

NATIONAL SHELTER SENIORS HOUSING PROJECT

FINAL PROGRESS REPORT



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Introduction

The consultation phase of the project is now complete. The forums invited both older people and key stakeholders to explore the variety of housing situations being faced by seniors, report on their relative vulnerability and examine potential options for improving housing.

While the forums focused on the challenges and opportunities facing older people in housing, they also provided the latest detail on the government's social housing funding initiatives, including:

- How might the National Rental Affordability Scheme be utilised to house seniors? What particular arrangements might be required and supports needed?
- Is the level of homelessness among seniors rising and what particular issues does this raise for the homelessness and related service systems?
- How well does the private rental market work for housing seniors and what issues arise when examining the specific issues of seniors in private rental housing?
- How might share housing work for seniors, what income support issues are raised and what barriers need to be overcome to make sharing a reasonable option for seniors?
- Roundtables also examine how different populations groups may be affected by the issues raised
- Impediments to seniors housing options in State planning systems are also discussed

Roundtable details

Location	Date	Participants
Brisbane	April 17:Completed	34
Hobart	April 21:Completed	14
Darwin	April 30: Completed	14
Sydney	May 4: Completed	40
Melbourne	May 7: Completed	41
Perth	May 11:Completed	22
Adelaide	May 25:Completed	27

We also added a forum with the Narromine Land Council on 19 May to ensure Aboriginal elder issues are well covered and held some individual consultations with particular stakeholders unable to attend roundtables.

The forums held to date have been very well attended by service providers and older people and have included representatives from organisations such as:

- Key government staff and decision makers
- Councils of the Ageing
- Councils of Social Services
- Caravan park networks
- Disability organisations
- A wide range of non profit organisations
- Community Housing organisations
- Tenancy organisations
- Ethnic Communities Councils
- Local Governments
- Financial organisations
- Womens' networks
- Aged Care organisations
- Indigenous Organisations

Outcomes of the National Shelter Older Persons Housing Roundtable Forums

Held between April and May 2009, and

Key Issues and Opportunities Facing Older People and Housing in Australia

June 2009

The following is an interim report on the findings of the project. This report now completes the contract between FAHCSIA and National Shelter. National Shelter will now use the information to consider the specific policy implications for FAHCSIA and other federal Government agencies and forward that report to the Minister for Housing.

We will also check these with our national delegates in late July prior to a final report being sent to FAHCSIA. We believe this now finalises the reporting aspect to FAHCSIA and should release the final payments.

Project Method

The project involved a national series of roundtable forums that explored the issues and opportunities in housing for older Australians. The forums were held in every state and the Northern Territory and were attended by 215 people including older people and a diverse range of older persons' representative organisations, aged services, community and housing organisations and government departments.

Crisis in Affordable Housing

The dominant issue in all forums was the lack of affordable housing for older people. Many older people are spending a large proportion of their pension on housing and do not have sufficient money left for food, social activities or health care needs. In some areas the situation is causing an increase in homelessness amongst older people. Housing needs to be more affordable to allow older people to be able to pay their rent as well as spend money on basic needs and be socially engaged.

Older people are often single, widowed or separated. Single people find it hardest to meet housing costs because they have very limited income. The cost of living including the price of utilities and council rates continues to increase and is having a big impact on fixed income older people.

As the rate of home ownership amongst older people is dropping significantly an increasing number of older people are dependent on the rental market. Many younger people are also struggling to get into home ownership and are competing with older people for limited rental housing.

The forums acknowledged the changes in family values, the loss of community, bereavement, divorce and diminishing circle of friends that exacerbate the problems in housing for older people. While most older people fear going into a nursing home, many are at risk of becoming socially isolated which is also strongly associated with depression and ill health.

Although the impact of the global financial crisis is mixed in its impact on housing affordability, the lower end of the housing market remains severely unaffordable. The financial crisis is also clearly having a dramatic negative impact on older Australians who are self funded retirees.

Private Rental

The private rental market in most capital cities is beyond the means of many older people yet it is their only option. Rents have been increasing for many years and where the pension is their only source of income, older people simply cannot afford housing.

The forums reported that landlords sometimes won't allow for changes to the home to make it more liveable for older people and some are being evicted because the landlord wants to do a renovation. Landlords are sometimes reluctant to do extensive repairs and as a result older people are living in run down housing. Some landlords do not like doing modifications for people with decreased mobility .

Public Housing

It was widely acknowledged that the last few decades have seen a huge negative impact on the role public housing plays in supporting older people in Australia. Public housing eligibility has widened to include new groups while in most states available stock has decreased. The net impact is a dramatic decrease in public housing available for older people.

In many states people noted the mismatch between stock and people; some older people reside in large public housing funded homes after their family has left home. The provision of appropriate smaller housing would release these large family homes for younger families. The need for housing to be improved to allow better access for older people who have a disability is also vital.

The NSW Government's 2006 initiative: *New Directions in Social Housing for Older People* was cited as an example of the type of policy leadership needed at the state level.

Diversity

Ageism is alive and well according to feedback at the forums. For some participants there was strong sense of stigma about retirement and some voiced the feeling that younger people have forgotten older people have helped build this society.

Older people are frequently stereotyped and often categorised as frail and needy. This then leads to a situation where older people are viewed as needing solutions developed for them by external experts. The groups strongly opposed this simplistic and ageist approach to the needs of older people.

The diversity of people who are older was consistently raised. Diversity in health status, socio economic resources, cultural background, location and family relationships requires a range of different approaches, housing and service models.

Diversity at a regional and local level requires local level involvement in decision making. For example, Darwin's issues with land availability create different problems to Hobart's problems with topography where hills can be very difficult for older people to negotiate.

Older persons' housing should be about all older people, not just older people at the margin. The diversity of older people with their differing resources and situations need to be considered.

Having a voice

A dominant theme in all forums was the need to empower older people to determine their needs in the community. They want to be genuinely consulted about their housing. They don't want things done to them, they want conversations, dialogue and education with the broader community about their needs.

When you are older you haven't stopped making a contribution, ask us what we think!

Older people want a voice to speak to the government about housing and a program to enable people to care for themselves.

There needs to be public education programs on social isolation, falls prevention and universal design. Education that supports choice and can allow older people to stay in their housing for a longer period of time. It was noted that there is a lot of existing stock with social networks around it already. Many people were also positive about the co-operative housing model.

Many forums went beyond the need for consultation to call for community development and engagement processes. Funding for community engagement strategies was seen as highly beneficial. Existing community ties or assets need to be carefully considered.

The housing sector needs to better engage with older people. There is a need for an "older peoples' networking system". Community feeling is essential to provide a sense of belonging and ownership at the end of your life.

Ageing in place

Consistent with recent research, older people often told us they want to remain in their own homes. However, for many older people this often related to wanting to remain in their local community and was less about the house than its location. The need to have a variety of housing types in each community, to meet the diversity of need to age in place was raised. Universally designed housing would enable savings to be made on specialist retirement housing.

Many raised the issue of the crisis created where we support older people to remain in their own homes and they become asset rich and cash strapped.

Ageing not necessarily being about the home you have been in, but it is about the community you have been part of for the last 10 years.

Locations

Housing needs to be located close to public transport, family and local services. When housing is developed away from these assets, older people move away from their social capital and are more likely to become socially isolated.

Particular concerns were raised about the location of housing for rural older people "left by themselves" and the issues of housing in the regional areas, cost and availability of services. Regional towns often have low levels of infrastructure and the housing is often not suitable for ageing in place. "Seachange" and "treechange" retirees are also in this category when they move to rural areas and have less access to services.

The reverse situation can be a problem where mum and dad on the farm have to move to the city because there is no housing in those regional areas and move away from their social and support networks.

Transport

Although the forums focussed on housing, transport was consistently raised as a key issue. For many communities, transport for older people is a central issue and public transport does not meet older peoples' needs. Location of housing and transport services become essential for older people who are often not as mobile as younger people. Public transport also needs to be improved to allow better access for older people who have a disability.

The transport problem is acute in rural areas that have poor transport outside the city area and little public transport connecting towns. Some towns do not have air services which is a major concern. It was noted that a lot of new developments are on the outskirts of major centres with inadequate public transport systems making them socially isolating for older people.

Isolation is not just a matter of distance, it is also about the transport. You don't have to be very far away from the city for isolation to occur.

Services

The profile of people that are living at home is changing, their needs are becoming higher as government support packages enable people to remain out of nursing homes for longer. More than ever, services for older people need to be available in the community at an affordable level.

Many people noted the vital role of services that support people with home maintenance and modifications. The expansion of these services to enable people to stay in their own homes, including home modification and handyman services is needed urgently and needs to be affordable.

Other key services required include support services to help people with key housing moves combined with a public awareness campaign about the benefits of living in the right place to maintain your health and wellbeing.

A number of people commented that many staff in support and administrative roles have a lack of knowledge of older people and can be patronising and disempowering. A consistent call was made for more funding for support services, ones that help people help themselves and for staff to be trained in community development.

Services must be made available to people with disabilities who are the first generation to live to old age and are not living in institutional care. These people want to be interdependent with community and do not want to be seen as 'frail and needy'.

Security

Security was frequently raised as an issue but had many different meanings for people. Security of tenure for private housing was a major priority as well as a feeling of safety in their home. Security of tenure is one of the major reasons given for people in private rental applying for Community Housing. As people age, the prospect of having to move is a major challenge. The prospect of having to find new accommodation, especially when they may have difficulty with transport and is especially difficult for older people on low incomes.

Older people discussed their need for security within the home they are living. They do not necessarily want a gated community but would like a better sense of security to put their minds at ease, to enable them to feel more comfortable and happy within the place they are living.

For others, there was a concern that the mix in public housing of older tenants with people with challenging behaviours or younger people can be intimidating for older people.

Land Availability

Most cities suffer the lack of available land in the CBD area. The affordability of land in all major cities is a major problem and the problem is acute in Darwin which is landlocked and most available land is occupied.

Many people suggested that government encourage the use of land that isn't being well utilised including public land such as redundant schools to be converted into older persons housing. A number of communities believe churches that are large land holders could do more to meet their social justice missions by developing housing for older people on vacant land.

Design

A wide range of older peoples' housing design issues were raised. The Federal Government's commitment to universal design in housing as major criteria for obtaining funding for Stimulus Package social housing and from the National Rental Affordability Scheme (NRAS) was strongly endorsed.

All groups recommended that new homes should have universal design features such as wider hallways, accessible

bathrooms, level entry to houses and open plan kitchens and living areas. More now needs to be done at the Federal and State levels to encourage the private sector to build to universal design standards.

Strong support was voiced for innovative approaches to housing for older people such as the Dutch *Apartments for Life*, intentional communities or housing for older people located on top of shopping centres. Non profit aged service providers expressed frustration that they are receiving very little government support for such developments in the aged services sector and that current state government housing funding guidelines often create unnecessary barriers to them developing innovative older persons housing options. These barriers need to be addressed.

All forums raised the importance of sustainable design in housing. Older people often expressed a commitment to future generations and also acknowledged the importance of keeping utility costs as low as possible while they live on fixed incomes.

Other key design related issues included:

- Older people want space for their belongings as well as space for family and carers to stay. Despite service providers indicating that there is demand, there was virtually no support from older people for building small size accommodation such as one bedroom flats.
- Design is sought that blends people and creates an opportunity for them to mix with people of all ages and cultural backgrounds.
- Many older people are not used to higher density housing in apartments and some say they will not live in an apartment. Other groups expressed support for higher density outcomes. In general, there was a strong acknowledgement that if older people want to remain close to family, services and community, medium density and high rise living for older people will have to be an option of the future.
- It was raised that few new buildings accommodate scooters which are becoming more prevalent as a mobility support for older people.
- Affordability also includes reducing the cost of construction. We need to look at different lower cost design and construction approaches.
- Accessibility of housing to key services is seen as vital such shops, cinema, doctor, gym and swimming pools

Planning

It is not just peoples' housing that has an impact on their access to the community. Major urban design issues including infrastructure such as footpaths, road crossings, seating and lighting need to be included in planning.

The leadership SA has shown with its commitment to allocating 15% of government land released to development for affordable housing was noted in many states. The discussions in SA about this initiative indicated many valuable lessons had been learned by all stakeholders and the scheme is worthy of further exploration including its potential for development by other states.

The critical role of local government planning regulations in facilitating or inhibiting older persons housing was often raised. State governments needs to work closely with local governments and provide incentives for positive approaches to planning for older peoples' housing.

Accessibility and sustainability objectives can also be built into planning. The example was given where local government allow developers to increase their yields on development sites if they build to accessible standards.

Information

Better information systems are needed to support older people to make housing related choices. The complexity of

navigating the housing service system for older people is a major concern and establishing older persons housing advocacy and information centres was suggested.

Mixing Generations

Mixing the generations in housing received a mixed response. Some older people want to live with the younger generation, others do not. People acknowledged that we need to make sure there is a choice. Where there are problems between generations in social housing, community development can assist.

Some older people are living with their adult children out of economic necessity. In many instances this is causing conflict between the generations and some older people are living with families in intolerable situations but have nowhere else to go.

Share Housing

Share housing for older people received positive but limited support. Some people would love share housing, while a majority do not want to pursue the option. Some are concerned about the legal issues with share housing. Share housing may be with people of the same age or between generations such as when an older person “takes in” a student. There is a home share program between older people and students in Victoria, run by Wesley Mission which people spoke positively about. Share housing may work well for some older people, but it has to be voluntary and will need to have resources to make it work.

Income Support

The relationship between income support through Commonwealth Rent Assistance (CRA) and housing was often discussed. The current targeting and efficacy of CRA was also questioned: is CRA reaching the people most in need and set at appropriate regional levels? There was a suggestion that CRA should also cover retirement villages.

A concern was noted that people who are supplementing their pension with part time work then lose their place on priority on public housing list. The question was put: do they then stop working but what if they need the money, or should they give up their housing?

Caravan Parks

Residential parks were seen as a valuable option in affordable housing for older people and can include caravan parks and manufactured home estates. However, in recent times there has been widespread redevelopment of the parks. It is felt that the government needs to intervene to support the retention of affordable housing.

Crown land could be used for residential parks and people suggested the development of government held land trusts that could help provide caravan park style accommodation.

Independent Living Units

Independent Living Units (ILU's) are self-contained dwellings managed by not-for-profit organisations, which provide housing to older people with low incomes and low value assets, who do not own their own home. Many groups noted that that much of the ILU housing stock is in urgent need of upgrading and in some cases, replacement. Groups acknowledged that there is an urgent need for funding that will ensure that this important asset base is not lost to the community.

Funding

There is a major concern that this current round of funding for social housing will be once off and the housing crisis facing older people will continue. The challenge for the government is to address older peoples' housing needs in an ongoing way.

A wide range of non profit aged service providers expressed interest in developing innovative housing models for older people but also expressed frustration that the current funding initiatives do not in general support such developments in the aged services sector. Strong disappointment was voiced that many state government housing departments are failing to engage with the aged services providers.

There were consistent calls for flexible approaches to funding with more incentives for private developers to provide more affordable housing and match the dollars with the need.

The importance of the retention of existing affordable housing as well as assistance being given to organisations that want to create new housing was frequently noted.

The time frame for the current stimulus package social housing is seen as very tight and the need for ongoing conversations about social housing was seen as vital.

Final Phase

The funded element of this project is now complete. There is however another element to the project from our perspective, which is to consider the policy implications of the findings from the project. This will now be undertaken by National Shelter and included in our next policy platform.