Victorian Election 2026

Background policy paper

1. Increase dedicated housing for older people

This means housing that is specifically designed for, and available only to, people who are over 55 years of age.[1]

According to AHURI research *Ageing well in public housing* "a majority of older people prefer to live in age-specific housing estates and buildings, noting differences in lifestyle habits of other age cohorts". Older people report feeling safer in 55+ communities, and consistently report higher feelings of safety and 'ontological security' (the feeling that one's home is a stable, predictable base).[2]

Reports from clients of HAAG's Home at Last service supports this, where we consistently hear that older people prefer living in 55+ housing estates (public, community or retirement housing). We often receive requests from tenants living in general housing stock to assist them with transfers to 55+ dedicated housing.

a) Increase public housing on all public housing redevelopment sites and retain dedicated older persons' housing in all redevelopments

To date there has been no announcement about what will replace the 55+ public housing high rises slated for redevelopment. Other redevelopment sites (for example, the Public Housing Renewal Program of 12 low rise estates) have a ground lease model where the Government retains ownership of the land, and leases it to a consortia that includes a community housing provider which manages

[1] Note: HAAG's service is open to anyone over 50, but older people's housing is commonly understood as 55+ in the public housing and most retirement housing systems (some Lifestyle communities are over 50)

[2] https://www.ahuri.edu.au/sites/default/files/documents/2021-11/AHURI-Final-Report-369-Ageing-well-in-public-housing_0.pdf

the component of community housing that is rebuilt. Often there is a slight increase in ‘social’ housing (i.e. Community Housing), with a much higher density of private housing on these sites. There is no public housing being rebuilt, meaning we are losing a lot of public housing in the redevelopments, even though the land is not being sold off.

This ask is twofold – one is about making sure we don’t lose public housing on these redevelopment sites - and actually increase the amount of public housing - the second is making sure some of what is rebuilt is for older people only.

What about demolition?

HAAG’s position on the demolition – that is, whether the buildings need to be demolished or can be saved – is in our statement and submission to the Inquiry, where we call for the release, or commissioning, of independent expert building reports that provide an accurate account of their condition, as well as options for refurbishment and renovation to modern energy efficiency and accessibility standards. We also believe that retention and renovation should be prioritised over demolition to achieve reduced carbon emissions and better outcomes for tenants. However, due to the lack of available information on the state of the buildings, calling for a halt to demolition is not a key focus of HAAG. Until we have more information, we are focusing on what is rebuilt.

What about tenant rights?

We want Government to make sure that the rights of residents impacted by public housing demolitions are retained in any new tenancy, including rent setting, home modifications, bills, repairs and maintenance, and complaints; and they receive specialist legal advice in the relocation process. Although Homes Victoria has said that the rent setting will remain the same for people who relocate into community housing for as long as they stay there, we don’t know if it will stay that way if, and when, they move back. These recommendations are supported by a number of peak advocacy bodies and community sector organisations.[3]

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[3] https://www.oldertenants.org.au/sites/default/files/joint_statement_re_older_persons_high_rises_redevelopment.pdf

b) Mandate that public or community housing is included in all new housing developments, including activity centres, with a dedicated allocation for older people

This is also known as Mandatory Inclusionary Zoning (MIZ). HAAG supports an increase in housing in locations that are close to public transport and other amenities such as medical and social supports, in places where people want to live. Maintaining social connections is particularly important for older people, who often face social isolation as they age. Although Activity Centres are driving significantly more housing in well-connected areas, unless there are requirements to build public or community housing, the housing will not be affordable to many people from low-income households. We want to see Mandatory Inclusionary Zoning with clear targets for public and community housing on all housing developments. Again, we are calling for some of this housing to be allocated to older people.

c) Invest in housing solutions for older people with modest assets who are not eligible for public and community housing, including shared equity schemes, not-for-profit retirement housing, co-operative housing and co-housing.[4]

Public and community housing in Victoria is subject to eligibility criteria, including income and assets. There is an asset limit of $69,936[5] to get on the Register of Interest, and to get priority (including 55+), the asset limit is $27,644. Assets include money in the bank, cash and superannuation that is on your Centrelink statement.

For people who have more than this amount of money, there are very few housing options available for them. Our research with Swinburne University showed that there are at least 508,000 people over 55 who fall into this category and more than 300,000 are living in private rental.

The solutions we are proposing in this recommendation are:

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[4] More information about the housing solutions can be found at: https://www.oldertenants.org.au/publications/older-people-falling-through-the-housing-assistance-eligibility-gap-fact-sheet

[5] As of July 2026. https://www.housing.vic.gov.au/social-housing-eligibility

- Shared Equity Schemes: this is when the government provides some of the purchase price for the home, like the Help to Buy scheme. We need to tailor shared equity schemes for older households with 'moderate savings' but low incomes. Current schemes tend to favour low deposits and higher incomes over longer loan periods, whereas older people often have higher deposits and require shorter loan terms. Many schemes also depend on the older person securing the commercial bank loan. This may require models in which the government acts as a 'patient lender' or guarantor in exchange for equity (ie, the government owns some of the house and gets it back when it sells). We also need the schemes to be available to people who have owned a home before, that is, not first home buyers.
- Not-for-profit retirement housing: also known as Independent Living Units, which in the past were much more common, and available for older people with lower levels of savings. This type of housing has been declining for many decades, and because many of the providers are not registered community housing organisations, they are not eligible for Victorian or Federal housing funding. There are a number of possibilities here, for example, rental units in retirement villages with long term tenure and guaranteed low rents, a specific funding stream to retain and expand ILU's, or community housing providers who take over the running of ILU's able to take tenants who are not on the Victorian Housing Register.
- Co-operative housing[6]**:** this is a type of community-led housing where residents/members have a say in the way their housing is run, and is a more socially oriented type of housing. Although most rental co-ops are registered community housing providers, other co-ops are a mix of ownership and renting or other permanently affordable ownership options.
- Co-housing[7]: this is an intentional community or collaborative housing, that sits in between home ownership and the private rental market, and often has common spaces. Most models are too costly for the older people we support, however, they could be an option with some Government backing.

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[6] https://www.theahi.com.au/jun-24/the-value-of-housing-co-operatives-in-australia-a-western-sydney-university-report

[7] https://storage.googleapis.com/cohousing-australia/pdfs/resources/NewGenerationHousingCooperative_CoHousingAust_Report_2024.pdf

Having a variety of appropriate housing options for people is important, and many members of our LGBTIQA+ Reference Group have expressed a desire for these types of housing to be developed specifically for their communities.

2. Housing help for older people when its needed

This recommendation is about better services for older people to find out about housing options and get assistance with obtaining housing, specifically focusing on HAAG's Home at Last service. It isn't focussed on other types of housing help, like neighbour issues or help to fix or repair homes.

a) Increase investment in HAAG's Home at Last service to ensure this vital service can both meet existing demand, and expand to provide one-to-one support to older people across all of Victoria.[8]

HAAG's Home at Last service provides vital support to older Victorians experiencing housing crisis, especially in the private rental market. This is particularly challenging for older people who are on low-incomes or relying on government income support payments as their main source of income.

Home at Last provides accessible, equitable and appropriate support and housing information for older people who are experiencing homelessness or at risk of homelessness. Services include:

- tailored housing information
- assistance with housing applications
- support during the move, and establishing a new home
- referrals into aged care and other relevant supports.

Despite the success of Home at Last, funding has not increased to meet demand, nor is it sufficient to provide services across the state. We have seen a dramatic increase in demand, and cannot provide outreach support to all areas of metropolitan Melbourne, let alone regional Victoria.

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[8] $1.62m per year in addition to existing level of funding

b) Increase funding for early intervention and homelessness prevention so that older people have the information they need to plan for their housing future.[9]

A key component of the Home at Last service is its focus on early intervention. This occurs through engagement with communities directly and through peer educators who can reach people at risk of homelessness before they get to a crisis point.

3. Appropriate housing for older people

HAAG developed a Housing Charter in 2004, and not much has changed in over two decades. Our members at the time came up with what they thought was essential for housing older people from low-income households. We still draw on this vision today.

Appropriate housing for older people is housing that is:

- Affordable – no more than 30% of income on rent
- Accessible – meets minimum accessibility standards
- Secure – a guaranteed lifetime security of tenure
- Well-maintained with energy efficient design
- Well-located – to preserve older people's connections to family, community and essential health and care services.

Older people require choice in housing to ensure their individual needs are met. To achieve this, diverse housing options that meet the needs of different population groups must be available.

a) Ensure 'affordable housing' is genuinely and permanently affordable.[10]

Define 'affordable housing' through law to mean that people with low incomes do not have to pay more than 30% of their income on rent. This rule must apply to any

[9] $170,000 per year in addition to existing level of funding
[10] Rents for affordable housing developments receiving government incentives should be capped at 30% of household income for people in the lowest 40% of income households

housing that gets money or other help from the Government, including fast-tracked planning approval.

Sometimes ‘affordable’ housing may only be for a short period of time (for example, five years), and then the housing provider can increase the rent to market price. This is why we are calling for these housing units built with government subsidies to remain ‘affordable housing’ permanently.

b) Ensure housing is safe, accessible and comfortable for older people to age in place.

This refers to a number of the essential elements of appropriate housing outlined in HAAG’s original Housing Charter. We want to ensure housing is appropriate to allow older people to age in place – to make their homes safer, easier to move around and comfortable in the winter and summer – so they don’t have to move and can stay in their communities.

By **safe**, we mean security of tenure as well as safe from harm. This means mandating offering longer leases in private rental, and lifetime leases in public and community housing.

By **accessible**, we mean housing that meets minimum accessibility standards[11] as well as housing that is able to be obtained (for example, via our Home at Last service), and accessible by public transport. This means mandating accessibility standards in private rental. Around 50% of our Home at Last clients have a mobility issue that impacts on their housing. Sometimes people can’t be discharged from hospital after an injury due to a step over a bath, or being on the top floor of an apartment building with no lift access. Sometimes our clients won’t be accepted into community housing if they can’t manage any stairs, even if there is a lift.

By **comfortable**, we mean meeting minimum energy efficiency standards, so that housing is warm in winter and cool in summer. Older people suffer serious health impacts when temperatures are too hot or cold. We are referring to minimum standards for rental properties as well as assistance for older people who are living in their own homes with a mortgage, and can’t afford to retrofit them and make them safe and able to withstand extreme weather events.

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[11] Liveable Housing Design standards https://anuhd.org/wp-content/uploads/2023/04/abcb-standard-for-livable-housing-design.pdf

We want the Victorian Government to enforce the existing rules about energy efficiency, streamline the process for energy concessions (especially in embedded networks), and invest in a retrofitting program for upgrades to pre-1990's housing like insulation, draught proofing, screen doors and overhead fans that are not significantly more costly for residents.

c) Ensure older people in different types of rental housing can have their rights protected and enforced.[12]

This is about renter rights across public and community housing, private rental, caravan parks, residential parks and rental villages. Each of these groups have different issues, however, we want to make sure all older renters feel comfortable about speaking up, and can have their rights protected.

With the shift from public housing to community housing, we want to make sure that service delivery and tenant management standards are uniform, so that tenants in both public and community housing have the same rights. This includes an advocacy body for community housing tenants, which currently does not exist.

We welcome the commitment from Victoria's State Government to expand HAAG's tenancy and retirement service, to assist older people to assert their rights. Some of the success of this service has been our ability to raise systemic issues with the regulator, whose Renting Taskforce has successfully enforced the laws to assist older people living in rental villages.

What about an ombudsman?

For many years we campaigned for a retirement housing ombudsman, with specialist expertise in types of retirement housing like residential parks, retirement villages and rental villages. We have also called for a housing ombudsman for private renters.

Recently the Victorian Government has started new schemes to support dispute resolution – one is the Rental Disputes Resolution Victoria service, part of VCAT, for private rental. The other is VicAssist, for Retirement Villages. Because these are new, we don't yet know how they will work for older people's housing, and so we

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[12] The types of rental housing include private rentals, caravan parks, residential parks, boarding houses and other types of shared accommodation

are no longer calling for an Ombudsman. However, we are concerned that the conciliation services cannot make binding decisions.

4. Embed genuine consultation with older people in all decisions regarding their housing

Safe, secure and affordable housing is fundamental for older people. Often, decisions about housing are made without participation of people who are affected by those decisions the most, and who have the best knowledge of the issue. As an organisation that was established by older renters and honours that heritage by centring our work around them, we see the value of lived experience shaping and informing our service delivery, policy and advocacy work.

Current consultation initiatives, such as the Seniors Advisory Group and the Community Connectors (CC) program for the over 55 public housing towers that are being demolished, are useful, but their scope is limited. For example, the Seniors Advisory Group does not have a specific housing focus, while CC members are not confident their feedback is being acted on and are reporting a lack of information from Government.

This is why we are calling for ongoing, meaningful consultation with older people about their housing futures where governments are accountable, and information sharing goes both ways. This could be achieved by establishing an older person's housing advisory taskforce to ensure all older people are at the centre of all housing policies.

Background facts

1 in 6 people experiencing homelessness on Census night in 2021 were aged 55 and over.[13]

There was 77% increase in the number of Victorians over 55 renting from a private landlord in the ten years to 2021, a total of 160,105 older renters.[14]

Private rental in 2019-20 was unaffordable for 70% of people on the lowest incomes.[15]

In 2025, only 0.2% (39) rental properties in Victoria were affordable for a single person on the Aged Pension.[16]

About 30% of Job Seeker recipients were over 55, with an increasing share of older women.[17]

Nearly half of retired renters live in poverty, including 63% of the retired single women who rent.[18]

An estimated 120,000 women aged 45 and over are at risk of homelessness in Victoria.[19] Risk factors include living in private rental, living alone, not working full-time, being an immigrant from a non-English speaking country and identifying as Aboriginal or Torres Strait Islander.

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13 https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/latest-release

14 https://www.oldertenants.org.au/sites/default/files/data_tables_-_victorian_over_55s_and_housing_-_abs_census_2021_1.pdf

15 https://www.oldertenants.org.au/sites/default/files/ageing_in_a_housing_crisis_infographics.pdf

16 https://cdn.anglicarevic.org.au/wp-content/uploads/2025/10/Anglicare-Victoria-2025-Rental-Affordability-Snapshot-report.pdf

17 https://researchdata.edu.au/dss-benefit-payment-quarterly-data/2975938

18 https://grattan.edu.au/news/unaffordable-housing-is-the-biggest-threat-to-a-comfortable-retirement/

19 https://www.oldertenants.org.au/sites/default/files/at_risk_final_report_web.pdf