



STATE ELECTION STRATEGY 2018

HOUSING FOR THE AGED ACTION GROUP

www.older tenants.org.au

haag@older tenants.org.au

L1, 247-251 Flinders Lane, Melbourne, 3000

03 9654 7389



OLDER PERSONS' HOUSING INFORMATION
AND SUPPORT SERVICE

In November 2018, Victorians go to the polls. An election provides the opportunity to show leadership about the issues that matter.

We know that housing for older people has become a significant problem that needs to be addressed urgently by the Victorian State Government.

THE FACTS : OLDER PEOPLE AND HOUSING

1. An ageing population

- Between 1994 and 2016, the proportion of people aged 65+ has increased from 11.8% to 15.3% and the proportion of people aged 85+ has almost doubled.
- By 2056, people aged 85+ are expected to make up 23% of the population
- The population is living much longer, with people aged 85+ increasing 153% compared with 32% overall population growth.

2. Increasing older homelessness

- The numbers of older people living in homelessness within Australia are increasing, from 12,246 people in 2006 to 18,625 in 2016¹.
- While homelessness across all age groups increased by 12% between 2011-2016, the increase for older people is much higher².
 - 29% increase in homeless people aged 55+
 - 47% increase in homeless people aged 65-74
 - 56% increase in homeless older women aged 65-74

3. Older home owners decreasing

- There is a long term trend of reducing numbers of older people who own their homes. In 1995, 85.1 % of people aged between 55-64 years owned their own home, and 85.2% of those aged over 65. By 2014 these figures had dropped to 80.4% and 84.5% respectively³
- The number of people approaching retirement or have already retired without paying off their mortgages is increasing significantly. Between 1996 and 2014, the number of homeowners aged 55-64 with a mortgage debt had tripled to 44.5%.⁴ The number of homeowners aged 65+ with outstanding mortgages has doubled to 9.7%.

4. Affordable housing in decline

- Between 2010 and 2016, public housing stock reduced by approximately 4% (333,400 to 320,000 dwellings) and community housing increased by 81%, from 44,300 to 80,200 dwellings.
- The small growth in community housing is failing to keep up with Australian household growth, with public and social housing dropping from 5.1% of households in 2008 to 4.7% in 2016⁵
- Expenditure on rent assistance has increased to support the private rental market. The number of singles and families receiving Commonwealth Rent Assistance has increased 18% in ten years.
- The number of people on the Victorian Housing Register increased by around 1,500 people in the first three months of 2018 alone. In March 2018 in Victoria, there were 57,877 adults seeking public housing.

¹ ABS. 2049.0 - Census of Population and Housing: Estimating Homelessness, 2016.

² ABS 2018 Census of Population and Housing: Estimating Homelessness 2016 Cat No 2049

³ Parliament of Australia: Trends in home ownership in Australia, 2017

⁴ AIST: Housing Affordability and Retirement Incomes Report.

⁵ Australian Government: Housing assistance in Australia 2017

5. More older people are living in insecure and unaffordable rental housing

- The number of older private renters is growing dramatically. In 2011, 246,000 people in Australia aged over 65 were living in private rental. This figure is projected to rise to 581,000 by 2031⁶.
- In 2016, 132,300 renters over 65 years were experiencing rental stress, representing a 42% increase from the 2011 Census⁷.
- Anglicare in their 2018 rental 'snapshot' found that only 1.9% of rental properties in Victoria were affordable for a single person on an aged pension.

6. Elder abuse is increasing and lack of affordable housing is a contributing factor

- The Royal Commission into Family Violence stated that "meeting the accommodation needs of older women (and some older men) with limited financial resources may be the only effective way of protecting them from violence. For those who choose to leave their homes, an increase in appropriate and affordable housing is needed."⁸
- Home at Last service data has shown a 50% increase in elder abuse and family violence cases over the last financial year.
- Seniors Rights Victoria's submission to the Royal Commission into Family Violence recommended improved housing options for older women and perpetrators of elder abuse to improve services for victims⁹.
- National Ageing Research Institute (NARI) research into the outcomes of interventions into elder abuse recommended a review of affordable housing options for older people and adult children to address the need for accommodation options to escape abuse¹⁰.

7. The homelessness and aged care service system does not provide the help older people need

- There are 492 Specialist Homelessness Service agencies in Victoria but only 2 funded as specialists for older people.
- Home at Last is a highly successful housing information and support service for older people but has not been incorporated into an overall homelessness service strategy to provide early intervention assistance with a focus on achieving long term housing outcomes.
- The Assistance with Care and Housing (ACH) Program provides an effective model of support and assistance for older people but is poorly funded, has fragmented geographical coverage and lacks consistent service approaches.
- The aged care system is well positioned to be a first line of assistance to older people at risk of homelessness but does not routinely include housing problem identification as part of its assessment framework.
- All the above service systems lack integration as comprehensive responses to the housing problems facing many older people on low incomes.

⁶ Wood, et al. 2017. Australian demographic trends and implications for housing assistance programs

⁷ Fielder & Faulkner. 2018. Parity, 31, 4.

⁸ Royal Commission into Family Violence

⁹ <https://seniorsrights.org.au/wp-content/uploads/2015/06/SRVs-submission-to-the-RCFV1.pdf>

¹⁰ National Ageing Research Institute 2016 The Older Person's Experience: Outcomes of Interventions into Elder Abuse Recommendation 4 p35

1. Increase affordable housing options for older people

- Set targets for an increase in public housing and report on progress against these targets. Infrastructure Victoria recommends a minimum of 30000 new dedicated affordable dwellings are needed to meet current demand.
- Support amendments to the Residential Tenancies Act Bill that compensate all residential park and caravan park owners in the event of closures or evictions
- Halt the Public Housing Renewal Program pending the implementation of the recommendations of the Legislative Council's Parliamentary Inquiry, and ensure that all public land currently used for public housing is retained for renewal and expansion of public housing.
- Ensure any new housing development on public land is 100% affordable housing.
- Support the not-for profit Independent Living Unit sector to regenerate and expand existing housing for older people and ensure access for low income people aged 55+.
- Ensure any new developments on private land include at least 30% affordable housing as a condition of building approval, as per City of London model¹¹.
- Explore models of low cost housing, based on Finland's "Housing First" model which is built on the principle that having a permanent home can make solving health and social problems much easier.

2. Improve service responses

- Support collaboration and referral pathways between the aged care, homeless and housing, and family violence 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 and Family Violence Support and Safety Hub.
- Work with Home at Last to improve access to accurate and relevant information on housing options, including retirement housing options.
- Ensure community housing providers are subject to the same benchmarks for tenancy management as public housing, including repairs, tenancy selection and rent setting, with evictions as a last resort, and that these benchmarks be publically available.

3. Make retirement housing fair and affordable

- Establish a retirement housing ombudsman
- Put a stop to excessive fees, which are unregulated and exploited by operators
- Introduce mandatory minimum training and accreditation standards
- Reduce the complexity of contracts

4. Recognise elder abuse as a contributing factor to homelessness for older people

- Recognise affordable housing as both early intervention and prevention of elder abuse.
- Extend the scope of the Family Violence Housing Assistance Implementation Task Force so that it quantifies the additional need for social housing for victims of elder abuse.
- Extend the scope of the *Royal Commission into Family Violence Recommendation 20* so that the Victorian Minister for Housing, Disability and Ageing reports annually on the extent of unmet housing demand among people affected by elder abuse, and proposed actions for meeting the continuing housing demand from people affected by elder abuse
- The Victorian Government, through the Council of Australian Governments, encourage the Commonwealth Government to broaden the definition of family violence in the Migrations Regulations 1994 (Cth) to ensure that people seeking to escape elder abuse are entitled to crisis payments (regardless of their visa status)¹²

¹¹ <https://www.london.gov.uk/what-we-do/planning/implementing-london-plan/supplementary-planning-guidance/affordable-housing-and-viability-supplementary-planning-guidance-spg>

¹² Royal Commission into Family Violence Recommendation 162

We need your help:

1/ Join our retirement housing campaign. Tell your local MP that retirement housing matters.

2/ Please sign on to our election platform vision. This tells the major parties that people want to see action on housing for older people.

3/ Call on your local MP to Make Renting Fair

4/ Please support us with a donation. We are frugal and strategic and will use any funds received to achieve maximum outcomes.

5/ Stay involved. Check our events page for details on our election events