas. Looks like I will have to move again, twelve-fifteen months after I have moved in to this place. I am 72 years old, have chronic fatigue and osteoporosis and cannot physically do this much longer. I am at giving up point. What can the system do for me?"

Feedback from participant at *A Home to Age Well*, HAAG-COTA forum, April 2016

### 2. Increase affordable housing options

Beyond three bedroom home ownership, private rental, and costly retirement villages, the available housing options for older people are limited. Recent research by Housing for the Aged Action group indicates that independent living units in Melbourne are increasingly being redeveloped into other forms of housing (such as residential care), reducing the amount of low-cost housing for older people in areas accessible by public transport and other services. In addition, there is a huge shortfall of affordable rental properties.

- Increase investment in public and social housing for older people, particularly in areas that allow maintenance of social networks, access to transport, health and other services.
- Increase two bedroom housing stock, to allow unpaid carers and family to be accommodated and support care relationships.
- Improve regulation of social and community housing providers, to ensure that the access to affordable housing and tenancy management is transparent and accountable
- Affordable housing includes affordability of essential services such as utilities. The concessions system needs to address the cost of living for older people on fixed incomes, for example, by replacing current method of indexing concessions to one that reflected true cost of living; extending the removal of the GST to essential utilities such as electricity, gas and telephone/internet; adopting the findings of the Essential Services Commission Hardship Inquiry.
- Consider longer tenure leases and rental controls in the private market
- Increase the asset limit for eligibility to priority public and social housing
- Support, including financial support, for innovative forms of housing such as co-sharing and supported home share and intergenerational living models
- Improve legislative protection for residents of independent living units and residential parks and villages, and provide training for managers on conflict resolution and legal obligations

"People our age 80 years plus are unemployable and dependent on the Age Pension. There's not enough affordable rental and not enough choices in affordable houses - we can't afford to buy a house in inner suburbs close to health centres and public transport"

Feedback from participant at *A Home to Age Well*, HAAG-COTA forum, April 2016

### 3. Residential Aged Care

If at some stage there is a need for residential aged care, the options are often limited. Many older people are fearful about moving into residential care accommodation, which can be a highly institutional environment. Transitioning residents and their carers have been shown to experience high levels of depression. Residential aged care should be improved by development of:

- A choice of locations that are integrated into the community and community services
- Attractive design that includes private spaces, common spaces, activities, access to outdoors.

“With carefully thought out design, high level care can be personal and provide some level of private living. Independent spaces which are lockable and open onto verandas and accessible spaces”

Feedback from participant at *A Home to Age Well*, HAAG-COTA forum, April 2016

### 4. Improved housing design

The vast majority of housing in Victoria is not designed to allow people to age-in-place. Housing that is suitable for people when residents are younger may not support independent living as we age. An Older Persons’ Housing Strategy would:

- Ensure minimum access features in the National Construction Code for all newly built and extensively modified housing, including simple features of universal access:
  - An accessible path of travel from the street or parking area to the entry level of a dwelling
  - Doors, corridors and living spaces that allow ease of access for most people on the entry level
  - A bathroom, shower and toilet that can be used by most people with reinforced wall areas for grab-rails at a later date
- Education and training for the housing industry on minimum access features
- Retrospectively modify existing public and social housing stock to universal design standards
- Increase two bedroom housing stock

“Stand up and call for design rules to be universal... Stigma around modifications would be avoided with universal design. Public buildings are accessible – housing should be too!”

Feedback from participant at *A Home to Age Well*, HAAG-COTA forum, April 2016

We are calling on the Victorian government to partner with the community in developing and implementing an Older Person’s Housing Strategy. This report outlines the foundations for action. We want to see a collaborative approach between community and government, to guide decisions about allocating available funding so that it has the greatest impact on the greatest need.



## From our partners:

**Housing for the Aged Action Group (HAAG)** is the only Australian organisation specialised in the housing needs of older people. Coming from grass-roots beginnings over 30 years ago, HAAG today is over 400 members strong.

“Housing for the Aged Action group is thrilled to lead a strong coalition of organisations in calling for an older person’s housing strategy. We look forward to engaging with government in implementing strategies to address homelessness for older people.” Daisy Ellery, Chairperson, Housing for the Aged Action Group.

**Council on the Ageing Victoria (COTA)** is the primary organisation representing the interests of older Victorians, with a proud history spanning sixty years.

“COTA Victoria recognises access to affordable and good quality housing is a key determinant of health and wellbeing. Only a whole-of-government approach to the housing needs of older Victorians will provide an adequate response to Victoria’s housing stress – now at a critical point.” Ronda Held, CEO, COTA Victoria

**Fair Go for Pensioners (FGFP)** is an independent non-profit coalition of community-based organizations and individuals advocating for social justice for pensioners, single parents and their children, unemployed people, renters of all housing types and other low-income groups marginalised by financial hardship and poverty.

“Fair Go for Pensioners Coalition Inc (FGFP) as representative of disadvantaged groups, many of whom experience high levels of housing stress, strongly believes that the best way to provide security of tenure for disadvantaged people on low incomes is through increasing the provision of high quality public housing. FGFP reiterates the deeply distressing fact that disadvantaged people on low incomes have no ability to buy their own homes. The shortage of public housing forces them to rent from private landlords and insecurity of tenure does make them ‘sick with worry’.” Roger Wilson, President, Fair Go for Pensioners (FGFP) Coalition Victoria Incorporated.

**Seniors Rights Victoria (SRV)** provides information, support, advice and education to help prevent elder abuse and safeguard the rights, dignity and independence of older people.

“Finding affordable and appropriate housing is a major issue for older people who have experienced elder abuse, and need to leave their situation. Many barriers exist. Housing is also needed for perpetrators – most often adult children – so they can move from the older person’s home into a home of their own.” Jenny Blakey, Manager, Seniors Rights Victoria (SRV).

**Ethnic Communities’ Council of Victoria Inc. (ECCV)** is the peak body for ethnic and multicultural organisations in Victoria. It is a community based, member driven organisation committed to empowering people from diverse multicultural backgrounds since 1974.

“I strongly encourage the Victorian Government to step forward to co-design an Older People’s Housing Strategy in partnership with the community. I recommend including bilingual and bicultural face to face support services and community education on how to navigate homeless services as a top priority in the Strategy” Eddie Micallef, Chairperson Ethnic Communities Council of Victoria (ECCV)

**Australian Network for Universal Housing Design (ANUHD)** is a national network with over 300 members calling for universal housing design.

“Australian Network for Universal Housing Design believe that the homes we build for today should be fit for all of tomorrow’s Australians” David Brant, Australian Network for Universal Housing Design

**Wintringham** is a not-for-profit welfare company that has successfully provided housing and/or aged care support services to elderly men and women (50 years and older) who have experienced homelessness or were at risk of becoming homeless in Melbourne, Victoria, for over 25 years.

**Elder Rights Advocacy** is an independent advocacy service funded by the Australian Government to assist people receiving government funded aged care services to have their rights upheld. It is a community based organisation, advocating across Victoria since 1990.

“We would strongly encourage the Victorian Government to adopt the recommendations in this report, and go forward with an Older Person’s Housing Strategy to ensure safe affordable housing is available for older Victorians. Provision of a safe affordable home can provide access to home care support can enable people to age in place, remain connected to their community, and enhance their quality of life in their senior years.”  
Mary Lyttle CEO Elder Rights Advocacy.

**Carers Victoria** is the statewide voice for family carers, representing and providing support to carers in Victoria.

“Affordable, accessible housing is a key concern for people in care relationships. Many older carers need assistance to plan future accommodation and support for themselves and the person they care for and older women whose caring role has ended can be especially vulnerable in the housing market. Carers Victoria supports the need for an Older Persons Housing Strategy”. Caroline Mulcahy, CEO.

