

Context

HAAG's recent research has found that over the last ten years, the housing circumstances for older people are getting worse. The population in Australia is ageing, with nearly 30% of the population aged over 55 years¹. Home ownership rates among this age group is declining and more older people are renting privately or reaching retirement age with a mortgage. There was a 73% increase private renters between 2011 and 2021, increasing their risk of homelessness due to high rents.

Solutions

HAAG has been advocating for a range of housing options that are affordable, safe, accessible and long-term for older people. Given the lack of capacity of older people to increase their income capacity as they age, age and gender discrimination, there is a clear need for targeted housing solutions funded through federal government.

The full list of HAAG's policy recommendations are [available to download here](#). We recommend that the incoming government:

- Increase public and community housing to 10% of the total housing stock by 2050 and set aside some for people over 55 based on area and need.
- Make 'affordable housing' truly affordable by legislating a definition in HAFF to cap rents at 30% of income for people on the lowest incomes.
- Implement a fairer tax system to recognise housing as a human right.
- Provide more support for older people at risk of homelessness by funding specialist support services for those who can't access aged care support due to insecure housing.
- Make homes climate safe for older people by prioritising retrofitting of public and community housing to withstand extreme weather events.

¹ Housing for the Aged Action Group, Ageing in a Housing Crisis report, 2023, accessible at: <https://www.olderrenters.org.au/publications/ageing-in-a-housing-crisis-older-peoples-housing-insecurity-homelessness-in-australia> Swinburne University of Technology, University of Western Sydney, Curtin University.