Reimagining Home

REIMAGINING HOME
INNOVATION PROJECTS

A FRAMEWORK FOR CREATING HOMES
WITH OLDER SINGLE WOMEN ON LOW $
SO THEY CAN AGE WELL IN THEIR
COMMUNITIES OF CHOICE

SUPPORTED BY:
SHELTER WA
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Nov 2020

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Executive Summary

This mapping research was a few years in the making and is a collision of my personal and professional lived experience.

In 2015, I was experiencing what many older single women are living every day – low income, difficulty finding work and no safe home.

I decided I wanted to research how older single women on low incomes could be part of reimagining home so that they could age well and continue to contribute to their communities of choice.

I started doing my own research, did presentations to people in different organisations and eventually was invited to be part of a WA reference group doing national research on older people on low incomes and housing stress. The WA Ageing on the Edge Working Group launched its research in Parliament House in late 2019 and I was invited to speak as a woman with lived experience of housing stress and homelessness.

In late 2019, Shelter WA and Connect Victoria Park provided support so I could do this mapping research and I really appreciate the respect and support they have provided through this project. I want to specifically thank Shelter WA CEO Michelle Mackenzie, Connect Victoria Park CEO, Luke Garswood and Lisa Kazalac. All these people been strong supporters of this work and their feedback has been invaluable. I also want to thank Lisa Baker MLA Maylands who has spoken several times in Parliament about older single women and older Western Australians on low incomes and the challenges that face them. Lisa provided support to launch the Reimagining Home documents in Parliament House to a range of individuals who are interested in diverse collaborative and deliberative housing developments.

Safe, secure and fit for purpose shelter is a basic human right.

An adequate standard of living, including access to safe and secure housing is a fundamental human right. Article 25 of the Universal Declaration of Human Rights states that:

Everyone has the right to a standard of living adequate for the health and well-being of himself [herself] and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his [her] control

The fact that there are multiple thousands of older Western Australians living in poverty and housing stress should be a cause for shame across society but all I hear is a poverty shaming narrative from governments that labels older people on low incomes as burdens not assets.

My own personal experiences of poverty and housing insecurity made me wonder what was being done by governments and non-profits to understand and tackle the issues regarding options for home for older single women on low incomes.

In 2015 gender-based research on housing and ageing well was pretty scarce. It also seemed to me that the options for home that were being delivered were not always fit for purpose and, to be frank, treated older people as powerless and not capable of being agents or partners in finding creative solutions. Research on older single women on low incomes has increased since 2015, but the scale of innovative responses to their income and housing needs has been less impressive.

If you're an older woman and poor, then your options for home are very limited and I'll be exploring that in detail in this paper.

The issue of housing for older single women on low incomes is a wicked problem with skeins of complexity, barriers and constraints. There are pockets of innovation, collaboration and experimentation in WA, Australia and the world.

That's what I've tried to do in this mapping research. I've tried to understand the forces that help and hinder providing homes for low income older people, and specifically older single women. I've scoured reports and articles that provide examples of innovation, collaboration and experimentation.

From hundreds of research papers and articles I created a Reimagining Home Innovation Projects RHIP framework to not only sort all the information but also show the critical components needed to create a home where low income older single women can age well and continue to contribute to their communities.

Innovative housing responses are explored in this document and the accompanying Look Book. Essentially, we need the political will, funding/financing, collaborative partnerships, leadership, and willingness to step

out of our conventional comfort zones. It'll require leveraging the capabilities of a range of agencies and individuals, including older single women on low incomes, to create a more diverse housing supply across the private, social and hybrid housing options.

In this document I have created a Reimagining Home Innovation Projects framework that could be applied to any housing development regardless of density, rise or whether it's a new or repurpose build.

Reimagining Home Innovation Projects (RHIP Framework)

The RHIP framework and 4 Building Blocks Process provide the essential elements needed to collaboratively create homes so older single women can age well in their communities of choice.

This is not just about building homes, it's also vital that we encompass all the elements that enable ageing well.
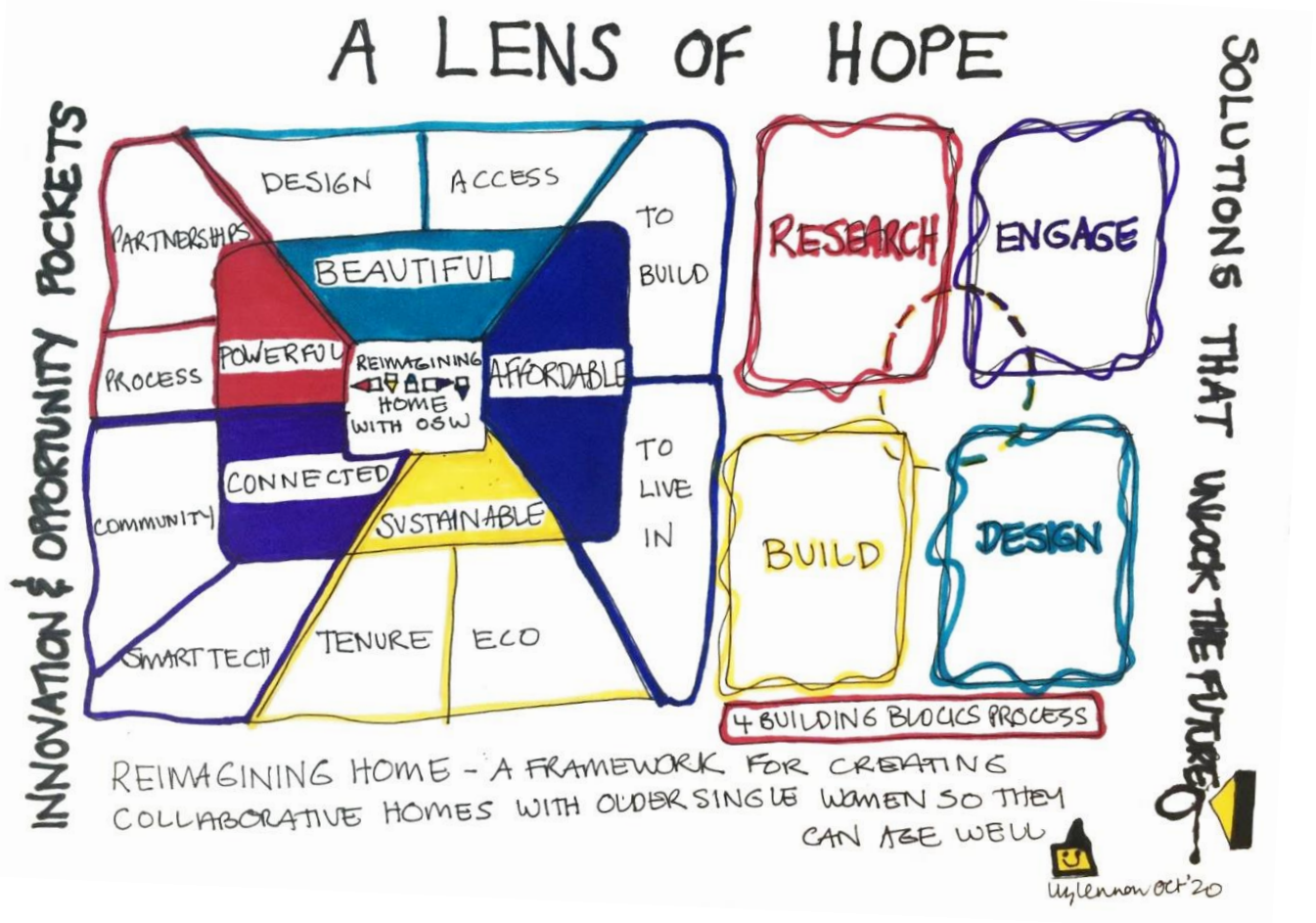
The RHIP framework has the following critical elements:

- **Beautiful**: Design and Access
- **Affordable**: To Build and To Live in
- **Sustainable**: Eco and Tenure
- **Connected**: Community and Smart Tech
- **Powerful**: Partnerships and Process

The Reimagining Home Innovation Projects [RHIP] framework is bolstered by the **4 Building Blocks Process**

- **Research** – gather information on options for home and examples of innovative housing developments that were led by or focused on older single women, older people, and people on low incomes as well as diverse population groups. This mapping research supported by Shelter WA, Connect Victoria Park and Lisa Baker MLA Maylands has been a great first step. There's further research needed to deep dive into a number of topics such as participative design and innovative financial modelling, but this document provides a good overall scan of the landscape.

- **Engage** – create a process space where OSW on low incomes, government agencies, architects, academics, planners, developers, financial institutions, peak bodies, builders etc could come together to explore and understand collaborative and affordable housing developments. People could increase their understanding of each other's capacities and constraints as well as explore examples of good practice in collaborative housing development. They would explore together the critical elements of developing housing. It would be a place to explore, engage and understand over good conversation and presentations. It's where alliances and partnerships could be developed. From this phase of the project anything could happen – people could disengage, or they could go off and form their own collaborative housing developments. This is an awareness, understanding and learning phase and requires courage to challenge current dogma around who does what and how it gets done.
Anyone who participated in the Engage Phase would be welcome to enter the next phase.
Please note that if I was facilitating a RHIP pilot project then this phase would probably involve a core group interested in being part of a collaborative building process from the start. The group would still have time and space to reflect and learn but they'd be focussed on a clear end result. I hope to be able to work with a housing provider from later in 2020 to begin such a pilot.

- **Design** – I imagined a process where there could be design strands depending on need and aspirations. One strand could be a design competition that could bring in others to design against housing need criteria. Another strand could involve groups from the Engage Phase working together to codesign homes with and for older single women – design would be linked to housing and ageing well in community needs. In terms of a pilot project there is still a design exploration phase that includes understanding options using the RHIP framework of beautiful| affordable| sustainable| connected| powerful.

- **Build** – And out of the whole process could come interest, opportunities and funding to make the dreams a reality. In a pilot project we'd have attracted relevant bodies at the Engage phase as well as acquiring land through some form of either long term lease, gifting or long-term low interest funding.

I created a Look Book [separate document] with more than 30 examples of different kinds of housing developments that are focused on older women, older people, people on low incomes, and diverse population groups. These developments show that political will, leadership, partnership, resource leveraging, and great design really can create homes where people on low incomes can age well along with their wealthier counterparts.

It gives me a sense of hope to see the beautiful, affordable, sustainable, connected, and powerful housing developments that have been created around the world for people that are usually unseen or disregarded

Collaborative housing developments that include low income people, and specifically low income older single women, could have the following elements:

- Beautiful small homes that are clustered and have a range of shared spaces that encourage connection while also enabling privacy
- Homes could be low to high density and rise – it's the design for privacy and connection that counts
- Well landscaped gardens that could also include a community growing space
- Sustainable building, energy and water components
- A design process that includes older single women
- A governance process along the lines of Common Equity cooperative management model, or at the very least some form of participative resident processes that are formally embedded in the housing development governance

- Affordable rental and long-term tenure whether in a mixed tenure development or a total social housing development
- Built in an area that has walkable or public transport connections to social, cultural and health related services
- You can have pets

I hope that older single women reading this will understand that systemic and political issues and failures are what has placed them in poverty, housing stress and at risk of homelessness.

I hope they, and all the people responsible for ensuring all Australians, regardless of their income, are securely housed, see that there are more options for home than they thought. I hope that governments and their departments provide the leadership, political will and resources to create homes where older single women on low incomes can age safely and well. I hope that the social housing and private housing development sectors engage their amazing capacities and partner with older single women to create their homes.

Through this whole Covid 19 crisis I've seen what happens when governments decide to face the realities of a deadly crisis that would impact on millions of people. They work together to develop and deliver a coordinated response. They find the money and the political will to make hard decisions in the best health interests of the nation.

It's time they focused their coordinated efforts, political will and financial resources on the deadly housing and homelessness crisis currently impacting on millions of people around Australia.

I believe we need champions, advocates and value driven partnerships of all key agencies and people who are prepared to innovate into a new normal when it comes to options for home for people on low incomes.

I believe there is a need for all of us to change our mindsets and polish up our skill sets so we can collaboratively create beautiful, affordable, sustainable, connected and powerful homes for older women on low incomes so they can age well and continue to contribute to their communities of choice.

It's about real power sharing and a fundamental shift from a profit driven housing development mindset to a purposeful and collaborative housing development mindset. Shifts in perception, shared power and true partnerships with older single women living in poverty are needed if we can begin to call Australia and specifically WA a fair and just society.

Wicked problems are inherently complex, frustrating and are never truly solved. I believe that if you value and perceive older single women living in poverty as powerful partners you'll invite, and pay us, to collaboratively develop beautiful, affordable, sustainable, connected and powerful homes so we can age well and continue to be assets in our communities. We can work together to reimagine home, with values and principles that respect the diversity of older people living in poverty, so we can all age well in our communities.

That's what defines a just and fair society.

The research questions and mapping approach

All these questions are explored in detail in this document, but I'll give you some short and sharp responses.

What housing solutions are available to older women on low incomes? How can new and innovative responses be implemented?

Currently, if you're an older single woman on a low income in WA the housing options are:

- Unaffordable, not fit for purpose and short tenure private rental housing that can result in housing stress, risk of homelessness and fear of eviction
- Unstable housing where you move between staying with friends and housesitting, or, you live in your car or pitch a tent somewhere
- Social housing where women 55+ with low needs aren't a formal priority on the housing list, which is long and it can take years to gain housing which may not necessarily be connected to your community or feel safe
- If you're very lucky you're part of a collaborative housing development that includes older single women on low incomes. It's rarer though and very underdeveloped as an option for home and ageing well

New and innovative housing responses are explored all through this document.

What could unconventional and innovative options for home, that would involve older single women on low incomes, and collaborative partners, look like in WA?

I detail a Reimagining Home Innovation Projects RHIP process in this document that has a number of features:

- **RHIP Pilot** - Pilot a Reimagining Home project that is an older single women focused collaborative development of homes
- **SIS** - Shared Idea Spaces to create awareness and understanding of the range of housing and ageing well options that present themselves
- **SOHO** - Support other housing opportunities that are innovating
- **ESEE** – explore seniors' employment and enterprise because poverty is a critical driver of housing stress and at-risk homelessness

Throughout this document I explore a range of housing options as well as the importance of quality partnerships and participative processes. I'm particularly interested in collaborative and deliberative housing developments that include a range of partners, including older single women. They are a very underutilised opportunity and there's a need for more resourcing and sector wide capacity building.

Housing developments that include older single women, and others on low incomes, come in all shapes and sizes, and I describe the diversity in this document and the Look Book. My Reimagining Home is not the only innovation framework being realised for older single women and I honour the vision and work of others in this document and the Look Book.

How can information be made accessible to older single women, and other interested agencies, about their options for home, so they can make informed decisions regarding ageing well and contributing to communities?

I support the work of the WA Ageing on the Edge working group and their efforts to develop a Seniors Housing Information and Support Service [SHISS]. A service like this, modelled on the Victorian Home at Last service run by Housing for the Aged Action Group [HAAG] would provide information and support to potentially tens of thousands of older single women, and other older people, needing a home as well as a range of education, awareness and prevention programmes.

There is an awareness and engagement process needed both on and offline. In this document I have recommended the development of RHIP. Under the SIS [shared idea spaces] element of the RHIP, Shelter WA will be creating a specific Reimagining Home section on its website. This will hold:

- PDF of this document

- PDF of the Look Book
- Interactive elements that will enable people to download specific examples from the documents
- The site will evolve, and new innovation examples and shared ideas will be added

What action is needed to make ageing well in community a reality in WA for older single women on low incomes?

I developed the Reimagining Home Innovation Projects conceptual framework and the 4 Building Blocks process as a guide to the creation of diverse options for home for older single women on low incomes so they can age well in their communities.

There's a leap of faith and courage needed by all stakeholders to explore and create more deliberative and collaborative housing developments. It's a move away from the status quo and business as usual but if Covid 19 has shown me anything, it's that we can creatively adapt when faced with significant challenges.

Innovation never happens in a comfort zone

The information for this paper came mainly from desktop research, a few interviews and informal conversations over the years with older women and my own experience.

In the Look Book I've gathered more than 30 examples of housing developments in Australia and around the world to show that homes that are beautiful| affordable| sustainable| connected| powerful are being created, and are impressive economic, environmental and social investments. Some of these are examples of women led cohousing developments and others are mixed use/multi tenure developments - plus a whole lot in between. Some of the designs are just gorgeous and they're taking into account connection to community. Many of the examples are deliberative and collaborative and show how partnerships can be truly innovative and reach across sectors.

Other research that I describe in more detail in the Where We Are Today section revealed that older single women liked the idea of cohousing communities because of the sense of community connection, support and the capacity to be self-governing and being able to take responsibility for managing the housing. They felt this reflected a great use for all the skills they had developed through years of unpaid caring and volunteering work. They also emphasise the need for design that provides both privacy and connection.

I think that older single women are very interested in alternative housing models, but they need:

- More information about collaborative housing development processes
- Opportunities to form alliances and partnerships with key agencies to develop collaborative housing
- Access to funding and financing for developments, or the support of a relevant social housing organisation to manage the financing
- Time and support to codesign their homes
- Secure housing while the new collaborative homes are developed

Collaborative and deliberative options for home can be resident led/focused and can involve a range of alliances between governments, CHP's and the private sector. This is where people are exploring different ways of forming community and homes that respect and involve older single women on low incomes to age well and continue to contribute to their communities. It's a space that needs more recognition, research, support and funding.

Agency, being able to be an active agent in developing your home, is core to what I believe can be a successful collaborative and deliberative housing development process. Older single women on low incomes are often invisible, silent and well behaved and society rarely views them as capable agents for change regardless of the fact they've a range of skills developed over a life time of paid and unpaid work. We call that social, intellectual and creative capital.

Involving older single women on low incomes as individual and collective agents in the development of their beautiful, affordable, sustainable, connected and powerful homes is vital. It's possible to create just and fair housing so that everyone regardless of their income level can age well in their communities. It takes leadership, imagination, intelligence and good hearts that are prepared to make the leap and innovate. Just because you're poor doesn't mean you deserve to live in housing stress or poor-quality housing.

Document Structure

This document has 5 key sections that tell a strategic story about an adventure we could go on together reimagining home with older single women on low incomes.
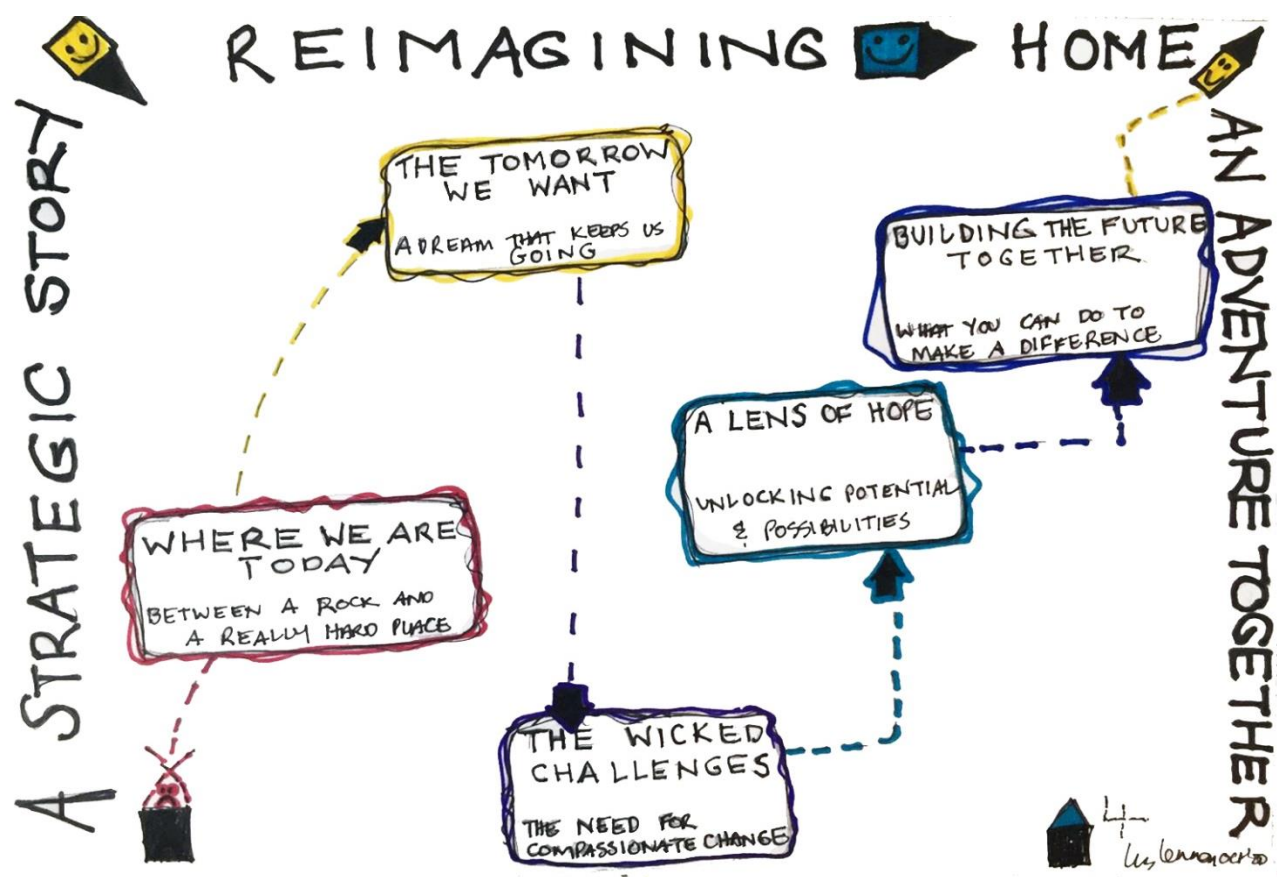
Section 1 – Where We Are Today – reflects on life shocks that put older single women at risk as well as housing options they may, or may not, be able to access

Section 2 – The Tomorrow We Want – describes a future where older single women on low incomes can age well in their communities of choice

Section 3 – The Wicked Challenges to overcome – explores the broader housing sector and systemic issues that are putting older single women in poverty and at risk of homelessness, and the need for compassionate change

Section 4 – A Lens of Hope – describes pockets of innovation, possibility and opportunity that we can grab to unlock the future

Section 5 – Building the Future Together – where you can make a difference and how the Reimagining Home Innovation Projects process could work

Section 6 – Bibliography – usually not terribly exciting but every item has an online link

Section 1 - Where we are today

Between a rock and a hard place

Older single women on low incomes experiencing housing stress and at risk of homelessness –exploring access to options for home

1. Where we are today – poor, at risk and experiencing housing stress

1.1 Introduction

This mapping research was a few years in the making and is a collision of my personal and professional lived experience.

In 2015 I returned to Western Australia after living in Ireland for over 20 years. I'd run a small social action research consultancy and it had been decimated by the 2008 global financial crisis. When I returned to WA I found out how difficult it can be to find decent paid work when you're over 55, even when you have 30 years of community development and research experience. At the same time a very dear friend was diagnosed with a life-threatening disease and asked me to be one of her primary supporters. I spent the next 16 months with her before she died. During that time, I could not look for full time work as I needed to be there for her. I could not afford to rent so I did a lot of housesitting.

I was experiencing what many older single women are living every day – low sporadic income, difficulty finding work and no safe home.

I decided I wanted to research how older single women on low incomes could be part of reimagining home so that they could age well and continue to contribute to their communities. In 2016 I was accepted to do a PhD that would research, engage and potentially design different options for home for older single women that were centred or led by them in partnership with a range of organisations. The PhD didn't happen because I couldn't get a scholarship as I didn't 'fit' the criteria, which was very academic track inclined.

I started doing my own research, did presentations to people in different organisations and eventually was invited to be part of a reference group doing national research on older people on low incomes and housing stress.

Shelter WA, Connect Victoria Park Inc and Lisa Baker MLA Maylands provided support so I could do this mapping research and I really appreciate the respect and support they have provided through this project.

While acknowledging their support I want to emphasise that the opinions in this document are mine and no one influenced what I have written.

I'm still homeless, by the ABS definition, and on a low income. There aren't always quick solutions to wicked problems. On a positive note [November 2020], I do have some work until June 2021 doing what I love so for the first time in more than 10 years I have a steady income stream.

I told this story because this research and report is both a part of my personal story and a part of my professional passion. I've been a community worker and social action researcher all my adult life. I believe deeply in being part of creating a fair and just society. Experiencing severe housing stress, being homeless and poor has brought a deeper understanding of the issues I've worked on all my life.

Why am I interested in housing?

Safe, secure and fit for purpose shelter is a basic human right.

The fact that there are multiple thousands of older Western Australians living in poverty and housing stress should be a cause for shame across society but all I hear is a poverty shaming narrative from governments that labels older people on low incomes as burdens not assets.

My own personal experiences of poverty and housing insecurity made me wonder what was being done by governments and non-profits to understand and tackle the issues regarding options for home for older single women on low incomes.

In 2015 gender-based research on housing and ageing well was pretty scarce. It also seemed to me that the options for home that were being delivered were not always fit for purpose and, to be frank, treated older people as powerless and not capable of being agents or partners in finding creative solutions.

As I talked with older women and men about different ways of reimagining home and ageing well in community, I found that they too wanted broader options. The thought of ageing alone or in a dank old-aged care facility filled them, and me, with horror.

If you're an older woman and poor, then your options for home are very limited and I'll be exploring that in detail in this paper. Limited options where you often aren't given a voice or choice breaks your heart.

I think we can all do better, and it has been my pleasure to meet people in WA who believe that as well. I tend to work from a lens of hope rather than despair – even when the bat guano is deep!

The issue of housing for older single women on low incomes is a wicked problem with skeins of complexity, barriers and constraints. There are pockets of innovation, collaboration and experimentation in WA, Australia and the world.

Who is this paper for?

When I mention this mapping research and the dozens of examples, I've gathered to show different ways we can reimagine home I get very positive responses. Older women, politicians, a mayor or two, housing organisations, researchers, architects and I'm sure we can include planners, developers and builders are interested in seeing what's possible.

It gives a passionate advocate information they can use to encourage others to collaborate on a new housing project. It gives a keen policy worker evidence to inform new policy, practice and funding. It gives a value driven developer or builder more confidence to partner with a community housing provider and older single women to create beautiful, affordable, sustainable, connected and powerful homes.

The research questions and mapping approach

1. What housing solutions are available to older women on low incomes? How can new and innovative responses be implemented?
2. What could unconventional and innovative options for home, that would involve older single women on low incomes, and collaborative partners, look like in WA?
3. How can information be made accessible to older single women, and other interested agencies, about their options for home, so they can make informed decisions regarding ageing well and contributing to communities?
4. What action is needed to make ageing well in community a reality in WA for older single women on low incomes?

The information for this paper came mainly from desktop research, a few interviews and informal conversations over the years with older women and my own experience.

1.2 Older Single Women experiencing poverty, housing stress and at risk of homelessness – silent, invisible and well behaved. Life shocks and statistics.
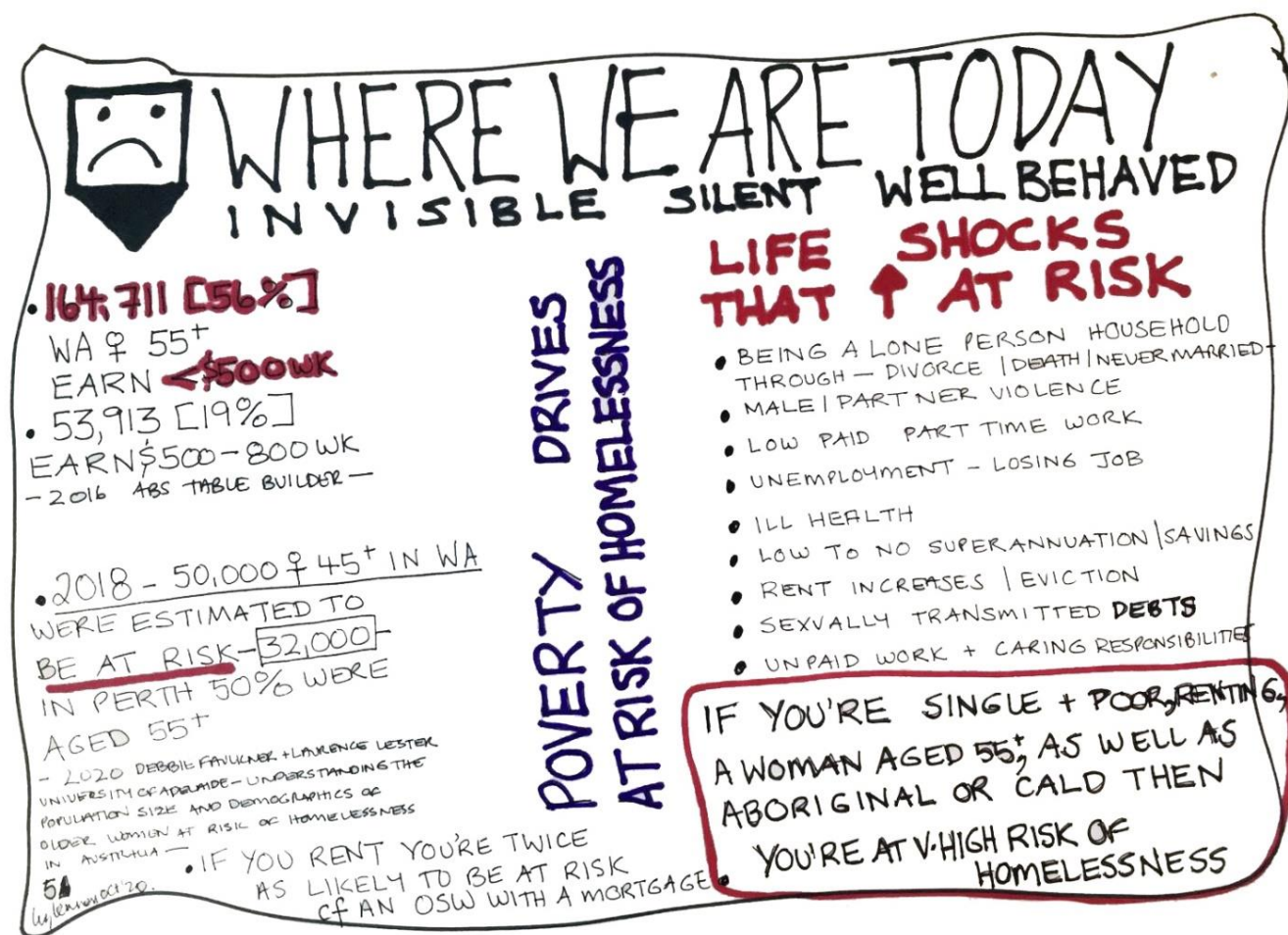
I've experienced and written about low income older single women, housing stress and homelessness for a while now. Since 2015 there has been a lot more research done about the rising numbers of my cohort who are at risk or homeless. Researchers such as Amity James, Eileen Webb, Debbie Faulkner, Andrea Sharam and Maree Peterson have contributed a great deal to a broader understanding of the issues and potential solutions to this deeply wicked problem.

Older single women are the fastest growing demographic experiencing housing stress and at risk of homelessness in Australia and WA.

Housing Stress is defined by AHURI in an online 2019 Brief as :

The 30:40 indicator identifies households as being in housing affordability stress when the household has an income level in the bottom 40 per cent of Australia's income distribution and is paying more than 30 per cent of its income in housing costs. The underlying assumption is that *those on higher incomes who pay more than 30 percent of their income for housing do so as a choice* and that such housing costs have little or no impact on the household's ability to buy life's necessities (such as food, health care, education etc.).

The '30' in the 30:40 indicator refers to the maximum percentage of housing costs (in relation to the household's income) a household can have before they are considered to be in housing stress. **Housing costs include** rent, mortgage payments (including both the principal and interest), rates, taxes, household insurance, repairs and maintenance, as well as interest payments on loans for alterations and levies on strata-titled dwellings … The '40' means the indicator only considers households with an income in the bottom 40 per cent of the Australian household income distribution (defined in this context as 'lower income' households).

The Australian Bureau of Statistics defines homelessness as:

'' When a person does not have suitable accommodation alternatives, they are considered homeless if their current living arrangement:

is in a dwelling that is inadequate; or

• has no tenure, or if their initial tenure is short and not extendable; or

• does not allow them to have control of, and access to space for social relations.''

The ABS definition of homelessness is informed by an understanding of homelessness as 'home'lessness, not rooflessness. It emphasises the core elements of 'home' … These elements may include: a sense of security, stability, privacy, safety, and the ability to control living space. Homelessness is therefore a lack of one or more of the elements that represent 'home'.'' From ABS website.

For low income older single women, myself included, this definition ticks all the boxes and that's a damn shame.

The 2020 report by Liang Yin Li and Yumi Lee for the Older Womens Network NSW. **Older women in Australia – housing insecurity and homelessness** stated that

'Older women also have a different experience of homelessness, making them invisible in the policy agenda and in the official census count for homelessness. Older women generally try not to seek shelter in visible areas typically associated with the homeless such as public spaces, homeless shelters or boarding houses out of shame and fear for their safety. Instead, they try to seek temporary shelter with friends or relatives, or live in their car, thereby remaining "hidden from public view" From the perspectives of older women, they often do not consider themselves as fitting the conventional masculine depiction of a homeless person, which undermines their ability to cope with and overcome their situation. Although these strategies highlight older women's agency, it also makes their problems a lower priority to service providers and policymakers. Older women facing housing stress also suffer from a number of other physical and/or mental health issues, usually related to their housing situation, as well as from domestic violence'p8

An older single woman on a low income faces both individual and structural challenges to ageing safely and well. The structural challenges are detailed in the Wicked Challenges section. Working from the life course approach adopted by researcher Maree Peterson to categorise older women's pathways into homelessness we can see that for women who have led conventional or unconventional lives the life shocks when you're over 55 that can result in housing stress and homelessness could include:

- **Divorce, separation or death** of a partner – this can lead to loss of a home as well as having less money for housing and living costs
- **Escaping male violence** in the home
- **Can't find work** or are underemployed in low paid work
- **Age discrimination** in the workplaces that loses you a job
- **Lose your job** for other reasons such as COVID 19 – many women are in low paid female dominated industries that have felt the brunt of COVID 19
- **Experience physical and/or mental** challenges
- **Evicted from private rental** and no where to go as low priced rentals are scarce
- **Returning to WA after living abroad with no connections** – that would be me!
- **Unpaid caring roles** that take time and energy
- **Sexually transmitted debt** – I rarely see this mentioned in research but it's happened to me and many other women. We loan money to partners that we never see again.
- **Gender Pay Gap** - this is a structural issue that is part of the majority of women's lives. Many women work in low paid and part time jobs all their lives. in WA 46% of women work part time compared with 20% of men [2016 census stats]. A June 2017 Senate committee investigating gender segregation in the workplace and its impact on women's economic equality stated '' This uneven distribution to workers choices is being constrained by structural factors and social norms. Carer responsibilities carried largely by women, as well as opportunities for part time work … all conspires to funnel women into industries and sectors that are female dominated.'' The committee went on to say that a woman working in a

female dominated industry such as retail, health or education would earn almost $40,000 less in total remuneration than a man in a male dominated industry such as mining, construction and utility services. Finally, they said that occupational gender segregation is linked to wage inequality as women's work has historically been undervalued and female dominated industries attract lower wages than those dominated by men. ***The gender pay gap in Australia is 16%. The WA gender pay gap is 23.9%.***

- **Career breaks to raise children** – many women who had children also took unpaid breaks to raise children thus decreasing savings, superannuation and career advancement.
- **Unpaid carer roles into old age** – as we age we often are unpaid carers for older children, parents and friends.
- **Low or no superannuation and savings** – after a life of low paid work many older women will enter retirement with low to no superannuation or savings.
- **Age discrimination in the workplace and time it takes to get a job** – ageism is alive and well in Australia and I've experienced it first-hand. I applied for a number of jobs in the last 5 years in WA that were within my skill set. If I received any response it was usually ' love what you've done but we think you're too experienced', which is a subtext for '***not sure you oldies can keep up and be relevant'***. I ended up working for 18 months in a low paid part time retail job that contributed to my experiencing severe housing stress.
- **Older single women on low incomes mainly 'live' in the private rental sector or are even more invisible housesitting or couch surfing** – a lot has been written about private rental issues for people on low incomes and I explore these issues in more detail in the Options for Home section of this paper. Many older single women, myself included, housesit in order to live without housing stress. Due to Covid 19 housesitting opportunities dried up. I contacted the housesitting site I subscribe to and asked how many of their housesitters were older women and they replied that the figure was around 25%.

As I stated in a previous document - Older single women at risk of homelessness will feel and do many things:

- **Social exclusion & poverty shame** - They often feel socially excluded and ashamed as they can't afford to engage in social activities that cost money. This can lead to feelings of isolation and sadness.
- **Food and energy poverty** - More critically, a woman may have to choose between food and heating/cooling her home. Fuel and food poverty is a very real situation for many of these women.
- **Fear of eviction** - If a woman is in rented accommodation, she'll often stay quiet and not complain in case she gets evicted.
- **Self-blame** - Many women at risk of homelessness don't define themselves as such. They tend to blame themselves and don't understand the structural and gender inequalities that brought them to this place.
- **Substandard accommodation** - Many women will stay in substandard and unsafe accommodation because that's all they can afford.
- **Confusing service systems** - They may try and navigate the housing, health, aged care services alone and without support. This can be stressful, confusing and often service providers don't know how to respond to this cohort. The Ageing on the Edge report found that information regarding housing options and how to navigate the service system was highly inadequate.
- **Mental and physical health challenges** - The lack of a safe, secure and affordable home could create stress, depression and suicide in this group. It's exhausting and sad being poor without a home.
- **Self-worth** - For many older women over 50 this is their first experience of at risk homelessness and that can undermine their very sense of self-worth, let alone their capacity to finance housing.
- **Loss of family home** - For older women experiencing divorce, separation, or partner violence, they often lived in a home that they helped create and that loss can be devastating.

How many older women in WA are living in housing that's marginal, overcrowded, improvised, couch surfing or supported homeless accommodation?

In 2016, 1,063 Western Australian women aged 55+ were living in unacceptable forms of shelter or housing.

I think these statistics are severely underestimated but nevertheless, have a deeper look at the table:

- There are women in their 70's living in tents or sleeping rough
- There are women in their 80's in severely crowded dwellings
- There are 814 women aged between55 and 69 living in totally unsuitable dwellings

And this doesn't begin to tap the thousands of older Western Australian women living in housing stress in private rentals, and even in social housing. It also doesn't show hundreds of older single women housesitting because they can't afford to rent and since Covid 19 the number of housesitting opportunities has decreased a lot. I know because I housesit in between living in a friends home.

	55-59	60-64	65-69	70-74	75-79	80-84	85-89	90-94	95-99	100	total
Older women living in improvised dwellings, tents, or sleeping out	28	15	12	13	6	0	0	0	0	0	74
Older women in supported accommodation for the homeless	21	10	5	6	3	0	7	0	0	0	52
Older women staying temporarily with other households	65	64	46	12	6	6	0	0	0	0	199
Older women living in boarding houses	27	16	12	7	0	0	0	0	0	0	62
Older women in other temporary lodgings	0	0	3	0	0	0	0	0	0	0	3
Older women living in 'severely' crowded dwellings	48	32	31	24	4	6	0	0	0	0	145
Older women living in other crowded dwellings	75	48	43	14	14	11	5	0	0	0	210
Older women in other improvised dwellings	26	35	16	13	3	6	0	0	0	0	99
Older women who are marginally housed in caravan parks	32	54	50	38	24	15	6	0	0	0	219
Total	322	274	218	127	60	44	18	0	0	0	1063

Data Source: ABS Census of Population and Housing, 2016, TableBuilder

The August 2020 report by researchers from the University of Adelaide Laurence Lester and Debbie Faulkner on older women [45 years old+] at risk of homelessness revealed that in *WA potentially 50,000 older women are at risk, with 32,000 of them living in Perth*. There are 408,000 older women experiencing housing stress and at risk of homelessness across Australia, 240,000 of them are aged 55+. These are average figures from the Household Income and Labour Dynamics in Australia HILDA survey 2018 and do not consider the impact of Covid 19 on older single women who are on low incomes.

They go further and state that "Women aged 45 years and above are more likely to be *AtRisk* if they have one or a number of the following characteristics:

- • have been previously *AtRisk*,
- • are not employed full time
- • are an immigrant from a non-English speaking country
- • are in private rental
- • would have difficulty raising emergency funds
- • are Aboriginal
- • are a lone-person household
- • or a lone-parent

In the post-GFC period, compared to full-time employment women are between 2 to 4 times more likely to be AtRisk if they are employed part-time (e.g. employed part-time are about twice as likely; close to four times as likely if unemployed; and not in the labour force about 3 times as likely to be at risk):

• Household structure combined with marital status has the strongest influence (all other variables being equal) on being AtRisk
• Lone person households face a very significant likelihood of being AtRisk (lone person never married female households are about 8 to 9 times more likely to be AtRisk than a dual person household)
• Lone-parent separated/divorce/widow females are more AtRisk compared to a dual person household;" (pp4,5)

So, if you're an older single woman on a low income then you're at very high risk of homelessness. If you're also aboriginal or are CALD and living in private rental, then you're at risk levels go even higher.

1.3 Options for Home – between a rock and a hard place
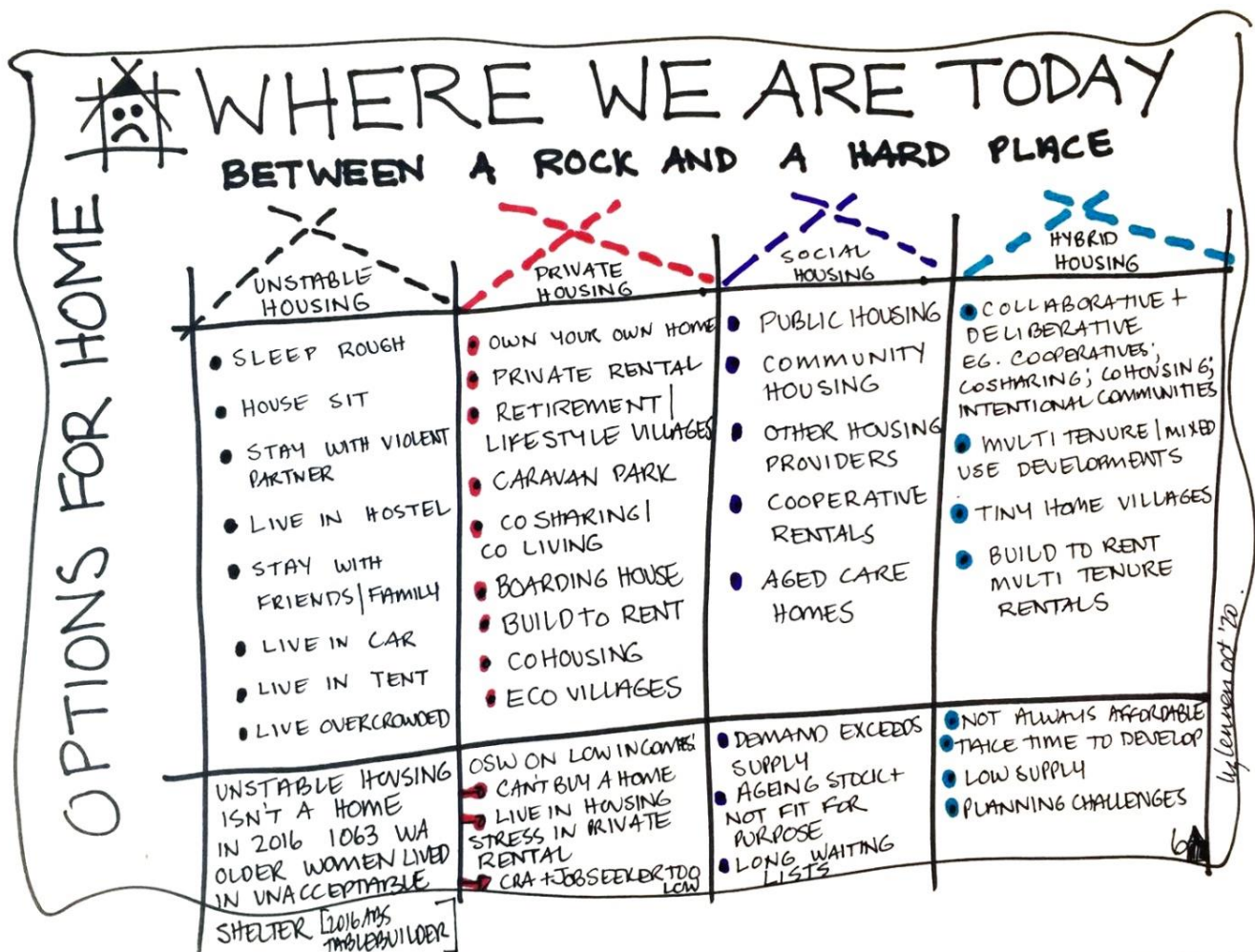
I thought it was important to show the range of options for home [private | social | hybrid] that exist and how easy, or not, it is for older single women on low incomes to access these options.

1.3.1 Introduction

Home isn't just a financial asset that will return a profit or tax break in the future. It's a place where you can feel safe and as the 2020 Per Capita policy brief Home for Good stated:

" What is a home? So much more than shelter … the concept of home encompasses all that provides us with a place in the world: it underpins our identity; our relationship with one another; and our understanding of who we are and how we fit in the greater scheme of things … It is the place that gives people stability and control over their lives. A good home can provide us with a sense of belonging … a place of sanctuary where it feels safe to express ourselves. In short, home is the critical foundation to living the life people want as they age.'' pp5,7

Many older single women on low incomes in Australia and specifically WA don't have the luxury of having a safe, stable and affordable home that is a place of sanctuary. Our lives feel unstable and stressful as we either move from living with friends to housesitting and back to a friend's place, or, living in high housing stress in unaffordable private rental properties that are often unfit for purpose.

The following section explores the different options for home that are available for anyone who has money. Many of these options are either out of the financial reach of a low-income OSW or there are barriers to accessing them because of eligibility criteria, lack of information or lack of relevant supports and funding.

1.3.2 Unstable Housing

Unstable housing isn't a home.

Let's look at the different forms of unstable housing:

- **Sleeping rough** – there's no question that this is unsafe, unsanitary and just plain awful. Anecdotal information from a women's health service in Midland is that there are a number of aboriginal older women sleeping rough in Midland and unable to get stable housing. They have been physically and sexually abused on the streets and their mental and physical health is challenged. This is untenable.

- **Housesitting** – it was a feasible short term option until Covid 19 stopped everyone from travelling and housesitting opportunities dried up. I was interviewed on ABC national radio and asked if I thought housesitting was a viable solution to older single women's homelessness. My reply was that housesitting is an option if you have no pets and need shelter but it should never be used as an excuse for governments to abrogate their responsibility for providing fit for purpose social and affordable housing to OSW. My national housesitting provider told me that 25% of their house sitters are older single women and I don't know if we're counted into ABS statistics so we're invisible homeless.

- **Living in a violent home** – many older women are living in homes where they are abused by their partner. Once again, anecdotal information from a women's health service in Midland reveals that they receive requests for information and support regarding domestic violence from women in their 70's. They are afraid to leave and often do not have the financial resources, information, or support to get other housing.

- **Staying with friends/family** – regardless of how much they love you, there's a use by date on this unless you live in a granny flat in the backyard. I live with my best friend and support the household by paying for groceries and providing a lot of unpaid work cooking, cleaning and looking after all the animals and the property. I also housesit. It's quite wonderful but it's not forever because someday I want to get a small home of my own that is my own sanctuary.

- **Live in cars/tents –** I see comments from older single women on blogs, online news articles and Facebook groups talking about their experiences having to live in a car or pitch their tent on a beach or in the bush. Camping is fab if it's your choice but when it's your only option then we as a society are failing our older women.

- **Living in overcrowded house** – this can be unsafe and stressful.

1.3.3 Private Housing Market

Housing in the private market encompasses a number of options, most of which are unaffordable for OSW on low incomes.

Build or own your own home

Is neither accessible nor affordable for OSW on low incomes. No one will give her a loan, not even a shared equity one. There is potential for an OSW to self-build a small home somewhere but the barriers in terms of skill, capacity, access to affordable land and materials are high.

A. Private rental

If you're an older single woman on a low income then chances are you're living in private rental.

A lot has been written about the private rental sector and older single women on low incomes living in housing stress. Here are the key points:

- **Rents are unaffordable** - Private rental in WA, and specifically the Perth area, is unaffordable for older single women on low incomes. In most cases more than 30%, and many times more than 60% of weekly income, will go to paying rent. The WA Ageing on the Edge research found that 12,136 older Western Australians were paying unaffordable rents. 8,383 of the 12,136 were lone household and 5097 of those were single women. Many of those 12,136 [4,395] were paying more than 50% of their weekly income on rent. And in October 2020 REIWA noted that the metropolitan rental vacancy rate was below 1%, the lowest in 13 years and has only happened 3 times in the last 40 years. This low vacancy rate will result in rent increases and increased demand for a limited supply of rental homes. We'll be seeing more evictions from private rentals of older single women on low incomes in 2021, particularly when the Covid 19 rent eviction moratorium ends.
- **Dwellings are not always fit for purpose** – some older single women on low incomes may have been renting for years and need adaptations to the dwelling as they age but they're afraid to ask in case they get evicted.
- **Tenure is never guaranteed** – there's no long-term tenure available so there's no sense of security that this house is your home.

As far back as 2013 the WA Planning Commission in its Planning Provisions for Affordable Housing discussion paper stated that " The challenge in Western Australia is that the rising cost of housing has led to blockages at various points of the continuum, which create imbalances between supply and demand for different types of housing. For example, many aspiring home owners who cannot afford to buy are forced to remain in rental housing, which increases the overall demand for rental stock. The resultant increase in rental costs and competition for available homes affects renters on lower incomes, who are then more likely to seek assistance from social housing, leading to growth in the waiting list." p10

The 2019 Productivity Commissions visual summary "Vulnerable Private Renters: Evidence and Options" stated that *"The combination of a growing share of low-income private renters in the rental market and their high rate of rental stress has lifted the rate of rental stress among all low-income renters"p6*

The release of the ABS Housing Occupancy and Costs data for 2017–18 revealed that, while the total number of households in Australia grew by 14.8 per cent in the decade 2007–08 to 2017–18, the total number of lower income households renting in the private rental sector (PRS) increased by 25 per cent (to 1,484,257 households). Over the same time period, the number of lower income rental households (LIRHs) in housing affordability stress (HAS: i.e. paying more than 30% of household income in housing costs) grew by 53.9 per cent (to 639,737 people) across Australia*. In WA, between 2007 and 2018, low income rental households increased by 27% and the percentage increase in LIRH experiencing housing stress increased by 97.4%.*

In an April 20 2020 media release Shelter WA CEO stated that "she was alarmed, but not surprised, at the results of this year's Anglicare Rental Affordability Snapshot which revealed, that despite additional Commonwealth 'Coronavirus Supplementary payments', renters on income support continue to be severely disadvantaged in the private rental market."

The Snapshot reveals the absence of any real affordable rental housing for people on low incomes. There will be even more pressure on the pool of available homes for rent as people are thrown into financial turmoil as a result of the virus so there could be a tsunami of homelessness once the Coronavirus Supplement payments cease.

"The Snapshot confirms what we continue to hear from our members. The private rental sector was already unaffordable for people on low incomes and COVID-19 has made this worse. With so much of people's income being spent on the rent, many renters are having to go without many of the necessities most of us take for granted."

Stats from Australian Human Rights Commission report on older single women's risk of homelessness

There are limitations in the data available on the financial profile of single older women who are renting and non-homeowners. However, such information as is available provides useful insights. For example, in 2016:

- 45% of older women were spending more than 30% of their income on rent, including 17% of older women spending more than 50% of income on rent
- Two-thirds of single older women who are renting have an income of less than $52,000 (less than $1,000 per week). About 23% have an income of between $52,000 to $104,000 (between $1,000 and $2,000 per week), and 11% earn more than $2,000 per week\
- 18% of single older women (aged 55 and over) were renting. A third of those were renting from a state or territory housing authority, and 5% from a housing cooperative, community or church group, and the remainder were renting privately through an agent or other landlord.
- (In 2018) about 78% of single women who do not own their home and are accessing the age pension have less than $100,000 in assets, 16% have between $100,000 but less than $300,000 and 6% have more than $300,000. p15

Why are older renters different from other renters?

A 2018 policy brief on the AHURI website explored the issue of older low-income people in the private rental sector and differentiated them from younger low income renters on the following basis:

- Older people may have finished their working life and usually have low levels of wealth and lower income earning potential. This is true for older single women on low incomes who have generally worked in lower paying and part time jobs than their male counterparts. They have less to no superannuation and few savings
- Older people may be less able to cope with stress and changes, particularly if housing stress and risk of homelessness has only occurred in later lie. As they age, older people may become frail, vulnerable and socially isolated
- Older people may have increased access and disability needs
- Have difficulty relocating because they may not be able to drive

They stated that *"Finding housing solutions that are secure, affordable and appropriate to older renters is the key to keeping those tenants in their home and not being dependent on residential aged care."*

Older renters in the private rental sector need longer and more secure tenancy agreements

The 2019 AHURI report on the housing aspiration gap for older Australians noted that for older renters :" Renters unable to service a mortgage and/or afford a deposit, but still wanting security of tenure, will need to rely on reform to the private rental sector and the willingness of landlords to offer longer-term leases… The build-to-rent sector has the potential to offer professionally managed rental accommodation with longer term lease structures. Such tenancies could suit the requirements of older renters. Partnerships between build-to-rent providers and the community housing sector could offer the same stability for low-income private renters with support services attached. A replacement for the National Rental Affordability Scheme (NRAS), which would

offer subsidised rents in return for financial incentives for landlords, could be tied to delivering long-term rental options for older tenants providing the ability to age-in-place."p4

Headleasing arrangements for older private renters in the private rental sector

Headleasing involves a housing agency (which could be a not-for-profit, for-profit or a government organisation) leasing a property from a property owner and then on-leasing the property to the tenant. The housing agency is responsible for making sure the landlord is paid rent on time, that the property is treated with care and that leases, legalities and repairs are negotiated fairly with the landlord.

In turn, the tenant is responsible to the housing agency for paying rent on time and looking after the property. The tenant may pay a reduced rent if the housing agency has agreed to subsidise the tenant's rent for some or all of the lease period.

The 20 Lives 20 Homes project in WA is a head lease program in Fremantle. It's a housing first project for Fremantle's most vulnerable homeless people. One of WA's largest community housing providers, Foundation Housing, will source housing from the private rental market with property owners asked to agree to allow Foundation Housing to manage the property under a head lease for 12 months, with no associated property management or minor maintenance costs. St Patrick's Community Support Service will refer prospective participants and provide support for them to sustain their home while Ruah will provide additional after-hours support. http://foundationhousing.org.au/bold-plan-to-house-freos-homeless/

Commonwealth Rent Assistance CRA – older single women and CRA

The 2018 AHURI policy brief on older renters in the private rental market recommended that CRA could be restructured along the same lines as Housing Benefit in the UK, where there is a separate income test so that when a person suffers an abrupt reduction in income, Housing Benefit automatically increases up to a maximum of 100 per cent of the rent… Such changes would be better targeted at older CRA recipients as they do not have an earnings profile to pay rising rents. *The income tests can also be made sensitive to household type, so that they offer proportionately more support to singles in view of the greater hardship faced by singles as they cannot benefit from the economies of scale in consumption that couples can.*

AHURI October 2020 report on demand side assistance in Australia's rental housing

Essentially, they provide 3 options for CRA reform:

1. **increase CRA max rate by 30%** - the most expensive option and there would still be what they call target errors TE's.

2. **Reset rent thresholds** to address higher levels of housing stress among income units [their term not mine!!] with no children. This would directly relate to older single women on low incomes in the private rental sector

3. **Change CRA eligibility criteria to reflect housing need** i.e. low-income private renters paying rent in excess of 30% of their income. This would have the lowest cost and zero TE but requires legislative changes.

They also mused on option combos - doing option 1 and 2 would be cost neutral. Doing 3 and 1 could also be cost neutral. Both combos move savings from one option to cover costs delivering the other option.

I was interested to read other statistics relating to CRA:

- Around 246,000 or 18 per cent of low-income private renter income units pay rents that exceed 30 per cent of their income but are ineligible for CRA. Another 330,000 or 23 per cent receive CRA despite paying rents below 30 per cent of their income. *CRA's overall target error rate is 41 per cent.* That's astounding.

- CRA is also paid to 419,000 private renter income units with moderate incomes, partly due to targeting error

- 34% of current CRA recipients experience moderate to very severe housing stress

- 65% of low income CRA recipients would experience moderate to severe housing stress if they did not receive CRA

- Singles with no children make up 80 per cent of low-income private renter income units who are in housing stress but not receiving CRA. On the other hand, families with children are over-represented among the group who receive CRA while not in housing stress

- Singles with no children make up the majority of low-income private renter income units (nearly 60%)

- Thirty per cent of low income CRA recipients are 55 years or older

Thousands and thousands of older single women 'live' in the private rental sector because they are either on long social housing waiting lists or aren't eligible for social housing. Some of those women aren't eligible for CRA as they aren't permanent residents or Australian citizens. I'm a New Zealand citizen so I'm not eligible for social housing or CRA, and there are many older single women like me. I currently can't afford to rent so by the ABS definition I'm homeless.

There is a real need for private rental sector reform that supports both renters and landlords. Given that nearly a third of older people rent their 'home', the government needs to urgently work to ensure that housing stress doesn't become the new normal for tens of thousands of older Western Australians.

WA government Covid 19 residential tenancies response

The WA government Residential Tenancies (Covid-19 Response) Bill 2020 proposed:

- a moratorium on evictions for 6 months – except for tenancies where the tenant causes serious damage to the property; injury to landlord or another person; the landlord or tenant is experiencing undue hardship;; a tenant is experiencing family violence and the perpetrator needs to be evicted; or the tenant abandons the property.
- a prohibition on rent increases during the emergency period
- that any fixed term tenancy agreement due to expire during the emergency period will continue as a periodic agreement
- relieving lessors of the obligation to conduct ordinary repairs if the reason they cannot do so is Covid-19 related financial hardship or a lawful restriction on movement
- enabling a tenant to end a fixed term tenancy prior to its end date without incurring break lease fees (tenants will still be liable for damage and rent arrears).
- The laws will apply equally to tenants in public and private housing, park homes as well as boarders and lodgers.

My concern is that once this moratorium ends there will be a number of potential impacts:

- Landlords increase rents because supply is low and demand is high
- Older single women will not be able to pay the increased rents because they are already in hugh rental stress and just don't have any more income to spend on rent
- Landlords will evict older single women when their tenancy expires
- Older single women on low incomes will not be able to compete for rental properties in this critically low supply period
- OSW will find themselves homeless

NRAS and the end of contracts – implications for private renters and older single women on low incomes

Over the next 3 years NRAS contracts will end, which means that private landlords who received NRAS funding to build an asset they own on the condition that they rent below market rents for 10 years, can now increase their rents.

Numbers from Shelter WA briefings indicate that there will be 131 tenant exits from NRAS in Western Australia in 2020, over 600 exits between 2021-22, over 2,000 in 2023-24, and nearly 2,500 in 2025-2026. When the NRAS scheme ends, tenants will face a highly competitive and challenging private rental market, where renting has become more unaffordable in recent years. To achieve or maintain housing stability and security in this environment, some tenants will need additional assistance and support.

B. Retirement and Lifestyle villages

In the main this option is unaffordable for older single women on low incomes. Most retirement and lifestyle villages require a large financial deposit and ongoing financial contributions. The WA Ageing on the Edge report did identify that some of these places do have affordable rental accommodation, but the information is dispersed and not up to date.

C. Caravan Parks

Living in a caravan park has been an option for older single women on low incomes. Some women have used small superannuation payments to buy a caravan or trailer home only to find that the land they've had the caravan on is leasehold and when the owner sells the park the new owners can evict tenants.

D. Co-sharing/Co-living

This is an option for older single women on low incomes as it provides the opportunity to rent a space in a home and share it with other people. There are a number of house sharing Facebook pages and sites in Australia for older people but I don't know how successful they are in providing reasonable and matched housing. Co-sharing also happens when a number of people decide to share the cost of buying a home to share. This would not be within the capacity of most low income older single women as financial institutions wouldn't give them loans.

Some of the research I read indicated that older people weren't very interested in the idea of co-sharing a home as they felt they wouldn't have the same privacy as having their own home. Some of this may be because of the design and space of a home.

The Henry Project is a WA architect led co design service for people wanting to co-share a home and both privacy and connection. The project can also design homes across titles as well as a design a street service that works with neighbours to redesign and re use underused public spaces such as verges and empty lots. This may also be an option for repurposing old social housing stock.

Co-sharing is particularly interesting when people who know each other decide to buy/rent a home and age well in their community. Once again design and space use considerations will be important to create privacy and connection opportunities.

I wouldn't support any policy or project that forced older single women on low incomes to co-share a home because that would free up social housing stock. That would be about the needs of the service provider and not the older single women. Having said that, I describe the Caggara housing development in a later section. It created purpose built and connected apartments for older women who had been living in large homes by themselves and were potentially feeling isolated.

E. Boarding House

I don't know very much about boarding houses in WA and how many older single women on low incomes would be using them. I know of a Victorian codesign exercise that involved OSW on low incomes redesigning a boarding house to better meet their needs. This was an imagination exercise, and I don't think it was ever made a reality. Boarding Houses may feel unsafe for older single women if they are sharing with strangers.

F. Granny Flats

Granny flats are available to rent around Perth and can be a viable housing option for older single women on low incomes. The rent can be above 30% of weekly income, particularly if utilities aren't included in the rent. In urban planning terms, having granny flats dotted around suburbs doesn't create what they call the 'Café effect'. This is where increases in well done density create opportunities for small businesses to flourish and has a knock-on effect in terms of creating spaces for people to connect and meet. It creates the kind of engagement that people look for when they talk about feeling connected beyond their home. I'm not against granny flats and think they provide excellent solutions for individuals, they just don't create the scale and clusters needed for the 'café effect' so other kinds of housing types regarding density and rise are needed.

G. Build to rent BTR

BTR refers to purpose-built residential rental accommodation, usually owned by institutional investors and designed to meet the needs of residents. While new to Australia, the asset class is well-established in the US and Europe, and more recently the UK.

My understanding of build to rent is that a whole apartment block is built and owned by one body and they rent out units on long term tenure. A build to rent apartment block opened in Subiaco in 2019 and has an onsite manager who also organises activities for residents. I'm not sure how affordable this option is for older single women on low incomes as rents are at market rates.

What I am interested in is a Build To Rent Model that has multi tenure options. In this scenario, an institutional investor is incentivised [either through direct subsidy, government land release, and/ or planning mechanisms] to create a build to rent development that has tenants from all income streams. I see this option as providing a very real solution to the housing stress of thousands of older single women renting in the private market.

1.3.4 Social Housing Sector

Social Housing encompasses public housing provided by government, community housing providers and other housing providers. The properties are usually for rent at between 25 and 30% of weekly income. In WA, unless you are high needs, older single women on low incomes are not seen as a formal priority when applying for a home and may wait many years on the waiting list. Information about social housing options is not centralised and navigating the system can be confusing and frustrating. Service systems are also not

The WA Ageing on the Edge report found that housing information was often out of date or non-existent and older people were reluctant to access services as they didn't define themselves as homeless or knew they could avail of social housing. The research also found a range of social housing options, after a lot of digging, that were accessible to older people, but the information was dispersed and not shared. The report made a series of important recommendations regarding fit for purpose housing supply and design; information for informed decision-making regarding options for home; and navigation | support services to help older people navigate the housing and aged care systems.

The 2020 AHURI research "**A pathway to where?"** on social housing pathways identified a number of points, some of which are well known within the housing sector:

- **Demand exceeds supply** – this is well known within the social housing sector. Many reports have been written documenting how government policies over a number of decades at Federal level have decreased social housing stock and that existing stock is old and hard to maintain. Also, with changing demographics much of the stock is not fit for purpose
- **Tenants feel lucky** – social housing tenants often feel lucky, safe and secure that they have a home and aren't struggling in the private rental sector. There are also tenants who do not feel safe in their social housing
- **There is a lack of appropriate housing for people entering and transferring within the social housing system**
- **The tension between wanting to 'downsize' older tenants from large homes so that families could live in them, and the older tenants sense of belonging and connection to their home and community** – this has been handled well and badly in Australia
- **The careful and careless approach to service delivery** – the research highlighted what we all know – that some services are careful and respectful to tenants and others are careless
- **Social housing is often seen as a destination and not a pathway by many residents** – this could be particularly relevant to older residents as their earning capacity decreases and options for a safe, secure and fit for purpose housing diminish. Unlike younger residents they won't be looking to buy homes and they don't want to return to insecure and unaffordable market rentals

The authors stated that ' … *no affordable, secure alternatives to social housing exist. Importantly, for tenants in particular, the solution is not about finding alternatives but rather building more social housing so that more people can obtain its life-changing benefits."* P5

The authors also stated that "Policy implementation has largely been driven by a need to manage the social housing waiting list, rather than ensuring positive housing outcomes (such as housing stability, affordability,

security and safety) for tenants and their households. Policies affecting entry into, movement within and out of social housing are predominantly shaped by eligibility criteria and increased prioritisation of people with complex needs. Social housing policies largely imply a throughput pathway. *In practice, this means that having a very low income alone is rarely enough to access social housing.* "[p2 and 3]

What does this mean for older single women on a low income? It means that she will have to show that she is at risk of homelessness or has complex needs such as mental health, disability, domestic violence or addiction issues. This would be true for a percentage of OSW on low incomes but there is also a large cohort who are 'just' poor and can't afford secure and fit for purpose housing. Their chances of accessing social housing are slim to none.

Older single women on low incomes find themselves between a rock and a hard place – there isn't affordable housing in the private market and their chances of accessing social housing before they grow much older are slim.

It feels like stating the blindingly obvious but there is a real need to increase affordable housing in the social and private market sectors that's fit for purpose and has sustainable tenure.

Quote from Retiring into Poverty report

'' Older women will often not get access to priority social housing as they are usually homeless due to their low incomes, not because of having complex needs. All of this means that older women are marginalised in the housing market. They are marginalised in the private rental market, marginalised in the social and affordable housing markets, and even marginalised in the homelessness services sector. The limited stock of good quality, safe, secure, long term, affordable housing options creates considerable instability for marginalised older women.'' P7

This section will explore the constraints and opportunities within the social housing home options.

A.   **Public housing provided by state government**
Public housing is provided by the West Australian government through the Department of Communities. The Ageing on the Edge research, and other research on older adults and social housing, found that older people felt their housing needs weren't clearly understood and navigating the housing and homelessness service systems was stressful and frustrating.

And we all know that housing lists are long, it can take many years to secure a home and it may not be fit for purpose or where an older single woman wants to age well in community. If an older single woman is given a home then it may not be in a place that's close to her communities of choice. This is where ageing in place becomes isolating. Also, many older single women wanting a home are poor with low needs so they won't be a priority on the housing list.

B.   **Housing provided by Community Housing Providers and Others**
Community housing is affordable housing for people on low to moderate incomes with a housing need. This type of housing is owned by, or under the legal control of, a community housing organisation. These organisations are generally, but not always, not-for-profit. Local governments also provide community housing.

Community housing providers can be registered along 3 tiers. There are also a number of housing associations providing housing to older people on low incomes who are not registered as CHP's. Connect Victoria Park, who supported this mapping research, are a housing association with more than 50 years' experience providing housing and community connection to older people on low incomes. Unlike CHP's, you do not have to be on the Dept of Communities housing list to be eligible for housing with Connect Victoria Park.

I'm not aware of any community housing providers in WA that focus on women or older women exclusively, although there is a woman led housing cooperative, Inanna's House in Hilton. There are a number of CHP's in other parts of Australia that are women focussed, and I describe their efforts in the Look Book:

- Women's Housing Company NSW
- Women's Property Initiative Melbourne
- Women's Housing Ltd Victoria

In my research I have found pockets of innovation led by Community Housing Providers that include:

- Small CHP's combining to leverage their asset base in order to obtain financing for housing development
- CHP's Utilising air rights to create fit for purpose housing over council owned car parks
- Beautiful and sustainable design that meets the needs of older people
- CHP's being lead developers of housing. This is more common in the UK than in Australia and examples are cited in the Look Book.
- Multi tenure and multi use developments that include people from all income groups
- Cross sector services on site that can include health, employment and social
- Housing developed for specific communities of identity such as LGBTQI+ elders and CALD communities. I was less successful in finding innovation in housing developed to meet the needs of older Aboriginal and Torres Strait women
- Repurposing existing other use building such as fire stations, old halls and even a football stadium
- Working in partnership to create tiny home villages for older single women
- Utilising new technologies and materials to create homes
- Redesigning existing homes to enable co-sharing

C. Aged care homes provided by Federal Government and Private providers

Exploring this option is not within the scope of my mapping research. Suffice to say that aged care homes have a negative connotation for many older people on low incomes and are only viable for people with high care needs. Navigating the aged care system needs the skills of a ninja and the patience of a saint. Workers in the sector are often underpaid and under-skilled. The findings of the Royal Commission into Aged Care Quality and Safety due later in 2020 will hopefully provide a framework for reform in the sector.

D. Cooperative rentals

While Common Equity NSW is a CHP I wanted to highlight their cooperative rental model as well as the fact that they create housing cooperative options with a range of diverse cultural communities. There is also a Cooperative rental organisation in Victoria, and I describe the housing development examples of both groups in the Look Book:

https://www.commonequity.com.au/ information taken from their site

Common Equity NSW is a provider and developer of community housing across NSW, operating in 25 Local Government Areas and managing in excess of 500 properties. Common Equity is the peak body for housing co-operatives in NSW. They are a nationally registered Tier 2 Community Housing Provider, a not-for-profit organisation and a registered Specialist Disability Accommodation Provider under the NDIS.

Common Equity provides a unique offering as the only housing provider in NSW that delivers co-operative housing. They promote cooperative housing models to empower people to build strong communities and better outcomes through affordable housing solutions suited for all demographics and needs. *Cooperative housing is especially effective for seniors, older single women, key workers, people living with a disability, marginalised groups and people on low incomes.*

It is through the co-operative model that they are connecting people to long term safe and secure housing, training, education, employment, community engagement opportunities and improved quality of life

All properties in the NSW Co-operative portfolio are either leased to or owned by Common Equity and the overall responsibility for the housing properties is a shared arrangement between Common Equity and the Co-operatives. They are legal entities that operate to protect the rights and interests of all members.

Individual housing co-operatives are separate legal entities comprising of tenant members. Common Equity has control of these properties either by ownership or lease. Co-operatives enter into Residential Tenancy Agreements in accordance with the rules of the co-operative and any other relevant legislation or policy. One of the benefits of the co-operative model is the value created by the volunteerism of the residents actively working together and the unique opportunity for self-determination and self-governance. Some of the key responsibilities of housing co-operatives include selecting members, low-level maintenance, record keeping and local decision making.

Common Equity Housing Ltd Victoria also operates social rental housing cooperatives with Murunduka Cohousing Community being one of the most cited, and the first urban cohousing community in Victoria. CEH

has also developed housing for people 55+ as well as mixed tenure housing developments that include people with disabilities. They are all detailed in the Look Book.

E. **Transitional and emergency accommodation**

Most emergency and transitional accommodation is not fit for purpose for older single women on low incomes. Many of them do not have multiple needs and just want an affordable home. Having said that, there are older single women with multiple needs and escaping domestic violence that could use this form of accommodation, or more importantly, a housing first with supports approach.

Even with a Housing First model many countries still have emergency and transitional accommodation.

1.3.5 Hybrid Options for Home

This section explores more innovative and collaborative options for home that are being developed in Australia and around the world. It really does highlight the diversity of development options that could provide older single women on low incomes with **beautiful | affordable | sustainable | connected | powerful** homes for life.

Collaborative and deliberative options for home can be resident led/focused and can involve a range of alliances between governments, CHP's and the private sector.

This is the space where people are exploring different ways of forming community and homes that respect and involve older people on low incomes to age well and continue to contribute to their communities. It's a space that needs more recognition, research, support and funding.

I also find it interesting that deliberative housing developments have the potential to balance housing demand and supply issues. Demand needs can be calculated e.g. how many older single women interested in cohousing or affordable housing in a mixed tenure development. Supply can then be created according to their clearly stated and diverse demand needs. This has the potential to decrease the risk that's inherent in private sector speculative property development.

I need to be clear that while all cohousing/cooperative housing developments are deliberative, not all deliberative housing developments are collaborative. Many deliberative social housing developments do not include residents at any phase of design, build or management. And in the middle of the collaborative/deliberative continuum there are housing developments that are resident focussed and include them at different stages of a development.

The 2019 Ahuri report on older Australians housing aspirations found that 'The number of respondents who indicated acceptance for alternative housing arrangements was small. *However, with the number of older Australians rising rapidly, there is still a viable market for many alternative housing models if the benefits are disseminated widely enough.* Shared housing options, for example, are suitable for certain groups and offer a solution for many single people on very low incomes who would benefit from living in a shared space. The strong aspiration for home ownership provides opportunities to deliver new products such as land rent schemes, community land trusts and appropriately structured housing cooperatives that share the same safety and security characteristics. Properly informed, older Australians— particularly renters, may be open to a variety of housing options that can assist them to meet their aspirations." P6

These kinds of developments are not without their constraints including:

- **Lack of awareness** or understanding of these options by OSW, government, CHP's, developers, planners – pretty much everyone

- **Lack of support and funding**/financing for these options
- **Lack of skills and capacity** to facilitate the engagement and collaboration processes needed to design, build and manage these developments
- **Many of the developments are only accessible for people with money** but I have found examples that include and are focussed on people on low incomes
- **Long time lag from idea to reality** - when a collaborative housing development is resident led [rather than resident focused which I explore later] it can take more than a decade to see the homes built. This is often because the group lacks essential expertise. This has been ameliorated to some extent in the UK through grants by the UK government to provide expertise and early development funding. I describe this in the government section of this document.

Myfan Jordan, from Per Capita, highlighted some key findings from research she did with older single women about their interest in cohousing. She found that while safe, secure and age-appropriate housing remained important, for a large majority of the interviewees it became apparent that the ideal housing experience wasn't predicated on bricks and mortar alone. In fact, very few participants described a traditional model of 'ageing in place' in the family home.

Instead, women articulated that they wanted housing which gave them a sense of belonging to a community, a place characterised by neighbourliness and networks of support and friendship. This desire reflected the characteristics of the UK model of cohousing they had explored during the research – a self-governed community of private accommodation united through common space and activities.

Most interestingly, and with particularly implications for policymakers, is that *more than 95% of the women interviewed indicated they would move to access such a community.* The women seemed particularly attracted to the principles of self-governance that characterise cohousing: networks of decision-making and shared purpose. They wanted opportunities to contribute skills developed over decades of volunteering - of contributing to the social fabric of their local communities.

I'd move to be part of an older women's affordable and social housing community that had been co created with them and a range of collaborative partners. That's my dream.

Community led housing development – Cooperative housing and cohousing – the same but different

The UK Housing Futures 2018 report revealed how community-led housing has the potential to generate a wealth of benefits [including health, affordability environmental sustainability, community building and neighbourhood revival, skills and employability, tenant and community satisfaction, building democratic capability and making services more accountable] amidst the housing crisis. The term community-led housing is in some ways a policy construct, but the researchers use it in the report to refer to forms of housing that are initiated and governed by residents/tenants themselves,

The report identified ways that community led housing initiatives benefit communities but said the sector needed:

- Support and investment to increase awareness and grow scale while maintaining the collaborative ethos
- To highlight that community involvement is needed from the start and through design, build and governance phases
- Access to land, finance and technical development
- Support to build collaborative relationships with key government, non profit and private sector agencies

What are cooperative and cohousing developments? Let's call them collaborative and deliberative housing

There are many terms for what I'd call collaborative and deliberative housing and they include – intentional housing communities; community led housing; cooperative housing; cohousing and communes. Some are explicitly ideologically based while others provide a means to create a sense of connection and community through housing design and governance.

My interest is less with the cohousing/intentional community projects that are developed by people with money – after all, they can access a range of housing options across the public, private and hybrid sectors.

I'm interested in cohousing/intentional community housing developments that are:

- Accessible to people on low incomes through affordable rental
- Have long term tenure options
- Built with as many of the 5 Reimagining Home framework elements as possible

Cohousing is a concept that came from Denmark where it emerged in the early 1960's. It describes neighbourhoods that combine the autonomy of private dwellings with the advantages of shared resources and community living. Residents usually own their individual homes, which are clustered around a "common house" with shared amenities. These amenities may include:

- a kitchen and dining room,
- children's playroom
- workshops and studios
- guest rooms
- arts and crafts area
- laundry
- private and communal gardens
- shared tools and equipment like lawn mowers, hedge trimmers
- shared music room, workshop, art studio, gym or yoga room
- there might be extensive storage space for sporting equipment; shared office space; meeting rooms or even a swimming pool

Each home is self-sufficient with a complete kitchen, but resident-cooked dinners are often available at the common house for those who wish to participate. Cohousing residents participate in the planning, design, ongoing management and maintenance of their community, meeting frequently to address each of these processes. Cohousing neighbourhoods tend to offer environmentally sensitive design with a pedestrian orientation. They typically range from 10-35 households emphasizing a multi-generational mix singles, couples, families with children, and elders.

Cohousing design and use of spaces is about creating contact, connection and opportunities for communication. It's also about design for privacy as well as public engagement. While many cohousing developments are single dwellings there are opportunities to create cohousing that's vertical – i.e cohousing apartments. It's about design and good processes for connection and governance.

The Canadian Cohousing Network stated on their site that *"The level of social interaction and shared resources varies among communities. A cohousing development seems limited only by the imagination, desire and resources of the group of people who are actively creating their own neighbourhood. Cohousing groups are based in democratic principles that espouse no ideology other than the desire for a more practical and social home environment. Cohousing provides personal privacy combined with the benefits of living in a community where people know and interact with their neighbours.*

The Institute for Sustainable Futures 2017 – 'Cohousing for seniors' report found that there was interest in cohousing models because they enable older people to be part of the design process; and, cohousing supports ageing in community by offering opportunities for social interaction and community connection rather than isolation. The authors stated that " Most cohousing models attempt to respond to 'triple bottom line' challenges, by securing the three pillars of sustainable lifestyles:

- **social** – through being community oriented and facilitating social interaction
- **environmental** – through efficient designing and shared resources
- **economic** – through striving to achieve affordability

As I noted in the Per Capita research on older women and cohousing, there is real potential to create cohousing communities with interested older single women.

It's important to note that the cohousing and cooperative housing models of self-governance don't appeal to everyone and people need time to build the capacity for participative decision making.

In Denmark cohousing developments have access to low interest government funding as well as access to below market price government land. There's no reason why a community housing provider in WA couldn't access NHFIC funding and government land to develop cohousing mixed tenure homes for older single women of all incomes. Also in Europe, many co-housing projects are structured as cooperatives, whereby individual members can buy and sell the leasehold on their own properties but ownership of the land is controlled by the cooperative as a collective. This acts as a break against house price inflation. Community land trusts operate in much the same way and are described later in this section.

Cooperative Housing Developments – Housing co-operatives are not-for-profit legal associations formed for the purpose of providing a housing product for members and are usually owned and controlled by members. Many housing co-operatives are organised and managed on principles of participatory democracy and a common purpose. They seek to blend the provision of affordable housing with direct member participation and, depending on the model, shared equity.

In WA we have a number of housing cooperatives and a very able Cooperation Housing organisation. In an interview with the CEO of Cooperation Housing I found out that they're a registered Housing provider. They are interested in partnering to develop housing options using the cooperative legal model. The challenges for the sector include:

- **The need for investment and funding support** for cooperative and collaborative housing developments along the lines of the Canadian Cooperative Investment Fund – https://ccif.coop/. CCIF invests in the co-operative sector in the form of loans, equity and quasi equity investments. They primarily focus on supporting the growth of existing co-ops.

- **Build the awareness and capacity of people to become a housing cooperative or cohousing entity.** Capacity building and awareness of the model is important, and the CEO of Cooperation Housing Eugenie Stockmann has years of experience, personally and professionally, in developing collaborative housing communities. In 2018, Eugenie was selected as the first and only Australian for the 500 Communities program in the USA. 500 Communities is an initiative by Katie McCamant from Cohousing Solutions. Katie was instrumental in bringing cohousing to the US and has successfully assisted dozens of communities in the development of their housing projects. Through 500 Communities Eugenie has access to state-of-the-art knowledge and experience on the development of cohousing communities. She is one person, but I believe that Cooperation Housing needs to be supported as an 'expert' organisation to provide information and workshops to increase awareness and understanding of the collaborative housing process as an option for home.

I have to admit that cohousing and cooperative housing principles tend to blur into one for me. I like the term collaborative housing as it can embrace both models without getting too pedantic.

Collaborative housing developments that include low income people, and specifically low-income women, could have the following elements:

- Beautiful small homes that are clustered and have a range of shared spaces that encourage connection while also enabling privacy
- Homes could be low to high density and rise – it's the design for privacy and connection that counts
- Well landscaped gardens that could also include a community growing space
- Sustainable building, energy and water components
- A design process that includes older single women
- A governance process along the lines of Common Equity cooperative management model, or at the very least, formal engagement and participation process for residents
- Affordable rental and long-term tenure whether in a mixed tenure development or a total social housing development
- Built in an area that has walkable or public transport connections to social, cultural and health related services
- You can have pets

A. Multi Use | Multi tenure housing developments

Mixed use housing developments usually involve the ground floor area being used for retail purposes while other floors are residential. Mixed tenure housing developments involve:

- **Ownership** – people buy a unit at market price
- **Affordable shared equity** – usually utilised by low paid essential workers in cities
- **Social rental** – for people on low incomes and the units are managed by a community housing provider

There is also the option to create Build To Rent multi tenure housing developments where a percentage is market, some are affordable and others are social rentals. This would require some form of subsidy to the institutional investor or perhaps a community housing provider could buy a number of apartments and manage them as social rentals.

In her report "Best practice in multi tenure development – Australian case studies" Judith Stubbs identified a number of critical elements regarding successful multi tenure developments:

- different case studies showed that where different tenants [i.e owners; shared equity; social rental] were placed differed, but there seemed to be a preference for some form of clustering but not segregation
- *the presence of social and affordable housing in a mixed tenure development is not reported to have negatively affected the marketability of private dwellings in a major way in any of the case studies reviewed in the Sydney, Melbourne or Adelaide market contexts.p14* In fact, Stubbs noted that privately owned homes in a mixed tenure development increased in value faster than a private owned only apartment complex built nearby.
- investing in quality design and building in public and private areas was critical to a successful development. This included design for 'tenure blindness' that utilised quality materials regardless of tenure type

I explore multi tenure developments in more detail under the Beautiful and Affordable sections of this paper. Examples will be detailed at the end of this document.

B. Tiny home villages

The development of single tiny homes in Australia is often hindered by planning constraints. There are a number of Tiny Homes Association in Australia and a growing tiny home movement. I'm particularly interested in the emergence of tiny home villages that are targeted to low income people. I provide a range of examples in the Look Book.

For me the advantages of a small/tiny home are:

- A CHP could afford to build them and the social rent would be quite low
- The designs I've seen can be really beautiful, functional, environmentally sustainable and accessible. The ones with decks really add lovely outdoor space without becoming 'big' homes
- It meets my needs in that I just need a sanctuary that doesn't take up lots of space and I can make it my own

Any design, regardless of its size needs to adhere to the 5 core principles I've developed in my Reimagining Home framework – beautiful| affordable| sustainable| connected| powerful

The Australian and US examples I gathered in the Look Book are not always beautiful but they are affordable and in many cases they're sustainable. Connection to community and tech varies in tiny home communities and design input by residents can also vary. The ways they are financed vary and I haven't come across any dedicated government funding to support or develop this form of housing. Most funding appears to come from private donors, fundraising and sale of assets. Governance and management is usually by a non profit. I do have a concern that tenure may be an issue if tiny homes are placed on government land with 5 years leases. Unless the tiny villages are being created as transitional accommodation then older single women accessing this form of housing need more tenure security.

In September 2020 I joined a private Australian Facebook group for women over 55 who were interested in creating and living in a tiny home, and potentially creating tiny home communities. Within 24 hours 700

women had joined the group and the discussions have been very interesting. The core barrier to creating these communities has to do with local and state government planning restrictions. There is some interest by some local authorities to explore how small homes could be incorporated within urban environments.

C. No private developer housing - The Nightingale Village model – Australia

Nightingale was conceived in 2014 by Jeremy Mcleod of Breathe Architecture as a means to combat speculative housing development and create better, cheaper, more sustainable forms of housing. The model creates affordable housing through capped investor profits, deliberative and collaborative design with a pre-selected group of buyers, and removing unnecessary features and processes in the building procurement process. This results in housing that is delivered cheaper than market rates, and the savings are passed on through legal mechanisms to future buyers who sign on at purchase.

I met Nightingale representatives a few years ago and while I agreed that their model was affordable and their designs were beautiful and sustainable, I couldn't see how an older single woman on a low income would have a chance at accessing this form of housing.

Nightingale is currently developing housing in Fremantle.

It's 2020 and Nightingale has created the Nightingale Village concept in Melbourne. Six architects have designed 6 apartment buildings in the first carbon neutral residential precinct in Australia. The village will be a mixed tenure and mixed use development so social rental homes will be available. Twenty percent of the homes were presold to community housing providers and 20% were allocated to key contribution workers.

What is particularly interesting is how Jeremy has been able to scale and fund the Nightingale model in just 6 years. The Nightingale Village precinct has attracted $300 million in diverse financing from Social Enterprise Finance Australia, HESTA, National Australia Bank and Brightlight.

Details and images of the Nightingale Village are in the Look Book. I'd love to chat with Nightingale people in WA to see how they could be a part of a Reimagining Home pilot project that included homes for older single women on low incomes. Maybe they could emulate the Nightingale Village model and set aside a certain percentage of homes for a community housing provider to buy.

D. Community Land Trusts

A 2018 AHURI information sheet defined community land trusts [CLT's] as

a form of shared ownership of a property, where the land component of a residential property is owned by a community based, not-for-profit legal entity and the actual building is owned (or leased long-term) by an individual household. As CLTs remove land costs from the cost of housing they can make housing more affordable, particularly in markets where increases in land value outpace income gains for lower income workers. The CLT will charge an ongoing ground lease (i.e. a form of rent) for the land, often payable monthly by the householder. This ground lease may be subsidised for low income households so as to make housing affordable.

In Crabtree et al's Australian Community Land Trust Manual {2013} they maintained that CLT'S were unique in the family of community housing providers because of "their focus on community involvement in or ownership of the organisation, and their focus on balancing the rights of the household with the rights of the broader community or society. This is often referred to as unpacking the bundle of rights that are tied up in housing tenure; in doing so, CLTs aim to ensure that neither the household nor wider society benefits at the expense of the other. CLTs provide a range of affordable housing that includes resale restricted home ownership, rental housing and housing cooperatives, as well as other commercial and/or community spaces" p3

It's beyond the scope of this mapping research to delve too deeply into community land trusts so I've attached a link to the Australian Community Land Trust manual in the bibliography.

Section 2 - The tomorrow we want

A dream that keeps us going

Reimagining Home and understanding other key frameworks that recognise the complexity of ageing well in your communities of choice
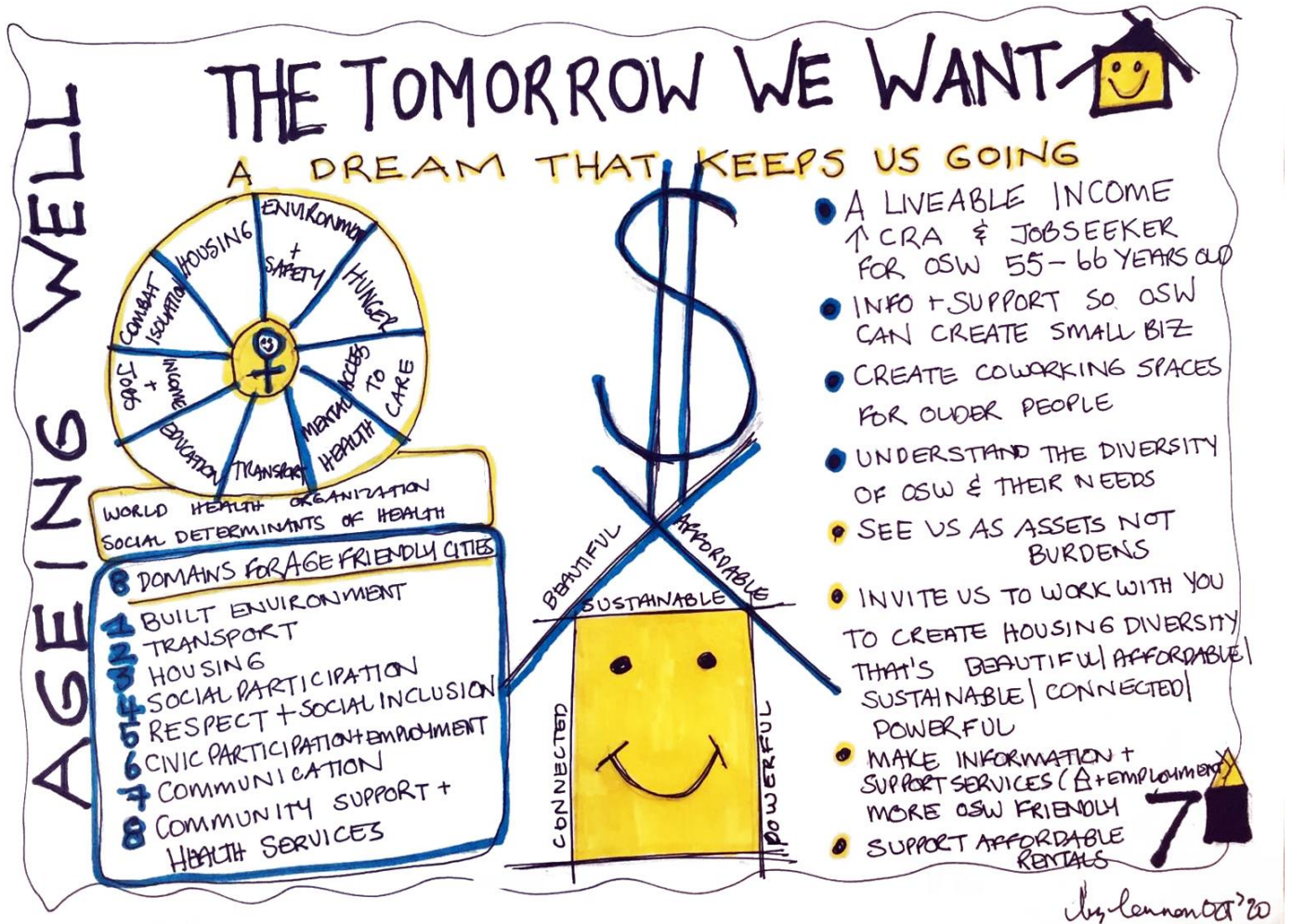
2.The tomorrow we want – creating a dream that keeps us going

2.1 The Dream
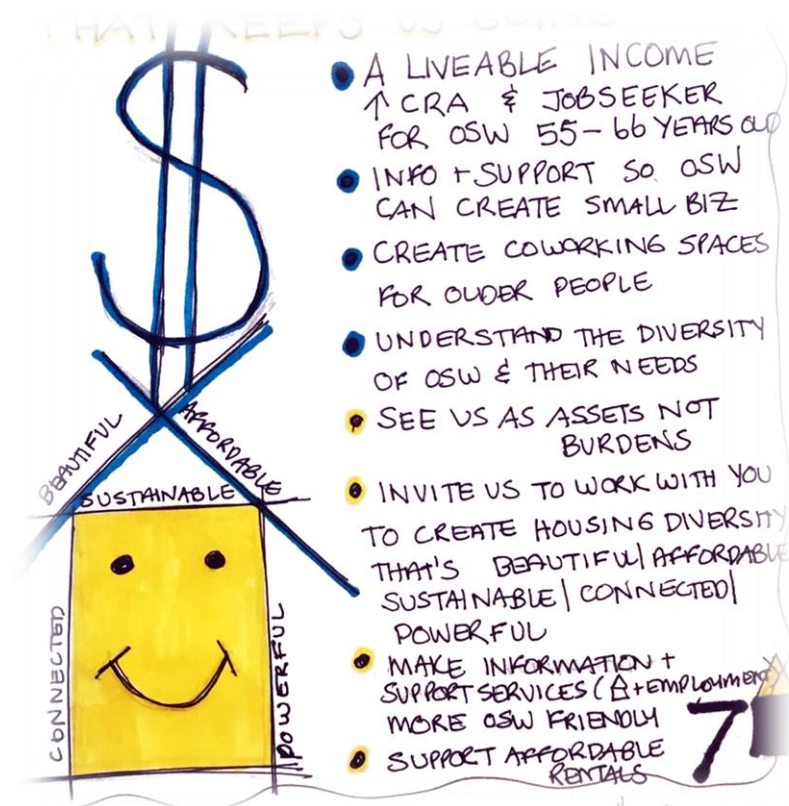
Let's take a deep breath and look at the list. This is not an extreme dream and I believe we would wish it for every citizen in this wealthy country.

Poverty is directly linked to older single women's experiences of housing stress and at risk homelessness.

I know because that's been my life for a decade.

Our dreams of a beautiful| affordable| sustainable| connected| powerful home require:

- A liveable income
- Specialist information and support for those older single women on low incomes who dream of earning some money through a small business/enterprise
- Coworking and enterprise spaces developed for older people
- Understanding that we are a diverse tribe with varied needs so a one size fits all policy and service response is ridiculous
- Viewing older single women as assets not burdens. We're a tribe of women who have a wealth of social, cultural, intellectual and creative capital that we've used all our lives in service to our communities
- Inviting us to work with you to create the homes that will allow us to age well
- Making housing and employment/enterprise information and support services more OSW friendly, and how about employing [at a liveable wage] some of us to develop and run the services
- Supporting whatever policy and development issues so that older single women who want to stay in the private rental market can access affordable, long term and fit for purpose housing

What do older people want in terms of a home and ageing well in the community?

A 2019 AHURI report 'Older Australians and the housing aspirations gap' found that older Australians want their own detached dwelling with 3 bedrooms and do not wish to be in the rental market. Many of them want to live in the middle to outer suburbs of capital cities, although 20% would like to live in regional towns. The report notes that "Important shelter aspects relate to the number of bedrooms, dwelling type, quality and security but older Australians are often willing to compromise on the physical aspects. While large back gardens are less important to older Australians, some outdoor space was considered important for those of all ages and tenures. Aspects of location which influence aspirations include the perception of safety, social connections within the community, walkability, quality public transport, access to services and amenities and proximity to family and friends." P2

The report also noted that for 90% of the 2,400 older people who responded to their survey the housing aspiration gap was small. A housing aspiration gap is the difference between your current housing and the ideal housing you would want to age well and feel safe and connected to your community.

They stated, *"The housing aspirations gap is larger for renters, private and social, than for home owners."p1*

Myself and many older single women on low incomes can certainly support that statement. Our current housing situations are often unstable, insecure and leave us with little choice or agency in creating a home for life. My housing aspirations are humble – a small/tiny well designed space that I can afford to rent and can stay in until I die. I'd delight in being part of a housing community where we could support each other, grow food and flowers, have pets, create small enterprises and be part of the wider community.

The report noted that there was an unmet demand for smaller houses and not just small apartments. There was also a demand for 2 and 3 bedroom homes that are accessible and adaptable and close to a range of amenities.

Other research that I describe in more detail in the previous Where We Are Today section revealed that older single women liked the idea of cohousing communities because of the sense of community connection, support and the capacity to be self governing and being able to take responsibility for managing the housing. They felt this reflected a great use for all the skills they'd developed through years of unpaid caring and volunteering work.

I think that older single women are very interested in alternative housing models but they need:

- More information about collaborative housing development processes
- Opportunities to form alliances and partnerships with key agencies to develop collaborative housing
- Access to funding and financing or the support of a relevant social housing organisation to manage the financing
- Time and support to codesign their homes
- Secure housing while the new collaborative homes are developed

We also want choices - having a choice is part of our sense of agency and identity. When you're financially poor your housing options shrink whether you're renting in the private or social housing sector. The kind of housing and where you'd like to be located are often in the hands of the service providers.

The AHURI 2019 report on older Australians housing aspirations said that "Given the growing number of older renters relying on benefits, social housing tenants are looking for greater choice over their housing. This of course requires the need for a much greater supply of housing options.

However, the perception is that their aspirations are of little consequence as by living in public or community housing their control over their housing outcomes is being traded for security of tenure and others will make decisions for them.

Part of this lack of control is generated during the process of being offered a dwelling which requires a decision to be made quickly; one tenant explained that the decision had to be made in 48 hours and then a move made in 5 days. Consequently, there is little opportunity to research the dwelling, location or neighbourhood. The policies within public housing often make it difficult to achieve housing aspirations, with tenants having very little control over their housing choice" They recommended that "a social housing exchange platform could be one avenue to assisting households to meet their aspirations in addition to better stock utilisation and enhancement of employment opportunities"p6

2.2 Macro frameworks that underpin Reimagining Home framework

There are challenges and opportunities in the broader national and global environment that will impact on older single women on low incomes and their right to age well and continue to contribute to their communities.

Covid 19 has been a real eyeopener for many Australians about the precarious nature of housing, security of tenure and how quickly housing stress and homelessness can happen. For older single women on low incomes it's just another layer of stress in an already challenging life. If they were in low paid, part time jobs then that income stream could have disappeared. Even with Covid 19 responses regarding private rentals, freezing of evictions and deferred rent payment, there will be many older single women in private rentals who will find themselves in more debt and eventually at risk of eviction as housing supply shrinks. Housesitting opportunities dried up and that cut off a relatively free housing option for many older single women on low incomes – myself included.

In the following section I explore a number of key macro environmental factors that will impact on any housing development process:

- **Social determinants of health** – this WHO framework shows how intertwined life and living elements are, and that we can't just work through a housing lens when creating opportunities for older single women to age well in their communities of choice
- **WHO global Age Friendly Cities project** – we need to work on a range of levels when exploring potential housing development challenges and opportunities. A number of cities in Australia and WA are participating in this project and we can learn from their activities

2.3 Social determinants of health

"The social determinants of health (SDH) are the conditions in which people are born, grow, work, live, and age, and the wider set of forces and systems shaping the conditions of daily life. These forces and systems include economic policies and systems, development agendas, social norms, social policies and political systems." **World Health Organisation**

'' … These conditions influence a person's opportunity to be healthy, his/her risk of illness and life expectancy. Social inequities in health – the unfair and avoidable differences in health status across groups in society – are those that result from the uneven distribution of social determinants.'' **WHO Europe**

There are layers of influence on people's health and wellbeing. They may start with individual factors and extend to lifestyle and environment factors, including social, cultural and economic factors. Factors beyond Australia's boundaries also have a significant impact on our health and wellbeing. These include the integration of the global economy, financial markets and trade, wide access to media and communications technology and environmental degradation due to irresponsible use of resources.

Climate change will have a major impact on the health and wellbeing of populations into the future, especially vulnerable groups. Social factors are important determinants of health because they create inequitable differences in health outcomes. The World Health Organization has identified 10 social determinants of health:

1. the social gradient
2. stress
3. early life
4. social exclusion
5. work
6. unemployment
7. social support
8. addiction
9. food
10. transport

Of these 10, *the single strongest predictor of our health and wellbeing is our position on the social gradient (or the 'social ladder').* Whether measured by income, education, place of residence or occupation, those people at the top of the gradient have the most power and resources, and on average live longer and healthier lives. Those people at the bottom have the least power and usually run at least twice the risk of serious illness and premature death as those near the top.

Older single women on low incomes are pretty much near the bottom of the social ladder and therefore more vulnerable to illness. Housing stress, low paid part time work or unemployment add further layers of distress.

2.4 WHO global Age Friendly cities project

Older single women on low incomes, and older people generally, need to be seen as assets and not burdens. We bring social, creative and intellectual capital to our communities. Let's work from a strengths-based approach rather than a deficit narrative about ageing.

The active ageing approach is grounded in the UN-recognized principles of independence, participation, dignity, care and self-fulfilment. It acknowledges the importance of gender, earlier life experiences, and culture on how individuals age. It takes into account the biological, psychological, behavioural, economic, social and environmental factors that operate over the course of a person's life to determine health and well-being in later years.

Making cities age-friendly is one of the most effective policy approaches for responding to demographic ageing. One of the reasons for focusing on cities is that major urban centres have the economic and social resources to make changes to become more age-friendly and can thus lead the way for other communities within their countries. In the developed world, three-quarters of older persons live in cities. Although proportionately more older persons live in rural areas in the developing world, rapid urbanization is gradually reversing the picture: large cities already count substantial numbers of older adult residents.

What is an Age-Friendly City?

Older people face increasing challenges due to the sensory and other changes that age brings. In an age-friendly community, policies, services and structures related to the physical and social environment are designed to support and enable older people to "age actively" – that is, to live in security, enjoy good health and continue to participate fully in society. Public and commercial settings and services are made accessible to accommodate varying levels of ability. Age-friendly service providers, public officials, community leaders, faith leaders and business people:

- recognize the great diversity among older persons,
- promote their inclusion and contribution in all areas of community life,
- respect their decisions and lifestyle choices, and
- anticipate and respond flexibly to aging-related needs and preferences.

Active ageing age-friendly community

Participation	Health	Security and independence
Positive images of older persons	Places and programs for active leisure and socialization	Appropriate, accessible, affordable housing
Accessible and useful information	Activities, programs and information to promote health, social and spiritual well-being	Accessible home-safety designs and products

Accessible public and private transportation	Social support and outreach	Hazard-free streets and buildings Safe roadways and signage for drivers and pedestrians Safe, accessible and affordable public transportation
Inclusive opportunities for civic, cultural, educational and voluntary engagement	Accessible and appropriate health services	Services to assist with household chores and home maintenance Supports for caregivers
Barrier-free and enabling interior and exterior spaces	Good air/water quality	Accessible stores, banks and professional services Supportive neighbourhoods Safety from abuse and criminal victimization Public information and appropriate training Emergency plans and disaster recovery Appropriate and accessible employment opportunities Flexible work practices

A shift in the national narrative that pervades government policy and planning regarding ageing, older people and poverty is needed. In the future we want, I see a mindset shift that views older single women specifically, and older people generally, through a strengths/asset based lens. We're seen as productive and creative members of Australian society.

My dream?

- A home I have helped create where I can age well and continue to contribute to a range of communities. A home where I feel safe, can grow plants and have a pet.
- A home that I can afford and live in until I die.
- A home where I can feel private and also walk outside and connect with others.
- A home I can decorate.

Dreams do help me get out of bed and keep trying to make a difference by working with others to create powerful, just and celebratory places to work and live

Section 3 - The wicked challenges to overcome

The need for compassionate change

Housing, structural and systemic challenges

THE WICKED CHALLENGES TO OVERCOME

COMPASSIONATE CHANGE

HOUSING CHALLENGES
- LAND SUPPLY + COST
- PATCHY FINANCING
- ↑ DEMAND↓ SUPPLY
- FIT FOR PURPOSE HOUSING SUPPLY LOW
- AGE + DESIGN OF SOCIAL HOUSING
- NO TO LOW SUPPORT FOR HOUSING INNOVATION
- PLANNING RED TAPE + COSTS

STRUCTURAL + POLICY CHALLENGES

- GENDER PAY GAP
- AGE + GENDER DISCRIMINATION IN WORK PLACE
- POVERTY SHAMING

- POLICY NOT GENDER NUANCED
- AGED: HEALTH: HOUSING: HOMELESSNESS SECTORS SILOED
- LACK OF AGE SPECIFIC HOUSING + HOMELESSNESS INFO + SUPPORT SERVICES

- OZ TAX DISCOUNT SYSTEM - NEGATIVE GEARING + C GT
- LOW TO NO POLITICAL WILL AT FED LEVEL
- JOB SEEKER + PENSION BELOW POVERTY LEVELS
- NO NATIONAL HOUSING + HOMELESSNESS PLAN
- SOCIAL HOUSING SEEN AS WELFARE ISSUE AND NOT AN INFRASTRUCTURE INVESTMENT

8

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3.0 - The wicked challenges to overcome – the need for compassionate change

3.1 wicked problems

Wicked problems are characterised by a multitude of interdependent causal factors. They are:

- Complex – there are diverse and multiple connections between elements
- Adaptive – there is the capacity to learn and change as a result of experience
- Systems – there are a set of connected and interdependent things

I explore how to 'deal' with wicked problems in the Lens of Hope section under Powerful.

3.2 wicked challenges

3.2.1 Housing Challenges

I cover many of these housing challenges in more detail in other sections of this report, but they are worth repeating. Other researchers have detailed the issues and a quick scan of AHURI research reports will reveal the housing crisis we face in Australia:

Land supply and cost – Cost of land is the great inhibitor to affordable and social housing development. There is land owned at all levels of government that is unused or underutilised. Private developers also own land they don't use to limit supply, create a sense of scarcity and increase demand

Patchy financing – if a community housing provider or resident group wanted to create an affordable housing development, they are faced with creating a patchwork of opportunistic financing and funding. There is a lack of consistent and coordinated affordable and social housing financing in Australia

Increased demand and decrease supply of housing – this is at crisis point in Australia as the availability of affordable private and social housing is outstripped by the huge and growing demand. Covid 19 has made visible how easy it is for someone to become homeless.

Supply of fit for purpose housing low – it's well known that both private and social housing is not always fit for purpose in terms of a changing demography in Australia. With the number of lone households increasing each year and shrinking household sizes there is a need to reimagine home.

Age and design of social housing – Much of social housing in WA is old and not fit for purpose. Maintaining these homes is expensive and some may be uninhabitable for health and safety reasons.

No to low support for housing innovation – I've found pockets of housing innovation but it's treated as marginal and not seen as a mainstream opportunity. Most social housing is not developed in collaboration with residents and I'm not aware of how skilled, or not, public and community housing providers are in terms of innovating housing development engagement and design processes.

Planning red tape and costs – there are a range of planning and development costs that hinder innovation in housing design and development.

3.2.2 Structural and systems challenges

I think the image below highlights the structural and policy challenges that hinder and constrain the development of homes so older single women on low incomes can age well.
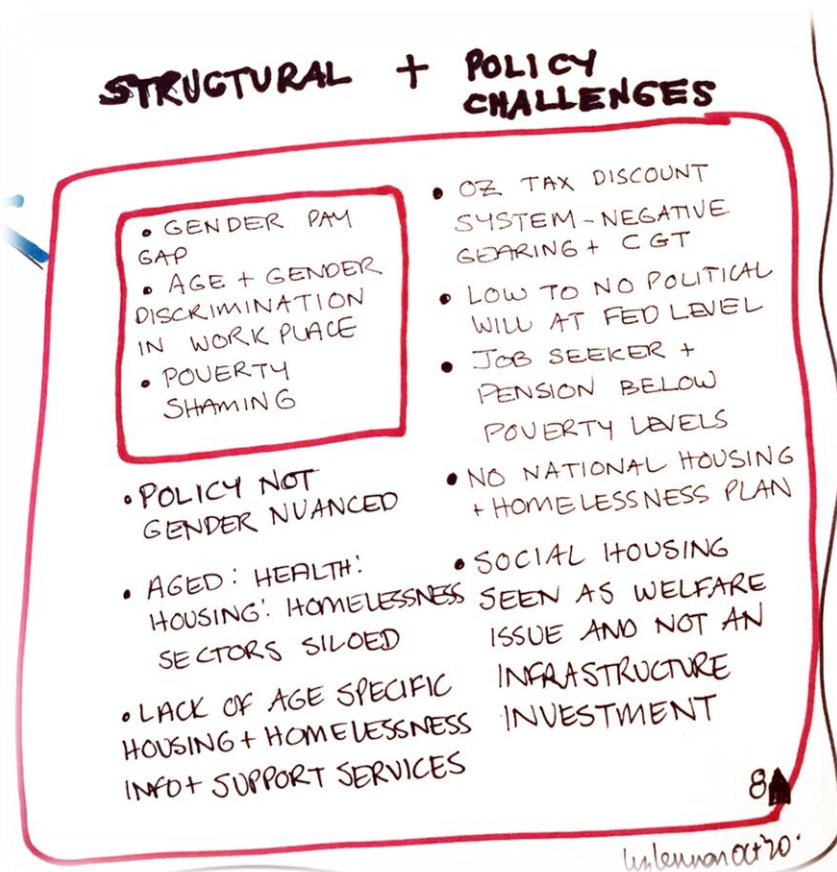
The 2020 Older Women's Network NSW report 'Older women in Australia – housing insecurity and homelessness' stated that older single women face ' an intersection of structural and gendered risk factors – gender discrimination; gender pay gap; social norms and ageist stereotypes; unpaid work and caring responsibilities … They are further subject to marginalization within the market-based housing system and roll-back of government delivery of social welfare services, which include homelessness services, social/affordable housing schemes, and aged care.'[p3]

In terms of liveable incomes and access to employment they stated that 'Currently, the biggest group accessing Newstart is aged between 55 – 64 years old. With Newstart pegged below the poverty rate, it contributes directly to the housing insecurity of older women and other vulnerable groups. As noted above, age discrimination is a major factor in the employment of older Australians, with 30 per cent of surveyed employers indicating that they do not employ older staff; and 68 per cent of them unwilling to hire those over the age of 50. Faced with this structural, systemic barrier, older women are severely challenged to find employment and are forced to rely on the unemployment benefit to survive. It is imperative for the unemployment benefit to be raised if older women are to be lifted out of poverty.' P21

And if you're an older single woman on a low income like me, living in Australia on a NZ visa, then you don't have access to income support or training and development programs. There's no safety net until, and if, I reach retirement age at 67.

Current housing, homelessness and ageing policy frameworks are not responsive to the growing population of OSW experiencing housing stress, at risk and homeless. And it's certainly not nuanced to the diversity of the OSW population and their needs including the cultural needs of Aboriginal and Torres Strait islander and CALD women. Gender nuanced policies are anathema to the Federal government as was evidenced by a remark from a Minister when she was asked to respond to the lack of gendered policies and investment in social housing to support women at risk. Apparently, we're welcome to drive on the roads where they've put their billions of dollars.

The lack of interest in the Federal government viewing social and affordable housing as a crucial infrastructure investment post Covid 19 was commented on the Probono site Oct 2020

' Dreams of a social housing-led economy recovery have been dashed in this year's federal budget, with the government favouring tax cuts to middle-income workers and big infrastructure spending as a way to reboot the economy.

For months, community housing and homelessness advocates have said that investment in social housing would create 60,000 jobs over four years, building 30,000 properties and renovating 100,000 to decent standards.

These calls received cross-sector support from industries including, unions, construction, economists, and community sector leaders.

But Treasurer Josh Frydenberg's budget announcement on Tuesday night failed to take the proposals on board, or even mention social housing at all. '

Apart from an extra billion added to the NHIFIC fund, the Federal government seems to hope that all us poor people will just shut up and disappear. While the NHIFIC funding will provide long term low interest funding for housing development, it doesn't address income and rental stress experienced by hundreds of thousands of low income older single women and other low income groups. It also doesn't help resolve the subsidy gap [the difference between rental support and the real cost of maintenance and debt load] and provide government funds to fill the gap. Government investment in social and affordable housing would have had real and immediate bottom line benefits for private industry as well as marginalised citizens. And to add insult to injury, 41.3 million dollars will be cut from homelessness funding in July 2021. Meanwhile 14 billion dollars will go on road building that can take years to even get started, and I wonder how integrated this all is with creating liveable, sustainable , walkable and connected cities.

Also, there's no national housing and homelessness strategy and apart from the Home at Last program in Victoria run by Housing Aged Action Group, there aren't any specialised housing information and support services for older people.

And I'm not going to dive too deep into the morass that is the Australian housing tax discount system that includes negative gearing and capital gains tax that mainly benefits high income earners and institutional investors. Suffice to say, something like 11 billion dollars is lost in taxes that could be used to create a truly just, affordable private and social housing market.

Section 4 - A lens of hope

Unlocking potential and possibilities

Exploring innovation pockets & opportunities for solutions that move us into the tomorrow we want
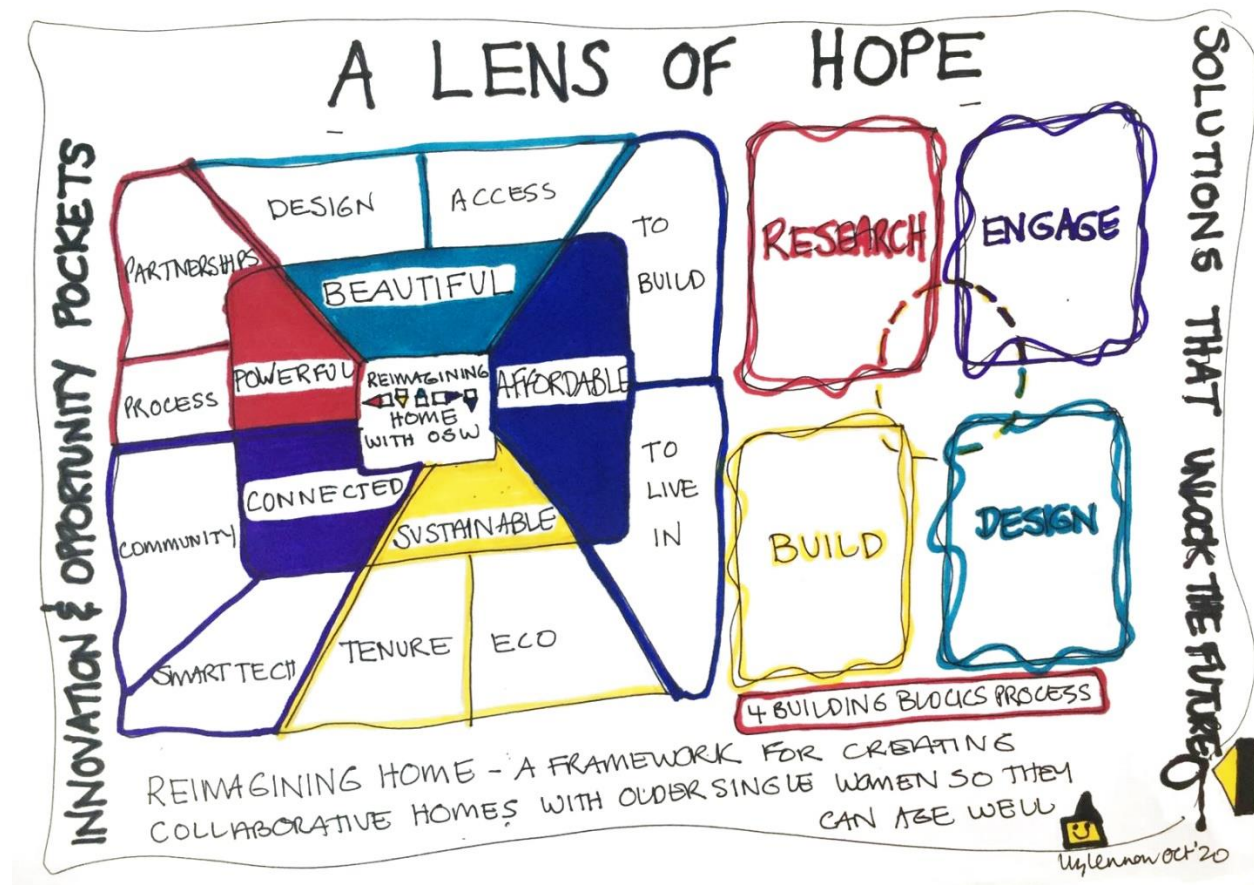
4 A lens of hope – unlocking potential and possibilities

4.1 Introduction

I work from a lens of hope perspective because the other option, despair, is life threatening when you're poor and experiencing housing stress or at risk of homelessness.

This section has a lot in it and describes:

- **The Reimagining Home framework and 4 Building Blocks Process –** a framework and process that can be used to develop any kind of housing
- **What you bring to the table** – all the diverse groups that make up the private and social housing sectors have a range of strengths, assets, capabilities and resources that they can leverage to be a real part of creating **beautiful** | **affordable** | **sustainable** | **connected** | **powerful** homes for everyone in WA

4.2 Reimagining Home Framework and 4 Building Blocks Process [4BBP]
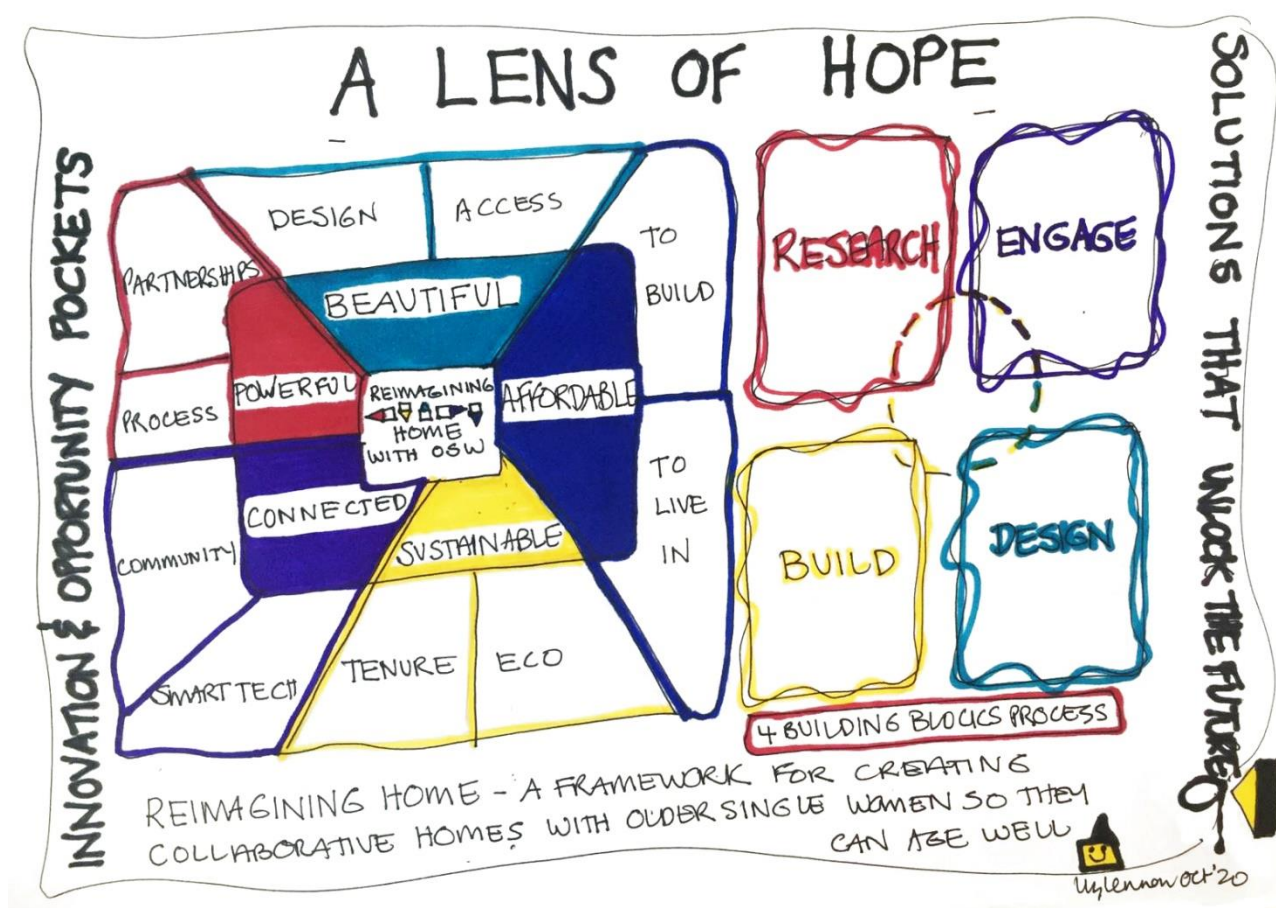
4.2.1 Introduction

The beautifully drawn model above is my attempt to develop a framework that would result in affordable homes for life for older single women on low incomes.

As I gathered information, I asked myself:

What are the important qualities of a home that would be my sanctuary where I could age well and continue to contribute to my communities? How could older single women be included as partners in the development of collaborative and deliberative housing developments? What options for home could we create together?

Reimagining Home Framework – 5 core elements

I developed the Reimagining Home framework to act as a guide to creating homes for life for older single women on low incomes. It's not prescriptive and there's no one size fits all model.

The model identifies what's important regardless of the kind of homes we choose to create.

beautiful | affordable | sustainable | connected | powerful

These are the 5 core elements that should drive the creation of any social, collaborative or deliberative housing developments for older people on low incomes. Each of these elements have 2 sub elements that provide a more detailed focus – and each sub element has 4 key foci.

4 Building Blocks Process

This mapping research was only one part of an overall process I wanted to test when I was accepted to do a PhD – the one that didn't happen because of financial constraints. I wanted to explore a creative participative codesign process that would involve older single women on low incomes being part of the creation of their homes for life.

These homes and housing developments have the potential to be a form of intentional, cooperative and/or cohousing community where older single women can support each other and continue to bring their social, creative and intellectual capital to their communities.

I've called it the 4 Building Blocks Process – Research| Engage| Design| Build

At the core of this process is a belief that collaborative and deliberative housing developments can attain a range of social, economic and environmental [SEE] benefits. It moves beyond speculative housing development that determines success through a profit bottom line, and moves toward a fairer and just economic and social profit for all involved.

SEE creates a triple bottom line that goes beyond a simplistic profit bottom line

Benefits, opportunities and challenges are detailed throughout this document but for me one of the core benefits is that older single women become key agents in the design and management of their homes as well as creating and supporting connections to their communities of choice.

We need to challenge current dogma that inhabits a lot of housing policy development and design and be courageous enough to take innovative risks. Real change doesn't happen in a comfort zone.

I want to explore a creative codesign process that would involve older single women on low incomes being part of the design and development of their homes for life. This process would create diverse collaborative and deliberative housing developments according to evidenced need.

I want to be part of creating an engagement and design process where OSW on low incomes, government agencies, architects, academics, planners, developers, financial institutions, builders etc could come together to explore and understand collaborative and affordable housing developments.

It's through powerful partnerships and processes, that include older single women as key agents within the development process, that we'll realise housing innovation that's design and value driven.

There are 4 'building blocks' to the process and they're iterative:

Research | Engage | Design | Build

Research – ideas| evidence| innovation| action

Action research is used to gather information on options for home and examples of innovative housing developments that are led by or focused on older single women, older people and people on low incomes as well as diverse population groups. There are so many excellent reports and research that provides evidence of need; issues regarding supply; innovative financing approaches; sustainable design and other topics related to collaborative housing developments. The challenge for all of us is to move the research to reality through value driven partnerships and engagement processes.

This mapping research supported by Shelter WA, Connect Victoria Park Inc and Lisa Baker MLA Maylands has been a great first step. There's further research needed to deep dive into a number of topics such as participative co design and innovative financial modelling, but this document provides a good overall scan of the landscape.

Engage – **awareness| learning| collaboration| challenge & sharing**

A collaborative and deliberative housing development process requires residents and professionals to reimagine their roles.

People could increase their understanding of each other's capacities and constraints as well as explore examples of good practice in collaborative housing development. They would explore together the critical elements of developing housing. It would be a place to explore, collaborate and learn over good conversation and presentations. It's where alliances and partnerships could be developed. From this phase of the project anything could happen – people could disengage, or they could go off and form their own collaborative housing developments.

This is an awareness, learning and collaborative development phase and requires courage to challenge current dogma around who does what and how it gets done.

Anyone who participated in the Engage Phase would be welcome to enter the next phase.

Design – **together| creatively| for living| pilots**

I imagined a process where there could be design strands depending on need and aspirations. One strand could be a design competition that could bring in others to design against housing need criteria. Another strand could involve groups from the Engage Phase working together to codesign homes with and for older single women – design would be linked to housing and ageing well in community needs. In terms of a pilot project there is still a design exploration phase that includes understanding options using the RHIP framework of beautiful| affordable| sustainable| connected| powerful. It's also about understanding the whole development process and how homes get built.

Build – social & economic profit| innovative materials & technology| best quality| for connection

And out of the whole process could come interest, opportunities and funding to make the dreams a reality. It would also explore innovation in terms of accessing land, building processes, materials and sustainability.

In a pilot project we'd have attracted relevant bodies at the Engage phase as well as acquiring land through some form of either long term lease, gifting or long term low interest funding.

I created a Look Book [separate document] with more than 30 examples of different kinds of housing developments that are focused on older women, older people, people on low incomes, and diverse population groups. These developments show that political will, leadership, partnership, resource leveraging and great design really can create homes where people on low incomes can age well along with their wealthier counterparts.

It gives me a sense of hope to see the beautiful, affordable, sustainable, connected and powerful housing developments that have been created around the world for people that are usually unseen or disregarded

As I've stated, and others have reinforced, investing in quality builds has long term benefits in terms of maintenance, energy and water costs to residents as well as social and economic value to all partners in the process.

Building for connection is a no brainer and becomes vitally important as older single women age in their communities.

Much like the White Gum Valley development led by the WA government Landcorp (now part of Development WA) and multiple public and private partners, innovative social and affordable collaborative housing developments linked to the 5 Reimagining Home elements, could be resourced through state and federal governments.

A LENS OF HOPE

BEAUTIFUL

DESIGN
- FOR LIFE + LIVEABILITY
- TO MEET DIVERSE NEEDS
- FOR DENSITY + RISE
- FOR SAFETY - CPTED CRIME PREVENTION THROUGH ENVIRONMENTAL DESIGN

ACCESS
- CONTACT DESIGN FOR CONNECTION
- NDIS
- TO INTERNAL HOUSING COMMUNITY
- TO EXTERNAL COMMUNITY

10A

AFFORDABLE

TO BUILD
- LAND-LEASE | GIFT | SELL
- INNOVATIVE FINANCING FOR SOCIAL: ECONOMIC: ENVIRONMENTAL BOTTOM LINES
- DESIGN DRIVEN MIXED TENURE: MIXED USE
- NEW BUILD OR REPURPOSE

TO LIVE IN
- AFFORDABLE LIVING COSTS
- INCOME SUPPORT + MICRO|SMALL BIZ SUPPORT
- REVENUE SUBSIDY GAP
- ACCESS TO AFFORDABLE PRIVATE + SOCIAL HOUSING

SUSTAINABLE

TENURE
- PRIVATE RENTAL REFORMS + PROTECTION
- SECURE + LONG TERM
- FIT FOR PURPOSE
- HAVE A PET

ECO
- FRONT END INVESTMENT IN SUSTAINABLE BUILDING: ENERGY! WATER
- SUSTAINABLE CITIES
- SUPPORT FOR INDIVIDUAL SUSTAINABILITY INITIATIVES
- SOCIAL : ECONOMIC : ENVIRONMENT IMPACT

CONNECTED

COMMUNITY
- AGE IN COMMUNITY NOT PLACE
- COMMUNITIES OF IDENTITY
- WALKABLE | CYCLABLE TRANSPORT LINKS
- PLACE MAKING + PROGRAMMING FOR CONNECTION

SMART TECH
- FAST + AFFORDABLE INTERNET
- SMART TECH IN PUBLIC PLACES
- ASSISTIVE + SOCIAL TECHNOLOGY
- SMART SECURITY + HOME TECHNOLOGY

POWERFUL

PARTNERSHIPS
- TO BUILD BASIC HOMES FOR OSW ON LOW INCOMES
- LEADERSHIP + POLITICAL WILL
- SHARED RESOURCES + RESPECT FOR SKILLS
- RESOURCES TO INNOVATE + PILOT

PROCESS
- INCLUDE OSW AS EQUAL AGENTS
- CREATE SHARED HOPE + FOCUS FOR ACTION
- BUILD TRUST + UNDERSTANDING OF DIVERSE NEEDS
- RESOURCES TO SUPPORT COLLAB PROCESS

Liz Lennon Oct '20

4.2.2 Beautiful – Design | Access

A. Introduction

When I first developed the conceptual framework to reimagining home for older single women on low incomes I put Beautiful as the first core element. Since then a few people have commented that maybe I needed to take out the work Beautiful because it might jar with policy makers and funders.

My response?

Policy makers and funders are people too and beauty in design is important. Also, beautiful design shouldn't just be for people with money. Social and affordable housing should be beautiful and not just functional.

Stubbs research on multi tenure housing developments shows that good design of private and public spaces can increase opportunities for connection between people. It's also clear from the research that quality design of all multi tenure spaces, and not just the spaces for people who can afford to buy their home, has a stronger impact on peoples satisfaction with their housing than where you place people of different tenure types. It's called tenure blindness in design.

Quality and beautiful design matters

I believe that social housing developments should not just be about some kind of bottom line cost factor. Just because I'm poor doesn't mean I deserve a second rate home design.

This section explores good practice principles of both design and access. The Look Book is full of great examples of beauty in design and access.

B. Beautiful Design

Good design is now seen as critical to the success of housing developments in terms of increasing people's sense of satisfaction and well-being. Stubbs research on multi tenure housing developments in Australia, UK and Scotland found that well designed public and private spaces had a stronger impact on tenants sense of satisfaction and well-being than where the different tenure types were placed in a development.

Design for diverse needs
Whether a housing development collaboratively includes OSW, it should incorporate their diverse needs. One design doesn't fit all needs, and this was interestingly evident in a Look Book example where a Vietnamese seniors and intergenerational cooperative housing development created a number of spaces that reflected their cultural needs:

- Outdoor kitchens
- Spaces within the homes for religious practice
- Shared gardens
- A wish for a Vietnamese architectural style called Nha Lau that is characterised by tall and very skinny buildings allowing multi generational families to live in one building

The needs of older single Aboriginal and Torres Strait Islander women may require larger homes to encompass the fact that they care for generations of family. It's also possible that some women may want to live together for safety and support and not live in overcrowded housing. Design must reflect need.

How big do older single women on low incomes want their homes?
There's no specific research on this topic that's about OSW specifically, but there have been examples of older single women in social housing moving from large homes to one bed well designed apartments and loving them. I think it's more about really good design than the size of the home.

Caggara Housing $15 million development in Brisbane is one example. It was developed by a community housing provider, Brisbane Housing Company in partnership with the Queensland Department of Housing and Public Works. It's a five-storey affordable housing development in a quiet street in Brisbane's Mount Gravatt, within easy reach of shops, a medical centre, cafes and public transport. There are 57 single bedroom units for 60 older residents. Many of the residents were in larger public housing homes and moved to this complex freeing up stock. Each home has a separate bedroom, a small bathroom, and an open-plan kitchen, lounge and dining area. It's compact, but sliding doors open onto a generous balcony to create a larger living space. At Caggara House there is a security entrance, a lift, and wide passageways and doorways, so it is both safe and easy to navigate for someone with limited mobility.

Caggara is split into two buildings with a landscaped garden in between to give the complex a "green lung". There is a shared barbecue area, a communal laundry, and a common room for parties, meetings and exercise classes. The development has won prizes for an energy-efficient design that provides for both privacy and social interaction.

From chats I've had with other older single women on housing design it appears that some also want either an extra bedroom for visitors or in cohousing/collaborative development they want a guest room/unit. A balance between privacy and a need for connection to others must be well designed.

If I was to be part of a collaborative and deliberative housing development project for older single women, I'd be interested in coworking/ enterprise spaces that created opportunities for some form of income generation.

The principles in the NANA project described below are totally relevant for the design of homes for and by older single women on low incomes. I read of a housing development, that I haven't cited in the Look Book, where many of the residents were involved in food related industries so a commercial kitchen was incorporated into the design.

A number of social housing developments in the Look Book, and many others I have read about, incorporate spaces for:

- Social connection
- Employment services/support
- Physical and mental health development
- Cultural and arts activities

Needs must drive design and not some profit bottom line that creates cookie cutter homes that aren't fit for purpose.

The NANA project and good home design for older people
An excellent document that highlights how good design impacts on older people and has a lot of great case studies. This document is visually gorgeous and full of very useful content that I can only touch on briefly.

The researcher and author, Guy Luscombe, described 3 features of a positive aged environment:

1. **Happiness** – good design, the ability to connect with others and bright spaces made people feel happy
2. **Normality** – being treated as if ageing was normal and making sure design [especially in aged care facilities] wasn't institutionalised
3. **Equal opportunity** - Places that prevent people from living are not providing equal opportunity. This is most obviously expressed in terms of availability and accessibility to places, facilities, and services. P11

He identified 8 features of good design that can impact happiness, normality and equal opportunity for older people as they try to age well in their community. I support all of them in terms of any housing developments for older single women on low incomes.

1. **Windows to the world** Keywords: natural light, views, connection to outside
2. **Space Grace** Keywords: openness; adaptability, movement, circulation
3. **The great outdoors** Keywords: outdoor space, communal and private
4. **Small is beautiful** Keywords: intimacy, scale, grouping
5. **Freedom of Choice** Keywords: understanding, respect, variety, choice, individuality, self help
6. **Belonging** Keywords: community; happiness, meeting people
7. **Integration** Keywords: Community connection, familiarity, nearby family
8. **Something to do** Keywords: vibrancy (activity)

Design principles for multi tenure housing developments

Judith Stubb's research on multi tenure housing developments identified a number of important design principles so that different residents didn't feel stigmatised within the development or the broader community. I chose those principles that weren't echoed in the government and liveability housing standards that I detail later in this section.

- **Physical indistinguishability** of the open market and affordable (including social rental) dwellings with regard to external appearance and high quality design and dwelling types ('tenure blindness'). Stubbs stated that "…negative feelings and/or a strong sense of difference of division tended to run highest when the architectural distinction between the different tenures was clearly visible" p21
- **Mix of dwelling typologies** and sizes to encourage a mix of income groups and family types for a more robust, stable and sustainable community
- **Implementation of Crime Prevention Through Environmental Design (CPTED) principles** in the design of dwellings, shared spaces, open space, etc., for example, passive surveillance and overlooking of streets and open space, territorial reinforcement (e.g. clear distinction between private and shared spaces), ensuring good lines of sight between uses, paths of travel, etc.;
- **Physical design and place making activities that provide opportunities for 'shared experiences'** and casual social interactions, in particular:
    o Well-designed, welcoming and well-maintained shared open space areas
    o Providing for casual interaction at the 'street level', for example, through the creation of shared entranceways, pathways and streets, parking, etc
    o Ensuring that there are no active physical barriers to social contact such as exclusive, walled areas (that is, avoiding exclusionary' design or 'fortressing' elements, even if total integration is not desired or cannot be achieved)
    o Incorporating shops, services and community facilities into developments, which offer opportunities for intergroup contact through everyday interactions
    o Developing community or multi-service hubs that provide a mix of shops and services (e.g. supermarket, health services, library or other recreation facility) in one location in larger developments that is easily accessible by all residents px

Design for life and liveability guidelines – government and others
There are a number of WA government policies and standards that can inform quality design of social housing:

- Design WA
- Liveable neighbourhoods document
- WA Planning Commission design principles for apartments

Design WA

Design WA is a state government initiative to ensure good design is at the centre of all developments in WA. Design WA aims to create a built environment that reflects the distinctive characteristics of a local area, that enhances streetscapes and neighbourhoods and contributes the development of vibrant and liveable communities. Their work is happening in a number of stages: I took the information from their site and look forward to having a deeper dive into their documents when I start the Reimagining Home pilot project in 2021:

Stage one has already released a series of documents– State planning policy 7 – design of the built environment; State planning policy 7.3 – Residential design codes vol2 – apartments; Design review gukde that works with SPP 7 to assist local government to establish and operate design review panels. It also provides a framework for the operation of the State Design Review Panel. Anyone interested in deep diving into their documents can find them here https://www.dplh.wa.gov.au/policy-and-legislation/state-planning-framework/design-wa/design-wa-stage-1-documents-and-additional-resourc

Stage two – involves design guidelines in precinct design. Precinct Design guides the preparation and assessment of planning proposals for areas that require a high level of planning, such as higher levels of density and infill, mixed use components and activity centre designation. The key documents are available on their site and include: - *Draft State Planning Policy 7.2: Precinct Design:* the lead policy to guide the preparation and evaluation of planning proposals for areas that require a high level of planning and design focus due to their complexity - such as planned infill development, activity centre designation or areas with certain values such as heritage or local character. *Draft State Planning Policy 7.2: Precinct Design Guidelines:* built upon the 10 Design Principles contained in State Planning Policy 7.0 -Design of the Built Environment by introducing the concept of design review into precinct planning through seven performance-based design elements. *Precinct Design Planning Framework Discussion Paper:* considers the potential impacts and changes that may be required to the planning framework to support effective implementation of the policy. https://www.dplh.wa.gov.au/designwa-precinct-design

Future stages – the next stages will focus on Neighbourhood Design SPP [revising Liveable Neighbourhoods], review of SPP 4.2 Activity Centres and Medium Density Development.

Liveable neighbourhoods document

The WA Planning Commissions Liveable Neighbourhoods document provides an excellent overview of the elements of design required to create liveable neighbourhoods. Note that Liveable Neighbourhoods will be reviewed by Design WA.

On May 21 2020 the WA government released their Covid 19 planning reforms which I'll detail in the Affordable section of this document. Key planning policy reforms that have design implications are:

- Finalise Precinct Design policy
- Finalise Medium Density policy
- Review of R Codes Volume 1 (residential)
- Bring forward reviews of policies guiding Activity Centres and Liveable Neighbourhoods

The Liveable Neighbourhoods document describes key good practice elements:

- government commitment to the principles of sustainability
- a thorough analysis of the site and its context to inform structure planning and subdivision design and graphically illustrate the basis of the design
- the use of structure plans to coordinate the planning of communities
- neighbourhood and activity centre design that aims to achieve compact, well-defined and sustainable walkable urban communities

- performance-based policy that encourages innovation in response to community needs and economic drivers' p6

It goes on to state that "Central to community design is the clustering of walkable neighbourhoods whose urban character and design fosters a sense of community, local identity and place. Neighbourhoods are clustered around main street-based mix-use centres that provide a local economic base, employment opportunities and encourage greater employment self-containment. The urban structure must facilitate walking, cycling and public transport - providing access to facilities for all users, opportunities for social interaction and promoting more active living. Density and mix-use urban development is distributed within and near centres and public transport to provide a mix of housing, employment and locally accessible services and facilities to cater for residents' needs. Community design provides guidance on the coordination and provision of major infrastructure, including the location and distribution of movement networks, schools, public open space, water management, infrastructure provision and environmental assets." P11

The concept of liveable neighbourhoods rings true for any age group and as an older single woman it resonates strongly for me. Living in a well-designed home that's within walking distance of amenities and public transport and has public open spaces sounds like a dream come true.

WA Planning Commission planning policy 7.3. Residential design codes. Vol2 – apartments. 2019

These principles resonate with me and I'd like to see them as part of any design process for social housing developments.

1. Context and character - Good design responds to and enhances the distinctive characteristics of a local area, contributing to a sense of place.

2. Landscape quality - Good design recognises that together landscape and buildings operate as an integrated and sustainable system, within a broader ecological context.

3. Built form and scale - Good design ensures that the massing and height of development is appropriate to its setting and successfully negotiates between existing built form and the intended future character of the local area.

4.**Functionality and build quality** - Good design meets the needs of users efficiently and effectively, balancing functional requirements to perform well and deliver optimum benefit over the full life-cycle.

5. Sustainability - Good design optimises the sustainability of the built environment, delivering positive environmental, social and economic outcomes.

6. Amenity - Good design provides successful places that offer a variety of uses and activities while optimising internal and external amenity for occupants, visitors and neighbours, providing environments that are comfortable, productive and healthy.

7. Legibility - Good design results in buildings and places that are legible, with clear connections and easily identifiable elements to help people find their way around.

8.Safety - Good design optimises safety and security, minimising the risk of personal harm and supporting safe behaviour and use.

9. Community - Good design responds to local community needs as well as the wider social context, providing buildings and spaces that support a diverse range of people and facilitate social interaction.

10. Aesthetics - Good design is the product of a skilled, judicious design process that results in attractive and inviting buildings and places that engage the senses.

Livable Housing Australia recommends the inclusion of key easy living features that aim to make homes easier and safer to use for all occupants including: people with disability, ageing Australians, people with temporary injuries, and families with young children.

A universally designed home should:

- be easy to enter
- be easy to move in and around

- be capable of easy and cost-effective adaptation
- be designed to anticipate and respond to the changing needs of home occupants

A universally designed home seeks to enhance the quality of life for all occupants at all stages of their life by including safer and more user-friendly design features.

The liveable Housing Design Guidelines describe liveable design elements. Each element provides guidance on what performance is expected to achieve silver, gold or platinum level accreditation. Elements 1 to 7 cover the core elements of the basic silver level accreditation.

In a June 2 2020 press release from the WA government regarding Covid 19 funding for social housing it was stated that *"Where possible, property refurbishments will improve liveability, sustainability and appropriateness for resident or tenant needs. Additionally, the new social housing homes constructed will be built to Livable Housing Australia's silver standard or higher to better support people with disability".*

Density/Rise

Defining density/rise
Design matters, regardless of the level of density or rise of housing developments. Design matters so much and becomes even more important when you're developing medium to high rise mixed use/mixed tenure developments. I've explored design issues in other sections and the Look Book is full of well designed developments of different densities and rise.

It's also important what kind of community engagement process is put in place when issues of density and rise cause contention. The Curtin University 2017 book " Perth's infill housing future -delivering innovative and sustainable housing" has a very good chapter on the difference between good and not so great community engagement when diversity is at the core of resistance.

A 2011 Landcom NSW density guide provides some very interesting information on a topic that can cause a lot of confusion and conflict. In their words:

"The idea of 'density' very often also causes angst with local communities and local government, because there is a perception that more dense development means 'bad' development. The reality is that when done well, more dense development can result in several economic, environmental and social benefits… Achieving a certain net residential density in itself will not guarantee a viable urban centre or deliver benefits such as viable public transport. Successful urban centres are the product of many factors including the quality of public transport, a diversity of land uses and fine-grained street patterns, and land ownership in a compact area" pp4,6

Here's their density equation:

This is just geeking out, but I found it really interesting as these measures impact when a CHP meets suburban resistance to a medium mixed tenure residential development. Density definitions and figures get thrown around without people always knowing what they're talking about.

The Landcorp density guide maintained that "net residential density is the most versatile measure of density to use in the design and development process. This is because it can be applied from the scale of the single lot

up to the precinct or even suburb level. Net residential density will provide a reasonable indication of the intensity of built form. This is the measure to use when trying to understand the impact of development on streetscape scale. Net residential density can also be used as an averaging statistic over a larger area. This can be useful when evaluating a mix of building types across a precinct or working with population density thresholds. For example, **if your aim is to encourage housing diversity**, a precinct with a planned average net residential density of, say, 25dw/ha may be made up of many different building types that are constructed at different actual
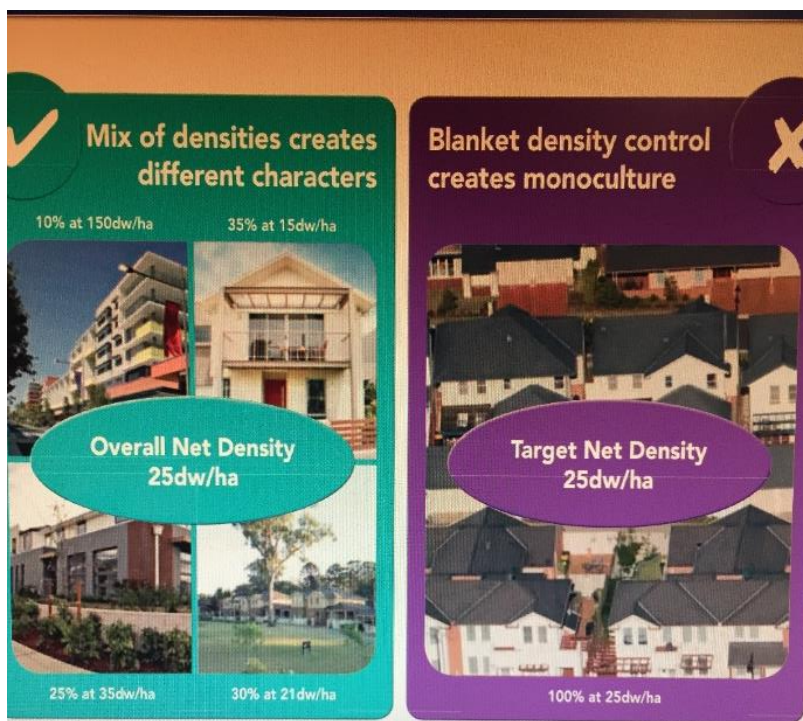
net residential densities. These could range from 10dw/ha to 50dw/ha on a site by site basis. When applied over the entire precinct, however, the average net residential density achieved would be 25dw/ha." P12

Here's a picture from the Landcorp document that shows how a net residential density figure of 25dw/ha [dwellings per hectare] can be planned to encompass either diverse housing options or one option that's often unaffordable to own or rent for older single women on low incomes.

Definitions of rise were confusing and differed across documents I read. The ABS defines rise as

- **low rise** - 1 to 3 storeys
- **medium** - 4 to 8
- **high** - 9 to 19
- **super high** - 20+

I think this diagram gives a better sense of rise and shows the range of housing options that can be created on blocks of land. The deep grey housing is known as the 'missing middle' in developing and planning housing.
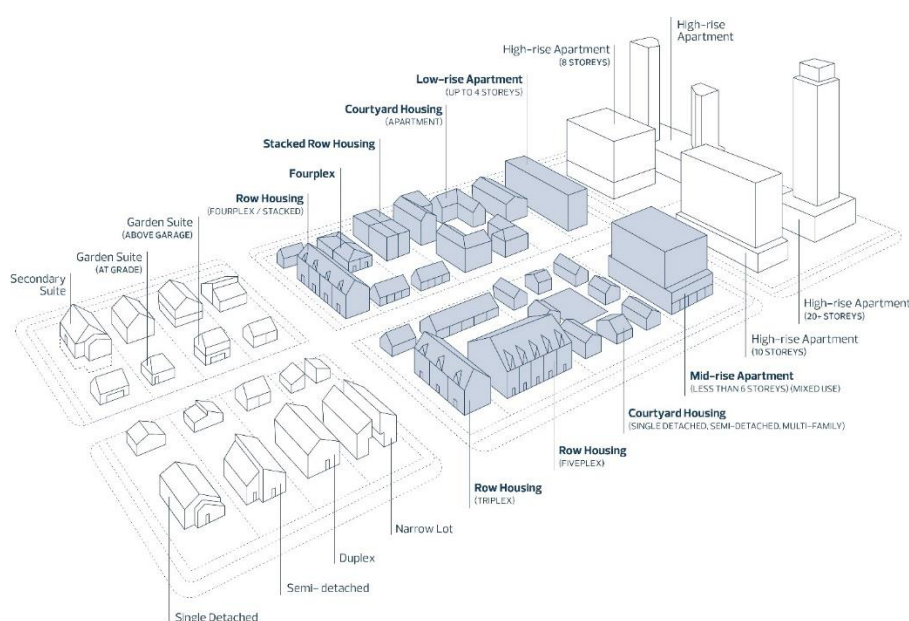

Image from https://thearchitectureinsight.com/Architecture/editorial-finding-the-missing-middle

WAPC Liveable Neighbourhoods document has something to say about density

54

The Liveable Neighbourhoods document is a Western Australian Planning Commission (WAPC) operational policy that guides the structure planning and subdivision for greenfield and large brownfield (urban infill) sites. A copy is in the bibliography and is very interesting and visual reading. There are a number of key points they make regarding housing diversity and density that I feel are opportunities for development of a range of the housing options described in this document.

The WAPC stated that "Housing diversity is achieved by providing a variety of lot sizes and resultant housing types distributed throughout neighbourhoods and preferably within the same street. This facilitates housing diversity, choice and assists affordability ranging from lots for single dwellings to lots suitable for grouped and multiple dwellings. Density targets facilitate housing diversity and vary depending on location … A range of medium and high-density housing should be located in and surrounding all activity centres. Housing in upper floors of mixed-use buildings is strongly encouraged. This provides centrally located housing and creates a sense of urban scale and intensity along streets." pp 81-82

In the WA governments May 19 2019 gazetted State Planning Policy 7.3. Residential Design Codes Volume 2 – Apartments the WAPC stated *"The height of new development often dominates discussions about planning; however, it is not always the main factor impacting on neighbourhoods. Well-designed taller buildings with good siting, setbacks, open space and articulation can be significantly better for neighbourhoods than poorly-designed low-rise buildings with high site coverage and no consideration of context"*

I will keep repeating myself – it's all about design.

WA government Covid 19 planning reforms
The WA government Covid 19 planning reforms encompass a range of elements and one of them is Good Design. Under this heading the government will be reviewing and progressing actions that impact on not only design but also density. With more than 800,000 new homes forecast to be required over the next 20-30 years, a new Medium Density policy will guide how the State will accommodate a growing population through a diversity of well-designed housing options within our existing suburban centres. The policy will include:

- Finalise design benchmarks and policy for medium density – which includes multi-unit, two and three storey complexes.
- Finalise new benchmarks and policy to guide precinct design.
- Review the single house development requirements of the R-Codes (Volume 1)
- Bring forward reviews of State planning policies for activity centres and liveable neighbourhoods

NIMBY and YIMBY
May 2020, the U.S. House of Representatives approved the Yes In My Backyard (YIMBY) Act, which directly addresses the affordable housing crisis currently felt throughout the country by streamlining affordable housing production and zoning for high-density single-family and multifamily housing. The bill proposes several efforts to reduce the hurdles currently associated with affordable housing production, including the reduction of minimum lot sizes, increasing development in areas close to transit centres, and allowing for the construction of duplexes and manufactured homes in areas currently zoned for single-family homes. Increasing the allowable floor area ratio in multifamily housing areas and providing incentives to produce adaptive reuse projects are just a few of the measures listed throughout the bill that could dramatically improve the housing crisis.

I feel that government and social housing providers need to both explore and communicate the opportunities in different density/rise housing developments. They also need to provide clearer information and definitions of density/rise so they can turn NIMBY's into YIMBY's.

Biophilic Design
This is a whole area of study in itself. A 2018 online article from the Build, Design and Construction magazine defined Biophilic design as

" … an applied solution to appease this desire for nature by integrating natural elements and processes into the built environment… it can be implemented at the community, building or small project level… the design can trigger a strong impact on our health and wellbeing."

The article went on to state that biophilic design strategies can be characterised into 3 major experiences:

- **direct experience of nature** – plants, light, airflow and water as well as views of nature and daylight

- **indirect experience of nature** – use of natural materials or images of nature; smells and sounds that mimic nature
- **experience of space and place** – this could encompass views or the sense of space as a refuge for peace and contemplation. Space and place could also create mystery and creative interactions

This is just a taste of biophilic design, and I'd love to learn more about it as it seems to create design opportunities that have the potential to enhance health, wellbeing and connection. The Kampung Admiralty housing development in Singapore has a range of biophilic design elements that included a gorgeous rooftop garden. I've detailed Kampung Admiralty in the Look Book.

Safety in design – CPTED – crime prevention through environmental design
This is a huge area and I can't do it justice here. I helped create a CPTED process in the Maylands business precinct a few years ago and facilitated a partnership that was initiated by local MLA for Maylands Lisa Baker; and included local City of Bayswater councillor Catherine Ehrhardt, international CPTED expert Dr Paul Cozens (senior lecturer in the school of design and the built environment. Curtin University).

CPTED is a process of assessment that provides design guidance to enhance safety and prevent crime in the built environment. While some of the elements are about security, others involve processes of place making for connection.

B Beautiful Access

Access refers to both the design of a home as well as ensuring accessible connection to the community, services and transport. I also believe that access includes access for older single women on low incomes to affordable private rental and social housing.

The University of Melbourne Project 3000 – producing social and affordable housing on government land states very bluntly the increase in social polarisation in urban areas due to lack of affordable housing:

"Residents in inner and middle suburbs enjoy greater levels of service in public transport and other amenities including public space, schools and healthcare. A failure of government to ensure that lower-income families can access these communities, coupled with slow government response to unmet service needs in growth areas, threatens to increase spatial polarisation in Australia."

Stubbs noted in her research on multi tenure housing developments that "studies that seek to understand residents' experience of living in a mixed tenure development note that their experience is influenced by the ways in which people encounter each other in the wider neighbourhood, including through casual interactions. The ease at which residents are able to gain access to 'the world beyond the boundaries' of a development, including access to facilities and services near their homes and access to quality open spaces, are likely to be as important as tenure mix in developing a sustainable and successful project. As such, transport and pedestrian links that connect and integrate the development with the broader community and provide access to employment, education, shops and services are particularly important." p44

I see three access and connection areas that need to be built into any design of housing developments for older single women:

- **Connection with Self** – this is not just about the creation of private spaces but also about materials, light, texture and other sensory stimuli such as sound and scent that help create a sense of calm and peace
- **Connection with internal community** – contact design for active and passive connection with neighbours in other homes within the development
- **Connection with external community** – design to access social, economic, heath, cultural and transport opportunities within the external environment

Contact design is utilised in collaborative housing developments to increase opportunities for passive and active contact between residents. It's a critical element in engaging a range of people in the design phase of a housing development and I plan to do a lot more research about contact design so I can include it in my first Reimagining Home pilot project in 2021.

In Oct 2019 Minister for the NDIS, Stuart Robert, released the Specialist Disability Accommodation (SDA) Design Standard - landmark guidelines developed by Liveable Housing Australia, Expert Panel and Industry Reference Group that will spur a new era of housing construction and enhancement for Australians with disability. The SDA Design Standard will guide architects, builders and the community as they look for new and better ways to build specialist housing for people with disability.

These guidelines, released together with the SDA Innovation Plan and the Limited Cost Assumptions Review, put participants at the centre of the design approach. They will make it easier for eligible participants to access high quality specialist disability housing, while also providing much-needed certainty to the market.

When the SDA market reaches full coverage the NDIS is expected to assist 28,000 Australians with a disability through SDA - representing 6.1 per cent of NDIS participants. It is anticipated the total annual payments for SDA is expected to be approximately $700m per year.

All the design elements in the last section apply to accessible design and creating liveable homes for older single women on low incomes.

4.2.3 Affordable – To Build |To Live in

A. Introduction

Affordable housing is a huge topic.

The Brisbane Housing Company stated "We often find the term 'Affordable Housing' and its role within the continuum of housing options to be misunderstood. At BHC, affordable housing presents a long-term, secure housing alternative for low to moderate income households who have been priced out of inflated private markets. Housing is generally considered to be affordable when:

- The dwelling is appropriate in terms of its design, location and access to services and facilities; and
- The residents of the affordable housing are able to pay their rent and still have enough income left over to meet their non-housing needs such as food, transport and healthcare.
- In many cases affordable housing is developed by a not for profit organisation such as BHC and offered to tenants who meet specific eligibility criteria.

In this research I've tried to tease out the housing development elements and then provide examples of innovation that reduced costs or accessed different forms of funding and finance.

The bottom line is that governments still need to provide funding for social and affordable housing.

In its 2018 report Building Up and Moving Out, the Australian Federal Government Standing Committee on Infrastructure, Transport and Cities explored improving housing affordability. They, and the people who made submissions to the enquiry, made a number of important points and recommendations:

- '*the quality of life for our citizens is deeply defined by the quality of their homes'*
- poor housing affordability is causing a broader group of Australians to experience homelessness, including older women p231
- although houses are more affordable on the city fringes, access to critical services and good employment opportunities is poorer, further disadvantaging the lower income households settling there… Even the more affordable housing in suburban fringes of Australian cities is too expensive for some lower income households, and those receiving welfare. Pp229-230
- the decline of social and public housing in Australia is also contributing to higher rates of homelessness … and government support of public housing has declined over the last 40 years. P232

- A range of supply and demand factors may be contributing to the poor affordability of housing in Australian capital cities, namely:
  - rapid population growth increasing the demand for housing;
  - insufficient and slow land supply for the construction of new housing;
  - onerous planning regulations slowing the supply of housing and contributing to price rises; and
  - culture and taxation policies supporting demand for housing as an investment asset, rather than as a place to live. P233

It's important that social and collaborative housing developments not be seen as some kind of financial cost saving exercise that has a profit bottom line. These housing developments are about more than financial investment, they're about investment in the health and wellbeing of people on low incomes. Having safe and affordable housing is a key component to a person's capacity to age well and continue to contribute to their communities.

Social and collaborative housing developments can provide positive social outcomes as well as cost savings to governments. If, as an older single woman on a low income, I'm happily housed then I may be less likely to develop physical or mental health issues that require accessing health or aged care services.

It's also critical that the government develop a strategy regarding more affordable supply in the private rental sector. That's where a lot of older single women on low incomes live.

The WA government will be launching its affordable housing strategy some time in 2020. In recent years many WA local councils have developed detailed affordable housing strategies. I've attached links to some examples in the bibliography.

AHURI research report 2018 "Paying for affordable housing in different market contexts" found that housing developments are driven by funding opportunities and constraints rather than clear housing needs, They noted that affordable housing subsidy frameworks were fragmented. This stitch together funding process led to a diversity of housing outcomes which is a testimony to the persistence and initiative of social housing developers. The key issue is that there is a total lack of policy coherence and fit for purpose funding which adds layers of time, cost and complexity to the whole building development process. This is not an efficient way to deliver affordable and sustainable housing.

This section looks at affordability challenges and opportunities regarding building and living in social and collaborative housing developments.

B. **Affordable to build**
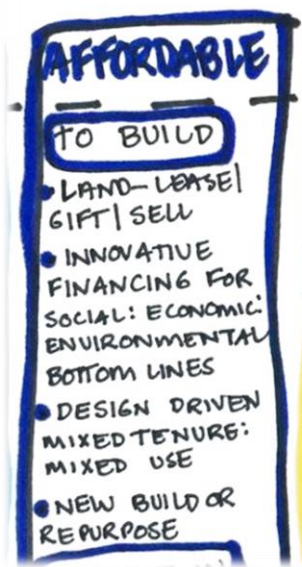
Put simply, the key costs in a housing development revolve around:

A. Initial site, design and planning process costs including technical and professional fees
B. Accessing and financing land
C. Build costs

I'll take each of these cost areas and provide examples of how agencies are attempting to deal with them. This is not a definitive list and it's worth repeating that I'm not an expert in the housing development process. This information is for newbies like me who want an overview of development options.

Initial site, design and planning process costs including technical and professional fees

The planning process takes time and costs money. Some local councils have developed policies to support collaborative housing developments. The Banyule Council has a specific policy for cohousing developments that decreases development costs to the cohousing group as well as speed up planning approvals. The UK government created a fund to support the capacity building and initial technical and professional fee costs incurred by collaborative [cohousing and cooperative] housing development organisations. Funding to support the work of Cooperation Housing in WA would be a good start

in terms of capacity building for groups wanting to develop cohousing or cooperative housing for mixed tenure developments.

Innovative use and access to government land – and other opportunities

Access to affordable land to develop social housing is a challenge. It's a critical and often high cost for anyone wanting to develop housing that includes people on low incomes.

In the Australian Federal Government Standing Committee on Infrastructure, Transport and Cities 2018 report Building Up and Moving Out, the Master Builders Association [MBA] CEO stated that:

Fundamentally, though, we think the significant driver of the cost of housing at the moment is a lack of supply and the increasing costs of land. It has not been a construction cost increase. It has been a significant land cost increase. p234

The MBA cited research by Nobel Laureate, Robert Shiller which suggested barriers to housing construction, such as inadequate land supply, are the predominant reason for housing price increases:

The research finds barriers to housing construction as the predominant reason for high house prices, but more importantly it also finds that once a city runs out of available building sites (or these available sites are restricted through regulation) its continued growth must be accommodated by the departure of low income people pp234 235

At the same enquiry, the Committee for Sydney suggested that, rather than seeking to maximise purchase prices when disposing of Commonwealth land, governments could incentivise the development of affordable housing:

Where government is disposing of its own land, it can of course incentivise the development of affordable housing by not insisting on highest and best value. When disposing to an appropriate developer and/or [community housing provider], reducing the cost of the land can offset any losses on market value that the development of affordable housing will result in p243

They also recommended that governments use an **outcomes based auctioning process** to auction government land for mixed market and affordable housing development with a pre-determined maximum price for the land: beyond the maximum, bidders compete not on price but on the proportion of affordable housing they will deliver as part of the development.

The 2018 AHURI report on "Paying for affordable housing in different market contexts" also supported government changing the way it values the land it owns when looking to sell [or lease] for affordable housing. They maintained that below market value be seen as a subsidy input that reflected the housing needs the development sought to meet, and an investment that will increase in economic value over time. In this way we see government land sold or leased way below market rate as an economic and social investment.

There are a number of options regarding acquisition of land for social housing and collaborative deliberative housing organisations:

- **Buy at market cost** – this puts them in direct competition with private property developers
- **Buy land at reduced rates from state or local government** – this is often how community housing providers and collaborative housing organisations get land to build their developments. State and federal government need to explore how they can sell their land for affordable and social housing at well below market value and see it as an investment rather than a profit-making exercise. Basically, governments need to prioritise affordability outcomes, rather than to maximise the sale or lease price.
- **Lease land from all levels of government** – this happens, and lease times can vary from 5 to 95 years. By leasing land at affordable rates for social and collaborative housing developments the government retains ownership of the land while partnering to create homes for their most marginalised citizens. I'd like to see this option developed at all levels of government. If it's a mixed use/mixed tenure development, then there should be restrictive covenants on resale to build in affordability into the future.
- **Be gifted land from religious or other organisations** – religious organisations have land that they will gift for the purposes of developing social and affordable housing
- **Land/building swaps** – a CHP could swap existing housing stock and its land for a stake in a larger and newer Housing/community development.

Amity James' AHURI research paper on affordable housing made a number of observations that are worth repeating:

- In the absence of any widespread capital subsidy program that can assist providers to compete in the land market, the provision of public land at below-market cost offers an alternative for governments to effectively support affordable housing development
- Government can support affordable housing by treating government land as an equity stake in development. When ownership is retained, government can both support affordable housing supply and enhance the value of its land assets.p30

I could be wrong, but governments seem to view the land they own as an asset that needs to return a profit rather than an asset that can provide social as well as economic returns. In WA land may be sold for social and collaborative housing development but it's still expensive, and long lease land arrangements are rare.

Using Lazy government land and air to create social and affordable homes
The 2018 University of Melbourne report "Project 3000 – producing social and affordable housing on government land" is an excellent document. It describes a range of government land options and they used the terms Lazy government land and air to refer to government owned land currently occupied by a land use that could accommodate social and affordable housing. Lazy government air refers to the air rights above government owned carparks that could be developed into multi storey social and affordable housing.

The report conducted an inventory of over 250 sites owned by federal, state and local governments in the Greater Melbourne and Geelong area deemed suitable for housing based on a Housing Access Rating Tool [HART] that they developed. They mapped 195 hectares of publicly owned land and air rights that could host 30,000 social and affordable housing units.

The report stated:
"Creating affordable housing on lazy government land in growth areas can also minimise the problem of spatial polarisation if the land is proximate to public transport infrastructure and emerging suburban employment centres. These responses would also reduce between 10% and 30% of the financing costs of the housing built on those sites while utilising existing government assets more efficiently. Thus, the use of lazy government land for affordable and social housing offers three simultaneous benefits: it can minimise the effect of spatial dislocation of low-income households; it can reduce social housing development costs and it can make more efficient use of existing government assets' 20

Community Land Trusts separate land and build costs
In a previous section Community Land Trusts (CLT's) were described as an option for separating land costs from build costs to provide an option for affordable housing development in perpetuity. Affordable housing expert Dr Louise Crabtree, a senior research fellow at Western Sydney University, and Jason Twill, director of urban advisory and property development firm Urban Apostles, told the affordable housing forum hosted by the City of Sydney in November 2019 as part of the Sydney Architecture Festival, that the commodification of land is the primary challenge facing many cities.

They believe this can be addressed by the establishment of community land trusts (CLTs), a form of shared ownership where land is owned by a community-based, not for profit entity which acts as a "steward" for the land, while the property on it is owned or leased to an individual householder.
"The basic premise of a community land trust is to hold the land value out of the market to as great of an extent as possible," said Dr Crabtree "So once you've got that price out, that frees up the developer, in this case the non-profit, to be able to do those more innovative things because they're not carrying that debt burden that comes with that exorbitant cost of land."

It would also allow for more innovative housing models to be built, Dr Crabtree said.
"Because that base is out, and that demand to make the top dollar to cover the cost of that land is taken out, it just enables this incredible innovation because you're operating to a different logic, you're answering those community objectives and aspirations," she said. (reported in Government News blog Nov 21 2019. Amy Chung).

Shelter SA Capital Asset program
information from their site https://www.sheltersa.asn.au/capitalasset/
Capital Asset is an initiative of Shelter SA, a build to rent model that removes the cost of land from construction cost for not for profit landowners. Its aim is to assist in providing increased housing for people living on low incomes. The process involves not for profits freeing up empty or underutilised land they own and work with an

investor to design build to rent apartments. In there pilot project in 2017 they built 42 apartments – 30 were at market rent and 12 were at a social housing rental rate.

Build costs – funding and finance opportunities
How building costs get financed depends on the project and the partners involved. CHP's do not pay VAT on building costs. Local councils have a range of ways to support affordable housing and this is explored in detail later. Some private developers have worked on a no profit basis and viewed their contribution as part of their corporate social responsibility. A case study of Grocon Construction and Development approach to the 2010 development of Common Ground in Elizabeth Street Victoria is detailed in the Look Book. Essentially they worked to a no margin and undertook to return any cost savings. 70 of the subcontractors and suppliers also worked to a reduced or no profit. Nearly 9 million dollars was returned to the community housing provider. They also used their expertise to reduce the planning process from the average of 1 year to 3 months.

Below are a few examples of financing options for social and collaborative housing developments.

WA government Covid 19 social housing package
On June 7 2020 the WA Government announced a major $319 million Social Housing Economic Recovery package. The package will see 1,500 public and community houses refurbished, a rolling regional maintenance program targeting 3,800 dwellings and the delivery of about 250 new homes to help meet the social housing needs. The Department of Communities (Communities) is responsible for delivering three streams of the SHERP, totalling $319 million.

National Housing Finance Investment Corporation NHFIC - Affordable Housing Bond Aggregator [AHBA]
NHFIC offers loans, investments and grants to encourage investment in housing, with a particular focus on affordable housing. This includes providing finance to eligible housing-enabling projects. They can help important housing projects go ahead— strengthening housing supply, improving access to cheaper and longer-term loans for CHPs and supporting affordable housing.

NHFIC operates the Affordable Housing Bond Aggregator (AHBA) to provide loans to registered CHPs financed by the issue of bonds on the commercial market; and the National Housing Infrastructure Facility (NHIF) to provide loans, grants and equity finance to overcome impediments to the provision of housing that is due to a lack of necessary infrastructure. They also provide grants for capacity building services to assist tier 2 and 3 CHPs with applications for NHFIC finance.

CHP's across Australia, including WA, have accessed AHBA's to refinance loans, free up financing and build new housing developments.

Investment by Superannuation funds
in 2016 HESTA made a $6.7 million investment in Horizon Housing, a community housing provider operating in Queensland, which is focused on increasing the supply of social and affordable housing and helping low income earners achieve home ownership in targeted areas. The super fund, which has more than 800,000 members working in health and community services, made the investment through HESTA's $70 million Social Impact Investment Trust that seeks to invest in opportunities that deliver both a financial return and a measurable social impact. In 2019 HESTA invested $20 million in the $300 million Nightingale Village housing development that will be mixed tenure. The Nightingale Village development is described in detail in the Look Book.

Housing All Australians [HAA] , as one of its core goals, aims to convince super funds to undertake commercial developments on government land under a long term lease agreement rather than government selling land to the private market.

Housing All Australians HAA – Permanent Rental Affordability Development Solutions PRADS – info from their site https://housingallaustralians.org.au/whatwedo/prads/
Housing All Australians was established to facilitate a private sector voice, through a commercial lens to advocate that the provision of housing for all Australians is fundamental economic infrastructure upon which to build a successful and prosperous economy.
Housing All Australians (HAA) is a private sector registered tax deductible (DGR1) charity that believes it is in Australia's long-term economic interest to provide housing for all its people; rich or poor.

Just like the provision of roads, schools and hospitals – safe, affordable and stable housing for all our people is fundamental economic infrastructure.

Australia's chronic shortage of affordable social and public housing is set to create an inter-generational time bomb where the future economic costs of managing the unintended consequences of homelessness, such as mental and physical health, family violence, policing, justice and long-term welfare dependency, will explode.

PRADS, is a model where as part of a negotiation process with the local government authority (LGA), the developer agrees to share some of the value created in the planning process (including rezonings) by providing affordable housing "for life". The obligation is then secured via a voluntary planning agreement.

The developer is then able to sell the dwellings to investors (at a lower price due to the lifetime encumbrance) in the private market with an obligation for the investor to comply with a robust governance process. Through an approved property manager, the investor then rents the dwelling to the specified target market.

This model is scalable and has the potential to create a significant supply of long-term affordable private rental housing without the need for any ongoing government subsidy. From a governance perspective, it will be based on a similar process that currently exists, and is in use, in managing the National Rental Affordability Scheme (NRAS) properties. Discussions are currently underway with superannuation funds to establish an **Affordable Housing Fund.**

This model can work and is applicable for apartment projects and land subdivisions. It works on the commercial principle of value sharing the uplift created through the planning process. Only in its infancy, the model has already gained support from sectors of the property industry, the banking sector and public tenant groups.

Social impact bonds – SIBS and Social Bonds
In a AHURI 2020 briefing paper they defined social impact bonds as "Social impact bonds—also known as social benefit bonds—pay a return to an investor when an agreed social benefit outcome has been achieved by a service provider. These social benefits might be anything from improving conditions for people experiencing chronic homelessness to improving employment outcomes for long-term unemployed young adults."

The return to investors is partly generated by the cost savings to government, that is the reduction in costs to government in dealing with a social issue due to a SIB-funded program compared to the costs that would otherwise have been required.

Social bonds are financial instruments used to finance a project that delivers social outcomes. They are functionally a debt instrument, with fixed returns and with a promise to use the proceeds for an identified 'social good' purpose. This can include projects ensuring access to essential services, affordable housing or micro-finance. Unlike with SIBs, with social bonds, payment of interest and repayment of the capital is not contingent on any measure or outcome being achieved. The NHFIC is a social bond in the form of an affordable housing bond aggregator AHBA.

The Launch Housing paper to the Affordable Housing working group stated

"As impact investing grows, Australian governments will need to ensure that the pursuit of financial returns does not come before the need to deliver good social outcomes. There is a risk (even if small) that interventions that would deliver positive social outcomes could be excluded from a project if they were difficult to measure or assessed as having a low financial returns. Similarly, there is a risk that projects might "cherry pick" clients who will quickly achieve targets, but exclude clients with the greatest need.

To avoid these risks, Launch Housing recommends that Australian governments set up a rigorous process to monitor and evaluate social impact investing to ensure projects achieve their objective of delivering positive social outcomes as well as a financial return. " p8

Delving into the social impact investment area is beyond the scope of this research but AHURI published a major paper in 2018 that gives an excellent overview of SII challenges and opportunities. The paper is in the bibliography "Understanding opportunities for social impact investment in the development of affordable housing Inquiry into social impact investment for housing and homelessness outcomes".

Mixed use |mixed tenure developments as affordable housing developments
Multi tenure developments can come in a number of forms:
- Housing built so that a percentage is sold at market rents; some are sold at affordable rates through shared equity loans from government or private financial institutions such as Bendigo Bank; and some homes are available as social rentals

- Build to Rent provides an opportunity to explore the value [social, economic and environmental] of rental levels matched to income so that there are social and affordable dwellings in the complex.
- Some developments have dedicated on site managers and place makers that engage with all residents. Let's not assume that only low-income residents have challenges or feel isolated and in need of connection

The 2018 AHURI report "Paying for affordable housing in different market contexts" stated that

"The cross-subsidy opportunities that arise from mixed tenure and mixed use developments were shown to enhance project feasibility and improve the financial position of community housing providers (CHPs) towards their mission of providing additional affordable housing. This mechanism also provides much needed flexibility to enable CHPs to better manage development risk across different market contexts and cycles. p3

The Nightingale Village project received a $300 million commitment from a range of social finance organisations in early 2018, including Social Enterprise Finance Australia (SEFA), National Australia Bank, HESTA and investment consultant Brightlight. Twenty per cent of apartments in the project were allocated to Key Contribution Workers such as nurses, aged care professionals, and those working in the not-for-profit sector. A further 20% were pre-sold to Community Housing Providers, which eligible clients can rent at reduced rates. The remainder were sold to the general public, many of whom are first home-buyers.

Build to Rent – multi tenure
When I started reading about Build to Rent as a supply side response to providing long term affordable rentals I was a tad perplexed. I asked myself '*Apart from who builds and owns the apartment complex, how does build to rent differ from the usual market rentals that are currently causing countless hundreds of thousands of Australian older single women housing stress and putting them at risk of homelessness?'*

Institutional ownership makes sense in terms of management but I didn't see that the rents would be below market as that doesn't make commercial sense. I started to muse on how build to rent might provide a housing option for OSW on low incomes and did a What If? Exercise.

What If an institutional investor created multi tenure rental apartments using all the good practice I describe in the multi tenure section. What If, governments incentivised these institutional builds to rent developers so that there were social, economic and environmental returns in providing a percentage of social and affordable below market rentals.

And like all good ideas, I wasn't the only one musing on this potential solution.

Housing for All Australians stated that 'We need to close this viability gap. We need a new rental affordability scheme specifically targeting institutional funds that will create a residential rental investment class to suit people on a diverse range of incomes. To be more specific, the build-to-rent housing sector must be 'salt and peppered' with social and affordable housing. Governments have allowed our social and affordable housing to dwindle 3.5% of our national housing stock. This trend must be significantly reversed.

Key workers, such as firefighters, nurses, teachers and police officers, need affordable housing in areas where society needs their services. Social housing must be located where tenants have ready access to existing infrastructure, services and jobs. This makes rational business sense and will result in billions of dollars in long-term operational savings and productivity benefits. Most importantly, it will enable more Australians to live better, healthier, happier lives.' [from their website https://housingallaustralians.org.au/ Oct 23 2020]

I couldn't have said it better myself.

Affordable – to build – Homes for Homes – Big Issue initiative - https://homesforhomes.org.au/
Homes for Homes is a simple promise that when a home sells, whenever that is, 0.1% of the sale price will be donated—helping build homes for those in need. Donations from each property sale will remain in that state or territory and will be added to the growing pool of funds. Then, when sufficient money is raised in a state or territory, Homes for Homes invite experienced housing providers to submit their proposals via an open tender process. Since October 2018 Homes for Homes has allocated 1.2 million dollars

Cohousing provides affordable opportunities
A lot of cohousing is not affordable for older single women on low incomes and is developed by people with financial resources who pool their money to create the cohousing development. There are cohousing developments that are funded within a cooperative housing legal structure by governments as social housing.

Most of the housing cooperatives in WA are social housing (SHAC, Pinikarri). The development of shared resource areas such as a laundry and bbq area can reduce costs as well as be sustainability measures. If the house design is smaller than average because of shared facilities then costs can be reduced. If ecological and sustainable design measures are taken-e.g passive haus design then energy costs can be reduced.

Materials and construction technologies
The Perth's infill housing futures book had an excellent chapter, written by Peter Newman, Giles Thompson and Keith. D Hampson, on new construction technologies and processes that could reduce resource [time and build] costs.

They stated that " *... new construction technologies and processes have potential to promote improvements ... across a range of indicators, including cost effectiveness, delivery timelines, sustainability and liveability." P94*

The chapter explored:

- Prefabrication
- Digital design
- Design review panels, incentives and participatory planning

All of these elements have the potential to drive down costs and increase design quality and affordability. It's beyond the scope of this paper to dive to deep on materials and construction but it's an important area in terms of affordability and also design and sustainability.

Affordable to Build – New builds and Repurpose

The Social Housing Acquisition and Renovation Program [SHARP] Covid 19 recovery proposal launched by Australian national housing peak bodies in May 2020 has 4 overlapping waves of activity that have immediate and high quality impact:

- Wave 1 – social housing maintenance and upgrading
- Wave 2 – acquisition of sites and properties requiring renovation completion which are suitable for social housing
- Wave 3 – Shovel ready projects
- Wave 4 – longer term new development projects

The WA governments Social Housing Economic Recovery package [SHERP] is expected to support and create about 1,700 jobs, with 780 in regional WA. The $319 million social housing package will refurbish 1,500 homes, build and purchase approximately 250 new dwellings and deliver a regional maintenance program to 3,800 homes.

4.4.2 New housing development

Providing fit for purpose homes for the increasing numbers of older single women on low incomes will require new social housing developments. In this document I've described a range of housing options that range from low to high density; mixed purpose/multi tenure; tiny/small homes village; and collaborative deliberative developments.

Research by Per Capita with older single women revealed an appetite to explore collaborative housing opportunities as they draw on Boomer women's social capital developed through their lives.

I've explored the 5 core elements for a home where older single women can age well and continue to contribute to their communities – they're worth repeating:

<p align="center">beautiful | affordable | sustainable | connected | powerful</p>

These core elements are echoed in a range of design and housing standards as well as research exploring older people and older women's housing needs.

4.4.3 Repurposing buildings

There are many examples of housing developments that have been refurbished, repurposed or renovated, and I've put examples in the Look Book.

When I use the term repurpose, I also want it to encompass:

- Sustainable retrofits that decrease energy costs for older residents
- Adaptations for ageing, access and liveable standards
- Redesigning for co-sharing
- Additions and renovations that increase connection with the community
- Large scale redesign and refurbishment of housing developments
- Residents being involved in codesigning the changes

There must be thousands of dwellings that are in need of maintenance, retrofitting, repair and renovation in the social housing sector in WA. Some of these dwellings will have residents and others are currently unhabitable.

The issue of older single women on low incomes living in private rental homes that are not fit for purpose needs to be addressed. Landlords are reluctant to do any kind of refurbishment even when the government provides incentives. There are thousands of older single women on low incomes living in the private rental sector who are afraid to ask for simple repairs let alone sustainable retrofits or adaptations for accessibility and ageing well. There needs to be government incentives [carrots] or fines [sticks] to bring houses to sustainable living standards.
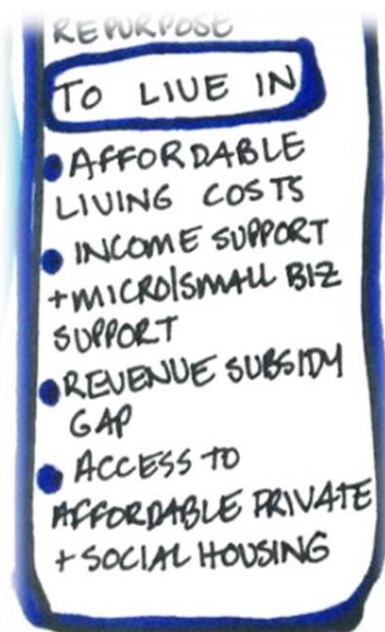
Affordable to live in

Affordable to live in covers two key groups:

The social housing provider - A beautiful, affordable, sustainable and connected housing development can last decades and provide powerful economic and social impact returns to individuals and the community. These impacts have been explored elsewhere in this document.
The social housing resident - The costs to an individual were considered by the WA Planning Commission in their discussion paper on affordable housing in 2013. They maintained that an affordable living framework that considered a range of costs together was needed. In their words

The concept of affordable living recognises that direct rental or mortgage payments are not the only cost that households incur. Other expenses include the consumption of water, gas and electricity, property fees and taxes, the cost of transport (to work, education and shopping) and the price of food. Affordable living provides a framework that considers all of these costs together. In some cases, the additional costs of living in a low quality or poorly located dwelling (through transport, energy and water costs etc.) can outweigh the benefits of lower mortgage or rental payments, or vice versa. p9

Bad builds are bad investments

Stubbs stated in her multipurpose housing development paper that " ensuring a quality build that considers lifetime costs of maintenance and management is imperative for proponents and parties that will retain ownership of dwellings and/or have a long-term responsibility for building and facilities management and maintenance. The ongoing costs of a poorly built project will be carried by property owners and owners' corporations in the long-term, and are reported to result in reduced values, increased management and maintenance costs, increased turnover and diminished commitment to the integrity of the project" p24

Beautiful and sustainable design is a good investment on a financial as well as social/health impact level.

Revenue Gap subsidy

In a 2019 AHURI briefing paper they stated that "AHURI research consistently shows that regardless of which funding or financing model is used to provide social housing, its supply is dependent on some form of government subsidy. This subsidy is required to cover the difference (i.e. the funding gap) between what it costs to supply, build, maintain and manage social housing and the amount low income tenants can afford to pay (including using any CRA or other government entitlements). Across Australia on average each social housing dwelling needs around $13,000 each year as a government subsidy to address this funding gap."

The IPART NSW review of social rental models 2017 stated that "*we found little scope to change the current income-based approach for setting the rent tenants pay for social housing without making it unaffordable.* At the same time, to be financially sustainable, housing providers need to receive sufficient rent revenue to recover the full efficient cost of provision. Therefore*, we are recommending a funding model where tenants continue to pay an income-based rent contribution, and government pays housing providers an explicit subsidy equal to the gap between the tenant contribution and the market rent.* We note that social housing providers, including the NSW Government, are already implicitly paying for this gap through a combination of operating losses, deferred maintenance, unfunded depreciation and forgone returns on their assets.' p2

Restrictive covenants – protecting affordability into the future

The Cockburn Council in its affordable housing strategy stated that restrictive covenants were "not an incentive for provision but a way of protecting affordability. A restrictive covenant may last indefinitely or for a specified period of time. A covenant could require the owner-occupant to resell the property to someone from a specified pool of income eligible buyers for a specified, formula determined price. The covenant could also contain an option that gives a not-for-profit developer, public agency, or some other party, the first right to repurchase the homeowner's property at the formula-determined price. This could be particularly relevant in a shared equity scheme. " p21

On site management and support in multi tenure developments

Stubbs research on multi tenure housing developments in Australia found that onsite management and support " can make a positive contribution to a mixed tenure development, especially where there is a large component of social housing or tenants otherwise considered vulnerable that require a more responsive level of management … In this context, on-site place managers are able to provide a more responsive service and to develop a rapport, awareness and understanding of the needs of residents. They are able to more quickly identify issues and intervene quickly identify issues and intervene quickly identify issues and intervene if necessary to avoid or de-escalate conflict. This type of intervention would not generally be possible with a typical off-site property management company." P18

Collaborative housing developments can reduce living costs

The nature of a shared sense of community in a sustainable cohousing and cooperative collaborative housing developments can reduce living costs in a number of ways:

- A sustainable build can reduce energy and water costs
- Car sharing can reduce individual and ecological costs
- Some developments do bulk buying of food and have regular shared meals

Income support and earning opportunities

Many older single women experiencing housing stress and at risk of homelessness are in this situation because they have low incomes. Income support from the federal government has risen slightly since Covid-19 and this needs to continue, otherwise older single women will go back to experiencing housing stress and be at risk of homelessness.

Earning opportunities through either employment or small business development need to be specifically focussed on older single women. In a housing development it would be interesting to see what economic development needs older women had and how that translated into design and services. I am very interested in doing research on elders coworking spaces. I've also mentioned examples of small business programmes

delivered to social housing residents as well as housing developments that had designed in commercial kitchens so residents could establish small food enterprises.

The reality of being an older single woman is that I'm in my 60's and I don't have the same amount of time as a person in their 20's or 30's to wait for an enterprise to become an income earning success. Ways to short cut the process as well as support and incentivise older women's enterprises would be wonderful. The WA Small Business Development Corporation and the NEIS [New Enterprise Incentive Scheme] would be the first place I'd go to see if a program could be developed to meet the specific needs of older single women on low incomes.

There's also the big picture structural gender wage inequity issue that I can't even start to unravel. I worked for nearly 2 years as a fashion retail stylist as a part time and low paid worker who was expected to buy new clothing every month from my very low income. Nearly 60% of my weekly income went on rent.

Access to affordable private and social housing

I've explored this elsewhere but it's worth repeating.

The supply of affordable private and social housing must be increased. Demand for affordable homes is extremely high for older single women on low incomes in WA, and if that demand isn't met then services will be swamped and OSW themselves will continue to experience high housing stress and be at risk of homelessness. The potential for their mental and physical health to deteriorate is high and the demand for health services will increase.

4.2.4 Sustainable – Tenure | Eco

A.Introduction

Sustainability covers two key elements:

Tenure – older single women need to know that the home they are in, regardless of the tenure form, is sustainable and they can age well in their communities.

Eco – I don't need to lecture you on climate change and issues of sustainability. Building ecologically sustainable housing developments is not only good for the planet, it can also decrease living costs once people are in their homes.

This section isn't as long as previous sections but it's still vitally important. Both tenure and ecological sustainability are at the core of a sense of safety and well being for many older single women on low incomes. If these two elements are included in the design and management of homes for ageing well in community then it'll be part of a job well done.

B.Sustainable Tenure

Knowing you have an affordable home where you can age well for life must provide a real feeling of safety and security. For hundreds of thousands of older single women on low incomes this isn't their reality. Not only are they often paying unaffordable rents and living in housing stress, they are never sure how long they can stay in their home.

Older single women on low incomes in the private rental sector have no long term tenure stability or security

A lot has been written about the private rental sector, it's unaffordability for people on low incomes and lack of security of tenure. For older single women on low incomes, the lack of tenure as they age can be highly stressful. There are countless examples of OSW on low incomes in the private rental sector being evicted from homes they've lived in for decades when a landlord dies, the property is sold or the rent goes up.

The Australian history and perception of renting is different from many European countries where a large percentage of the population rent for life. In Europe there are a range of protections for tenants including lengthy tenure contracts and rent controls. In Australia, renting has been seen as a short term housing option before you end up buying your own home.

For thousands of older single women on low incomes in WA private rental is one of a very small number of options for home. I've discussed rental stress in another section.

Imagine feeling constantly stressed about having to pay 30%, and often more than 50%, of your weekly income on rent; deciding which bills you can pay; what food you can afford; whether you have enough bus fare to get to your low paid part time job; turning down social outings because you have no money – and – how long you can stay in the place you're renting. Imagine being told your rent's going up or you have to leave. Imagine the fear of not knowing where or how you're going to find another affordable place to live near your community.

Imagine that and know this has been mine and thousands of older single women's experiences.

This is not a way to age well in community. It's a way to worry yourself into an early grave.

Tiny homes and residential park tenures

Some of the tiny home projects I've explored have variable tenure times. In the case of the wonderful Perth tiny home project My Home for homeless people the tenure length obtained from the WA Department of Transport is 5 years. I wonder what happens after 5 years if the DOT decides to build a road? I know they'll move the tiny homes and I'd hope they could stay nearby as the tenants may have connected into that community.

The Residential Parks [long stay tenants] Bill 2018 was amended by the WA government in May 2020 and provides better protections for long stay tenants. Previously, residential park owners could evict tenants without reason and if they sold the park, the new owner could evict all residents. I know this has happened to older single women on low incomes who bought or leased a dwelling in residential parks thinking they had invested in a home for life. The new Bill includes:

- Limiting the termination of fixed-term agreements on the sale of a park or if the owner's financier takes possession of the park
- No longer allowing 'without grounds' terminations of long-stay agreements, instead setting out specific grounds that will provide greater certainty in relation to termination rights
- Improved disclosure requirements on contractual issues such as exit fees
- Clearer rules for park operators, home owners and prospective tenants in relation to the sale of homes
- Clarification of the park operator's ability to enforce compliance with park rules in a fair, reasonable and equitable manner
- Standard lease clauses will no longer be able to be varied and the introduction of standard form agreements for new arrangements.

Private rental reforms and protections and the right to have a pet
In a previous section I explored the issues and concerns regarding the private rental market. Covid-19 fast tracked some tenant protections and I look forward to the results of the Residential Tenancies Act 2019 review.

In essence older single women on low incomes living in the private rental market, and there are many thousands of them, need:

- Security of tenure
- Fit for purpose homes
- Affordable rents
- Long leases
- The right to treat the dwelling as a home in terms of decorating
- The right to have a pet

C. Sustainable Eco
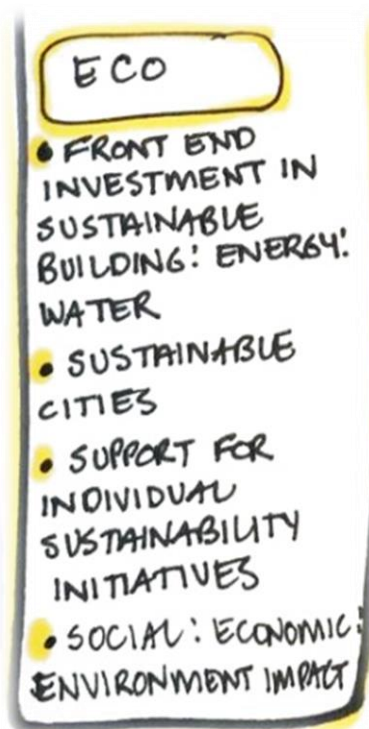
Sustainable new building and sustainable retrofitting to existing housing should be a bottom line for all social and collaborative housing developments in WA and Australia.

It makes ecological, economic and social sense.

I believe that this becomes even more critical when we explore building homes for older single women and older people generally. Not only is this an issue of sustainability, it's also an opportunity for older people on low incomes to reduce their energy and water costs as well as live in light filled, warm and breathable homes.

Sustainable multiple bottom lines for older single women on low incomes housing developments – social, environmental, economical SEE

We want to be part of the solution and seen as assets not burdens.

Developing homes, regardless of density or rise, must take into account that sustainable building and living can have positive impacts – economically, socially and environmentally. Beautiful and sustainable homes may decrease living costs in the long run as utility bills are less. Well built passive haus homes require less use of light and heat utilities. Environmental bottom lines aren't just about sustainable building but also about sustainable living in terms of reusing, recycling and just being aware of our footprint on this planet. Social sustainability comes with connection to community, and in collaborative housing you often have a built in community of support and interaction that has shared use of facilities and have a strong environmental focus.

Australian cities and their sustainability

A November 5 2019 Conversation article by emeritus professors Ian Lowe and Mike Berry clearly described the issues regarding urban sustainability

" No Australian city has a long-term vision showing how a future stabilised population might be supported with the essential resources of food, water and energy… the expanding ecological footprints of the large cities have created unsustainable demands on land to support urban dwellers …and the wastes the cities produce are straining the capacity of the environment to handle these… Given the many unpriced flow-on effects from dense urban growth and market-led development, governments are struggling to deal with the undesirable consequences… The growth and concentration of populations are also driving chronic excess demand for appropriate housing. The result is serious affordability problems, which are adding to inequality across society and generations… The dominant neoliberal economic ideology has resulted in a retreat from providing public housing."

I've said before that creating homes for older single women on low incomes is a wicked and complex problem. It's not just a matter of funding and building more homes as part of urban sprawl. Sustainability issues need to be at the forefront of the planning and design of cities, neighbourhoods and individual homes regardless of density.

Australian Federal Government Standing Committee on Infrastructure, Transport and Cities. – Building Up and Moving Out. Sustainable Buildings

The 2018 report 'Building Up and Moving Out' of the standing committee has a chapter on sustainable buildings. The Committee believed that enhancing the environmental sustainability of Australia's built environment was critical to maintaining the prosperity, liveability and resilience of settlements of all sizes. It supported continuing to enhance the environmental sustainability of Australia's built environment.

It made a number of comments that are relevant to older single women on low incomes, sustainability and private rental housing "… CSIRO shared research indicating that, like developers, *investors have little incentive to improve the sustainability of their residential assets. This leaves low income renters vulnerable to accommodation which is poorly adapted for climate …* At the moment, there is a 'split incentive' between landlords and their tenants that discourages investment in sustainability retrofits, where those paying the utility bills are not the building owners." pp 212 - 213

Australian sustainable standards for building and the ABCB, NCC and CBD
This is a very brief summary of sustainability standards in Australia. It's beyond the scope of this mapping research to dive too deep into sustainability but here's a look from the shallow end of the pool.

The ABCB – is the Australian Building Codes Board. The ABCB is a joint initiative of all levels of government in Australia. The ABCB brings together government, industry, the professions and the community to develop the regulatory environment affecting health, safety and amenity for people in buildings in Australia. Its role is to develop the National Construction Code (NCC) and to promote national building industry regulatory reform. It is the ABCB's view that sustainability should be a goal of the NCC. https://www.abcb.gov.au/

National Construction Code NCC - The NCC provides the minimum necessary requirements for safety and health; amenity and accessibility, and sustainability in the design, construction, performance and livability of new buildings (and new building work in existing buildings) throughout Australia. It is a uniform set of technical provisions for building work and plumbing and drainage installations throughout Australia whilst allowing for variations in climate and geological or geographic conditions.

The Commercial Building Disclosure (CBD) Program - is a regulatory program that requires energy efficiency information to be provided in most cases when commercial office space of 1000 square metres or more is offered for sale or lease. A range of stakeholders to the Standing Committee inquiry mentioned above, were of the view that an environmental sustainability rating disclosure scheme, similar to the CBD Program, should be introduced to facilitate sustainability gains in residential buildings

There are a number of different building sustainability standards used in Australia and WA:

- **One Planet Living** - Bioregional created the One Planet Living framework in 2002 to drive and communicate about transformational sustainability across the globe. The framework consists of ten easily understood principles including 'health and happiness' and 'zero carbon energy', backed up with detailed guidance and tools that anyone, anywhere can use. So far it has been been used as the sustainability framework in an estimated $30 bn of real estate development around the world, including the London Olympic Games. The East Knutsford housing development in Fremantle is a One Planet Living accredited development in WA, as was the White Gum Valley development. Both were supported by Fremantle City Council and Development WA.
- **Green Star** - Green Star assesses the sustainable design, construction and operation of buildings, fitouts and communities. Launched by the Green Building Council of Australia in 2003, Green Star is Australia's only national and voluntary rating system for buildings and communities. GBCA awards Green Star Ratings in four categories:
  - **Design and As Built** – assessing the environmental sustainability of the design and construction of brand new buildings or major refurbishments;
  - **Performanc**e – examining the 'operational performance' of buildings;
  - **Interiors** - assessing the environmental sustainability of the interior fitout of a building; and
  - **Communities** - assessing the design and development of sustainable and liveable precincts and neighbourhoods.

  Green Star is a second generation rating tool, which was influenced by the USA Leadership in Energy and Environmental Design (LEED) and the UK's BRE Environmental Assessment Method (BREEAM) but adapted to suit Australia's unique climate and environment https://new.gbca.org.au/green-star/. Development WA developed Australia's first 6 green star community at Alkimos Beach.

- **NatHERS** - Administered by the Australian Government, NatHERS provides a framework that allows various computer software tools to rate the potential energy efficiency of Australian homes. NatHERS defines the minimum set of information that must be used by software tools
- **NABERS** - NABERS (National Australian Built Environment Rating System) is a performance-based rating system for existing buildings. NABERS rates a building's operational impacts on the environment, and provides a simple indication to building owners and tenants of how a building compares with others. Buildings can achieve a NABERS star rating in one or more of four categories: energy efficiency; water efficiency; waste efficiency; or indoor environment quality.

Sustainable retrofits on existing housing to save energy costs – impact on OSW in private rentals

A May 12 2020 AHURI brief "What has COVID-19 revealed about the liveability of our homes and neighbourhoods? Examining the impacts of 'living locally' in different contexts" highlighted a number of critical points:

- Thermal comfort and energy efficient homes that use energy and water efficiently not only save money but there can also be health and wellbeing benefits. This is partly to do with paying lower utility bills but it's also about not being too cold.
- Being too cold can cause ill health through respiratory diseases and between 1988 and 2009 7% of deaths were attributable to cold weather.
- Private landlords are reluctant to retrofit their properties for energy efficiency.

Given that many thousands of older single women on low incomes live in private rentals in housing stress, and many of the homes may not be energy efficient, I can only guess at how many suffer in cold weather. As people age they can become less resistant to respiratory and other illnesses and if your home is not energy efficient and you can't always afford to have your heating on [because of housing stress and little disposable income] then you become more at risk.

The Clean Energy Finance Corporation CEFC – front end investment and incentivising

The Clean Energy Finance Corporation CEFC is a statutory authority established by the Australian Government under the Clean Energy Finance Corporation Act 2012. Under the Public Governance, Performance and Accountability Act (PGPA Act). The CEFC has a unique role to increase investment in Australia's transition to lower emissions. They invest to lead the market, operating with commercial rigour to address some of Australia's toughest emissions challenges - in agriculture, energy generation and storage, infrastructure, property, transport and waste. They back Australia's cleantech entrepreneurs through the Clean Energy Innovation Fund.

Their specialist Community Housing Program includes a range of tailored features to support community housing providers invest in energy efficient and renewable energy solutions, to benefit tenants now and over the long term:

- **Energy efficient new dwellings** - Designed and built to higher energy efficient standards, benefitting tenants by reducing their energy bills and lowering the carbon footprint of the properties
- **Tenancy sustainability initiatives** - Finance for sustainability initiatives for tenants across new and existing dwellings
- **Flexible structure and product** - Provision of senior debt, sub debt and equity, developed to suit the needs of community housing providers for new and future projects
- **Fixed rate finance options** - Offer fixed rate debt finance, as well as equity investments
- **Tenor options to suit projects** - Longer-dated senior debt of up to 10 years, compared to typical tenors of 3-5 years, recognising the unique financing models of community housing providers

Build to rent impact fund that champions sustainable buildings
Real estate investment management firm Qualitas has created Australia's first property debt fund to elevate minimum sustainability criteria into its investment criteria. The Fund is also Australia's first dedicated build-to-rent (BTR) debt platform. The Qualitas Build-to-Rent Impact Fund (QBIF, or the Fund) will finance housing that meets strong sustainability standards and reduces greenhouse gas emissions by at least 35 per cent compared

with the current building code. Improved energy efficiency means lower energy consumption for residents and asset owners. To qualify for QBIF finance, projects must demonstrate minimum sustainability standards, including a 7-star average NatHERS rating and a 5-star NABERS for Apartments Energy rating, as well as criteria for appliances and solar generation on the available roof area. These standards will be achieved through a combination of passive design, upgraded building fabrics such as insulation and glazing, high-efficiency HVAC plant, energy efficient appliances such as dishwashers and refrigerators, and on-site solar systems.

The QBIF is backed with a cornerstone investment commitment of up to $125 million from the CEFC, as part of its goal of increasing the availability clean, green rental stock and extending the benefits of clean energy to Australian renters.

Individual sustainability initiatives

Older single women could be supported and incentivised to develop sustainability initiatives within their own housing developments and homes. Everything from recycling, reuse, common gardens and car pooling could be developed.

4.2.5 Connected – Community | Smart tech
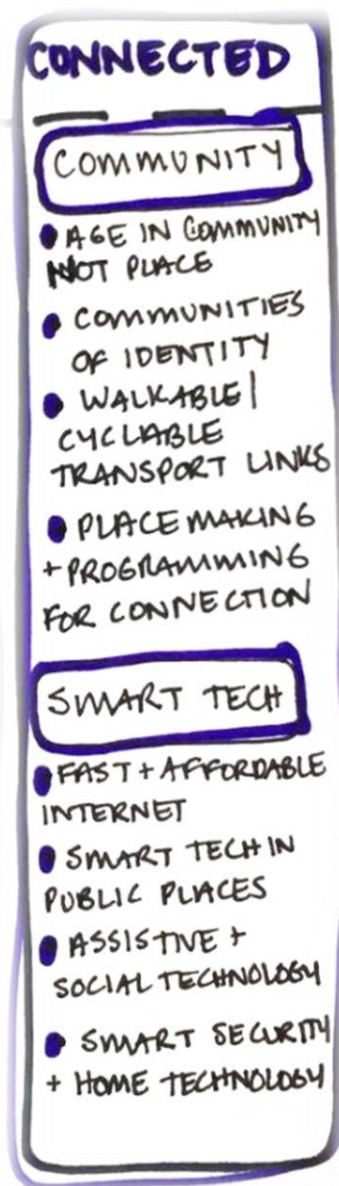
A. Introduction

This quote from the book 'Houses for Aging socially – developing third place ecologies' captures a lot of what I've been trying to say

"Over the last four generations, housing has languished as an under-examined source for social solutions. Whether one seeks promise in the model of successful ageing or protection from the threat in the deficit model, either scenario portends new investments based in cooperation, place, and resilience. Even the wealthy cannot escape impairment, loss of purpose, or social isolation. Boomers now understand that the best way to ensure resilience is to cultivate a robust social network preceding the need for one.

The challenge of longevity is a case … for a new habitology to answer emergent needs. This … begins by deconstructing the political economy of architecture, triangulating the interests of the building industry, finance and housing forms constructed today. A building industry … which became profitable from providing cheap houses, and dreads nothing as much as the question "how else could we dwell?"' pp11-12

This section briefly explores connection to community, however you define it, as well as connection via smart tech within the home and broader housing development.

B. Community

In their book 'Houses for Aging socially – developing third place ecologies' the University of Arkansas community design center stated

"studies show that people with strong social relationships increased their survival odds by 50% over a certain time period, equivalent to giving up smoking and nearly twice as beneficial as physical activity" p7

Even as an introvert, connection is important to me. I enjoy lots and lots of alone time and I also look forward to time with other people. An interesting point I found in my reading on cohousing and cooperative housing communities is that quite a few people in them are introverts. Once again, it's all about the design of spaces for privacy and connection.

Community isn't just geographic

I suspect that when people talk about community and ageing in place they're unconsciously thinking of geographic community. This is riddled with a few assumptions:

- **That an older person has stayed in one geographic location all their lives**. My mother has lived in numerous countries and places in WA and I think I've lived in more than 70 dwellings around the world since I was born.
- **That the location they're currently living in is where they want to age in place**. For an older single woman on a low income the place she's currently living in may, or may not, be where she wants to age in community. Her housing choices may be limited by income as well as where social housing providers locate her. Some older single women I have talked to who are in social housing say where they are housed doesn't feel safe. Per Capita research with older single women highlighted that they would move to be part of a cohousing community.

Communities of identity
There are other forms of community that I'll call communities of identity. These are communities where people want to be housed because they have connections that relate to some form of identity – race, gender, sexual, cultural, activist etc.

There are a number of housing developments, some cohousing/cooperative, that are communities of identity:

- Older single women are forming housing communities across the world
- LGBTQI+ elders are forming housing developments because they feel their sexuality is ignored in seniors housing
- There are many housing cooperatives and developments that are developed by specific cultural communities such as the Vietnamese cooperative housing developments in NSW. Aboriginal communities have been part of research by Crabtree to explore developing land trusts as a housing and land rights solution
- SHAC in White Gum Valley is a housing cooperative of artists and activists
- There are emerging housing developments/villages for people with Alzheimers and people with autism
- In my research I came across a collective housing community in America that's made up of African American elders who are foster parents to African American children. I've come across Christian cohousing developments and I'm waiting for the cohousing development for people who love wine, science fiction and pets – my tribe!

I believe that we need a much more nuanced approach when we talk about community and plans for housing developments so people can age well.

We know that community encompasses geography and identity so that needs to be part of any housing needs assessment, design and development.

Ageing well in community, not in place
Everyone's talking about ageing in place. I have a problem with that term.

Ageing in place [the default narrative] is very geographic and dwelling centric. For many older single women on low incomes, the geographic space they're living in can be isolating, lonely, unsafe and not fit for purpose. If they're in public housing they may be in a one bedroom dwelling with no connection to their communities of choice or in a private rental that's in a place that's relatively affordable but not near their connections, services or place of work.

When we talk about **ageing well in communities of choice,** we can begin to encompass both geography and identity. I can probably live in most suburbs close to the Perth CBD so ageing in a specific place isn't very relevant, although my desired home is important. However being able to age with my communities of identity is much more important and that requires different kinds of connections both online and face to face. My

communities of identity are dispersed around WA and the world. Internet connection is vital as are opportunities to travel, which unfortunately are income related.

Connection and movement – walk, cycle and public transport
How spaces are designed, both within a home and within the broader housing development, impact on the nature and extent of passive connection between residents and the community. Well designed public spaces within a development such as hallways, pathways, and lift lobbies provide opportunities for people to meet and interact.

At Kampung Admiralty in Singapore there are many common spaces for interaction, including places to sit, gorgeous gardens, a public outdoor gym and a community sky garden. On the ground floor there are shops, markets and public transport so that the elders living in the apartments not only have access to services but also to the external life of their community. The housing development also has a seniors centre, community hall and child care centre on the premises that are open to the wider community.

Connection to the external environment requires good liveable design for engagement and walkability around neighbourhoods as well as places and spaces to interact. It's also critical that older single women in any housing development are within easy access and connection to services, public transport and social/cultural activities.

Collaborative housing developments provide opportunities for connection and support
Collaborative housing developments that involve cohousing or cooperative housing have been set up to create connection and community between people. The University of Arkansas book stated that *"boomers are structuring home based care economies around the provision of mutual support. Such initiatives breed resilience, a measure of the social capital necessary to thrive in the face of obstacles and obstructions wrought by longevity" p9*

This is certainly one of the key reasons I read about when people talk about why they spend all the time and energy forming collaborative housing developments. They want to feel connected and supported as they age, and they don't want to enter institutionalised aged care.

All cohousing and collaborative housing developments have a range of spaces and activities that encourage sharing, support and connection. They've been described in the Beautiful section. In these developments people have many different opportunities throughout a day to passively connect – over a meal, in the garden, in a workshop, while walking to the community garden, and going to check the mail. The more formal interactions happen through decision and planning meetings, celebrations and communal meals.

This desire for connection holds even stronger for older single women on low incomes. I can't depend on my family or a partner for support and connection as I age. The idea of a cohousing or cooperative housing community appeals to me and, as stated in other parts of this document, older women are particularly interested in this form of housing. They also have the social capital and experience to create connection and support both within the housing community and external communities.

Social and Mixed tenure housing place making and activation
Some mixed tenure housing developments in Stubbs report had onsite management, and sometimes, placemaking workers to manage and create connections within the development. I'm not aware of social housing development in WA that have formal placemaking and activation workers. Some social housing developments have availed of government community garden grants and this is a great way to connect people, grow food and even cook meals together.

Designing a space does not in itself create connection. Place making and activation become important as ways to provide options for people to connect and engage with themselves and others.

Creating external connections with community
Stubbs paper on mixed tenure developments showed that connections between residents and the broader community often increased where there were active place making and connection activities. Building a meeting room isn't enough, it needs to be activated. It's also important to include residents in the process of creating opportunities to connect.

The kinds of connections and engagement opportunities are very diverse and can include:

- Men/women sheds
- Coworking spaces
- Creation spaces
- Growing spaces
- Learning spaces
- Peer to peer networks
- Skills exchanges
- Activism activities
- Entrepreneurial activities

I'd like to describe a couple different examples of activation, connection and placemaking that resonate with me. If you're interested go google placemaking and you'll dive into a wealth of material.

- **Connect Victoria Park – Village Hub -** At the Village Hub, they are helping to restore a village environment and demonstrating that, with a little help from friends, it's possible to age well, independently and interdependently, in the community we love.

- The Village Hub offers a calendar of classes, courses and events, and provides a venue for groups to meet and run activities of interest. Examples of member-led activities are social cycling, creative writing and photography groups, book club, tai chi, dancing and a popular monthly sundowner. Members can access support from the Village Hub Help Centre, and request or offer help through the Neighbour-to-Neighbour volunteering program. The Village Hub is inspired by a growing movement to redefine ageing that started in the United States in the late 90's. Today there are around 300 villages in the US. They are the first virtual village in Western Australia and the second in Australia, after the Waverton Hub in New South Wales.

  During Covid 19 the Village Hub ran it's classes for free and online through Zoom. They ran zoom learning spaces so older people could learn together how to use this medium. Approximately 80 people utilising Connect Victoria Parks social housing and other over 60's in the surrounding area utilised the Village Hub.

- **Coworking spaces for elders –** I'm very interested in how we can create income generation opportunities for older single women on low incomes. These entrepreneurial activities could be micro businesses that draw on skills and interests and can augment other income supports. Low income is the single biggest barrier to an older single woman being able to access broader options for home. In America coworking spaces have been funded to support enterprise activities of elders. Research has shown that there are two types of elder entrepreneurs – Choice entrepreneurs and Circumstance entrepreneurs. Choice entrepreneurs are usually older men with money and access to finance and networks who create new businesses because they want to. Circumstance entrepreneurs are usually older women with little cash who create a micro business because they really need to earn more money. I'd love to see a coworking space for older people who want to create micro/small businesses.

- **Brisbane Housing Company 10 week business basix program -** In February 2017, 5 BHC tenants participated in 'The Business of Hope' 10 Week Business Basix Program run by Deb Jones in collaboration with Wes Leake from TAFE Small Business Solutions and Common Ground Queensland. Participants who completed the course gained a Certificate III in Micro Business, received one-on-one mentoring for their personal business goals and heard from industry professionals.

- **The Green Square Art Project** - a tenant led initiative that was started in September 2016. This group is led by Brisbane Housing Company tenant Gerard Bargo, who has been a tenant with BHC for over 5 years and throughout that time has been involved in numerous community programs, initiatives and volunteering. Mr Bargo is a proud indigenous tenant and artist and has wanted to see an art group at his complex for many years. Mr Bargo spoke with other tenants and found there were numerous artists in the building and sought to start a group where individuals could come and work on their art in a safe and friendly environment.

Mr Bargo took the initiative to commence the group, including seeking financial assistance from the local Brisbane City Council Ward Office. The Green Square Art Project was born and has grown and flourished . After initially starting out as a small group only for BHC tenants at the Green Square complex, the group has expanded and now welcomes tenants from across the entire BHC portfolio and members of the local community. Mr Bargo is passionate about making this group a safe, welcoming and inclusive space for all participants.

C. Smart tech
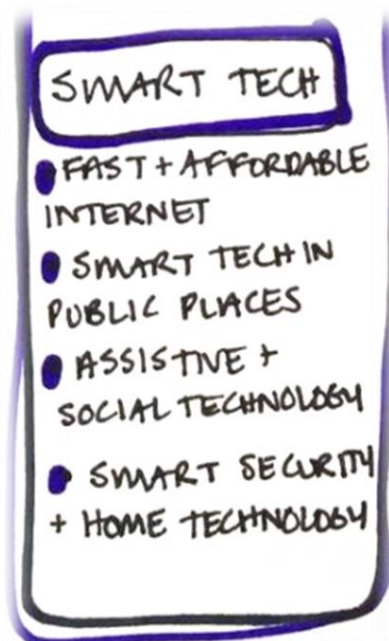
This is a huge area and I can't dive too deeply into it but here are a few examples of how smart tech could assist ageing well in community

Fast, reliable and affordable internet
Technology is everywhere in a home, from our microwave to our computers and internet connections. Fast and reliable internet is vital to me as I age because it keeps me connected to my communities of identity around the world. I also need the internet to do work like this – research and writing. If I develop a microenterprise I may want to sell items online. Connect Victoria Park used Zoom to connect all the people involved in their Village Hub, including running how to use Zoom classes which I attended and learnt a lot.

Smart Tech in public spaces
In Singapore there are areas where high numbers of elders live and crossing the road quickly can be not only difficult but unsafe. Elder residents have smartcards that they can tap at crossings and the 'green man' stays on longer enabling them to cross the road safely. Incidences of falls by elders in these areas has dropped dramatically.

Assistive and social technology in the home
Smart tech can be used to monitor health and safety of an elder in their home without invading their privacy. For example, smart home sensors (not cameras) gather information about activity in the home of a senior or person with disability. The system sends daily messages about conditions and activity within the home by learning an individual's daily routine. If all is okay, members of the nominated care team (family, carers, or health care professionals) get a daily message letting them know. But, if it detects something out of the ordinary, an alert is sent to the care team on their smartphone or other device. This means declines in physical and mental wellbeing can be detected through advanced analytics insights before emergencies happen. It allows the care team to focus on prevention, not just respond after the event.

With many seniors living on fixed incomes, reducing energy costs is an important aspect of aging well. Smart thermostats control the home environment, heating and cooling the home automatically so that you don't have to worry about someone forgetting to set the thermostat. Assistive domotics can detect when the house is unoccupied, reducing heating or cooling to save energy until the resident returns home.

Home automation for the elderly and disabled often utilizes smart assistants capable of making phone calls and functioning as in-house intercoms. If you're taking care of elderly parents, this allows them to contact you quickly without having to locate a phone—an important consideration if your loved one falls or needs medical attention.

Smart assistants also help access entertainment. Simple voice commands are all you need to play music or videos or read e-books. For someone with limited mobility, such features make independent living easier and more enjoyable.

I'm all for these smart tech solutions if they're kept relatively simple and they don't increase stress for a senior who isn't used to or dislikes technology. I can't get my mum to use a mobile phone let alone assistive domotics!

Wearable health monitoring systems

Wearable biomedical sensors can monitor a persons health [heart rate, blood pressure, blood sugar] and alert a senior and caregivers to any emergencies. Smart virtual assistants can create alerts to let a senior know when medication needs to be taken. There are even smart pill boxes which link to other smart devices.

Smart security in the home

Safety and sensor systems in a home are more commonly known and can give a senior a sense of safety. Personal emergency response systems [PERS] are wearable buttons that a senior can wear and activate. They can be linked to smart phones and assistants and be voice activated. Video doorbells send a video to your smart phone when someone comes to the door. They can also send a text message.

Innovative ways smart tech is used to increase connection - Caggara House Social Buttons 3 D art and tech project
https://www.seniorsnews.com.au/news/innovative-way-to-bring-senior-residents-together/3112182/

A GIANT 3-D art project that allows seniors to plan social outings with the click of three giant wall-sized buttons is lighting up an award-winning affordable housing complex in Brisbane's east. Social Buttons has been unveiled at Mt Gravatt's popular Caggara House, a complex developed by Brisbane Housing Company to accommodate seniors who downsized from under-occupied Queensland Government housing a year ago.

When pressed, the cartoonish, over-sized buttons on the wall of the lobby illuminate with scrolling text allowing residents to choose social events from a list of options and nominate a location and preferred day of the week. In the first button the tenant chooses 'What' (ie. picnic), this triggers a list of relevant 'Where' options in the second button, which when selected (ie. local park) triggers an option for 'When' (ie. week day) in the final third button. These interactions are relayed to an online database, and at the end of each month the most chosen event sequence is automatically texted to tenants' phones. Then depending on the nature of the event, transport is organised.

BHC CEO David Cant said the large, colourful design was a fun and playful way for neighbours to connect with each other. "Caggara House brings together seniors from all walks of life and sometimes it can be a bit daunting moving in with dozens of new neighbours," Mr Cant said. "We wanted to make it enjoyable and easy for residents to meet and develop friendships and a community." The project's designer, Jason Grant from Inkahoots, said residents were closely involved with its production via a series of workshops.

4.2.6 Powerful – Partnership | Process
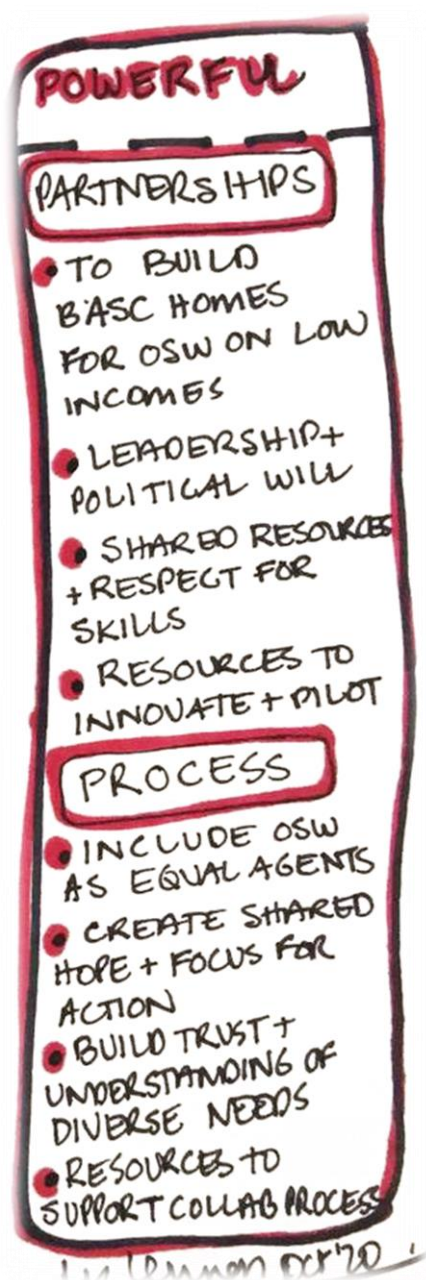
A Introduction

Being and feeling powerful can be difficult when you're an older woman on a low income. As I said in my speech in Parliament House at the August 2019 launch of the WA Ageing on the Edge Working Groups research report

When you perceive yourself as powerful and useful in mind and heart but society sees you as a burden, that hurts. It's difficult to continue valuing yourself when society's narrative doesn't value you because your poor and an older single woman.

You blame yourself for not being able to find work that uses your skills and experience. You don't value the unpaid time you've spent caring and supporting friends and family. And slowly you feel invisible, silent, powerless and useless. Your health deteriorates and you wonder where you'll get the energy to get out of bed and decide to keep living.

The wicked problem of older single women living in poverty, severe housing stress or homeless is a disgrace in a society that talks about being fair and just.

This is a human rights issue. If it was predicted that more than 500,000 people in Australia would be severely impacted by ebola or swine flu over the next 20 years we would see a government, private and public sector response that was integrated, coordinated, collaborative, innovative and hugely well funded.

Guess what? It's predicted that more than 500,000 older single women will be living in poverty and at risk or homeless over the next 15 to 20 years in Australia.

I almost feel prescient about Covid 19! Out of the blue comes an illness that threatens health and lives. Faced with the crisis, the government, private and non profit sectors respond with coordinated and well-funded responses at a national and state level.

How about they all continue that good work by tackling the appalling housing and homelessness crisis in this wealthy country?

What people in power value is where they will place the lens of their attention and resources. It's where they focus their political will and leadership.

This section focuses on partnerships that create great housing developments and the processes that are led or centre on people with low incomes, and specifically older single women.

B Powerful Partnerships
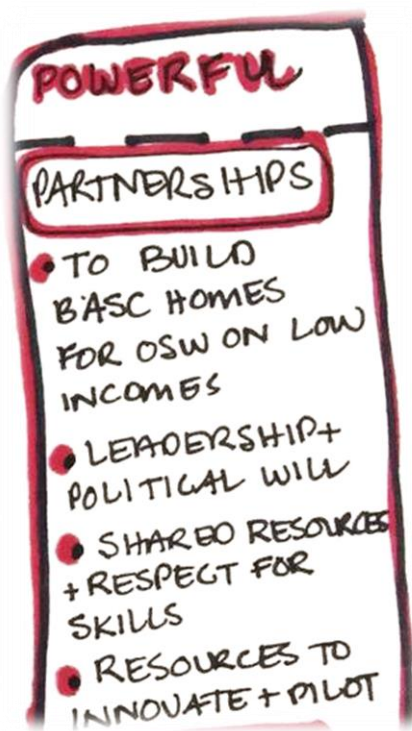
What's the bottom line of a collaborative housing development partnership?

To build beautiful| affordable| sustainable| connected| powerful homes for older single women and any other people on low incomes so they can all age well in their communities of choice.

Political will and leadership

I believe that there needs to be a strong political will to fund and support collaborative and social housing developments and see the real benefits and cost savings that they provide for older people and the wider community.

I believe we need champions, advocates and value driven partnerships of all key agencies and people who are prepared to innovate into a new normal when it comes to options for home for people on low incomes.

I believe there is a need for all of us to change our mindsets and polish up our skill sets so we can collaboratively create beautiful, affordable, sustainable, connected and powerful homes for older women on low incomes so they can age well and continue to contribute to their communities.

It's about real power sharing and a fundamental shift from a profit driven housing development mindset to a purposeful and collaborative housing development mindset.

"Central to this type of housing is the presence of a significant level of collaboration amongst [future] residents, and between them and external actors and/or stakeholders, with a view to realising the housing project. In this sense, the term collaboration stands for coordinated action towards a common purpose." p6 Czischke et al Collaborative Housing in Europe: Conceptualising the Field.

Who leads the housing development?

Housing developments for people on low incomes can be led by different partners at different phases of a housing development. Each group brings a range of resource and skills to the development:

- **Resident led –** Collaborative housing developments are led by potential residents. There are examples of resident led developments in the Look Book. There are successes and failures in this process. The time it takes to develop a collaborative housing group can be huge, as is the whole development process. The learning curve can be very steep and that's why many of these types of developments in the UK utilise, and get funded to use, specifically skilled and experienced consultants and technical experts. Creating alliances and developing trusting partnerships is a critical success element for resident led developments.
- **Resident focused –** Resident focused housing developments still have residents at the heart of the process and partnership, but they're not expected to do everything and hold such a huge load of responsibility. They, and other partners, have access to information and capacity building opportunities through the whole process. People's different skills and expertise are leveraged at different times depending on what phase

the development is at – e.g architects can lead a participative design process; value driven developers can decrease time to gain planning permissions; older single women can input in design and have been known to be part of self build developments.

- **Government led –** Public housing is government led housing that doesn't always involve potential residents as true partners in the design and governance process, although that is changing on some projects. The WA governments Ageing with Choice document does have a number of recommendations that encourage involvement by potential older residents in their housing developments

South Australian Governments Social Housing 90 day Codesign project with Senior residents of public housing

The South Australian government and the Office of Ageing Well have made codesign with older adults a key part of policy development. Their 'Housing for Life: Designed for living' details codesign principles as well as a codesign process they conducted with older adults to understand their housing needs in order to age well. They ran an Innovation in Social Housing 90 day project with senior residents of their public housing, industry and government to explore innovative, age friendly social housing models for South Australia. The opportunity to trial age friendly housing through codesign was resourced through Renewal SA's urban renewal program.

- **Community housing providers led –** A Shelter WA 2010 document on LGA Affordable housing outlined what community housing providers can bring to a housing development partnership " The community housing sector is also targeted for both Federal and State funding because of the potential efficiency and flexibility it brings to responding to local housing needs. Because of their charity status for example, when a community housing provider manages a housing development, there are tax breaks including an exemption from GST, which saves 10% on construction costs. Community housing providers can also service locally defined housing needs, such as the eligible residents of a particular LGA. They can also link with a local community association serving the specific housing need of a particular group, for example; migrant, church or educational facility. They can combine resources (sites and funds) and leverage (to attract) others including private financing, and the housing can be developed and managed to house a range of incomes levels, residents, and housing types." p31

In her multi tenure developments paper Stubbs identified that UK community housing providers were more likely to lead housing developments than Australian CHP's. She noted that Australian CHP's are more likely to be brought into a development as service providers and tenant managers.

There seems to be a government preference for working with larger community housing providers and I can see some logic regarding scale and resources. I also believe that smaller community housing providers have a role to play in developing locally based housing developments. They have deep local links and can often leverage hidden resources. There's also the opportunity for a number of small CHP's to work together on a development project and use the increased economies of scale to leverage loans and assets.

- **Private developer led –** Private developers are often contracted to build social housing and multi tenure developments. The Nightingale model has the architects as key developers and is committed to a codesign process that I see fitting well within my Reimagining Home framework.

C. Powerful Collaborative Processes

Any collaborative housing development process needs to be properly resourced for successful results
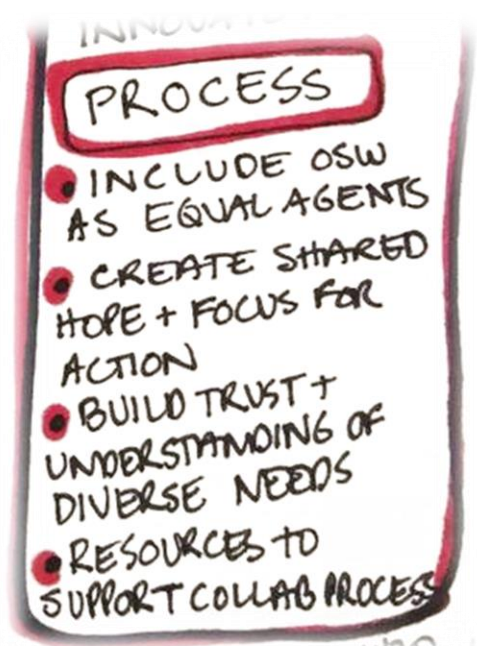
Wicked Problems need a collaborative approach

Wicked problems are never resolved but we can create what are known as complex adaptive systems through a collective impact approach. This is where there's a multitude of adapting diverse agents [people and organisations within and between sectors], collaborating and communicating with each other, to create a multitude of responses to the wicked problem. The challenge and opportunity is to create the conditions for this to happen and require:

- A common agenda
- Shared measurement systems
- A range of mutually reinforcing activities
- Continuous communication
- A very good support structure

There's a need to foster innovation and build adaptive capacity through collaboration and creating opportunities for people to self organise around an idea or project. This requires a whole range of skills, and that's where creativity and an understanding of the creative process can be very valuable because it isn't linear folks.

Include older single women as equal agents in the partnership process

As an older single woman on a low income I don't expect to be involved in every part of a housing development process but I also don't want to be totally excluded. At one end of the participative engagement scale are social housing developments that don't ask for any input from potential residents – they take what they're given. At the other end of the participative scale are collaborative housing developments that are resident led through all phases of the process. There's also a middle between space where the development is resident focused and they engage at different levels throughout the process.
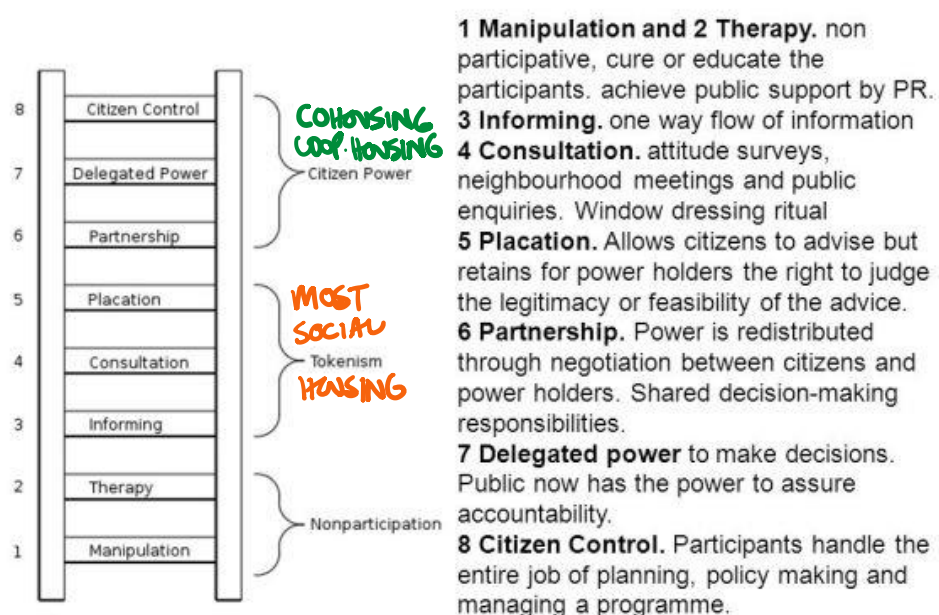
Agency, being able to be an active agent in developing your home, is core to what I see as a collaborative and deliberative housing development process. OSW on low incomes are often invisible, silent and well behaved and society rarely views them as capable agents for change regardless of the fact they've a range of skills developed over a lifetime of paid and unpaid work.

A key perception of OSW with lived experience is that we're seen as passive objects and subjects of policy making, research and service use. We're seen as powerless and not really capable of codesigning policy, services or homes where we can continue to contribute and age well in our communities.

In Sherry Arnstein's ladder of power and participation poor older single women with lived experience are so far down the ladder we're on the rung just above the non participation rungs of manipulation and therapy. Recently we've been invited onto what Sherry calls the tokenism rungs of being informed, being consulted/researched and being placated as token reps in decision making processes that impact our lives. I see little evidence of what Arnstein calls true citizen participation where we work in partnership and often lead the development of research, services and homes for life.

Involving us as individual and collective agents in the development of our beautiful, affordable, sustainable, connected and powerful homes is vital. Sherry Arnsteins Ladder of Participation is a useful way to visual the levels of involvement ceded to a potential resident in a social or collaborative housing development. I've drawn in where I see different housing development options.

A Ladder of Citizen Participation, Arnstein, 1969

1 Manipulation and 2 Therapy. non participative, cure or educate the participants. achieve public support by PR.

3 Informing. one way flow of information

4 Consultation. attitude surveys, neighbourhood meetings and public enquiries. Window dressing ritual

5 Placation. Allows citizens to advise but retains for power holders the right to judge the legitimacy or feasibility of the advice.

6 Partnership. Power is redistributed through negotiation between citizens and power holders. Shared decision-making responsibilities.

7 Delegated power to make decisions. Public now has the power to assure accountability.

8 Citizen Control. Participants handle the entire job of planning, policy making and managing a programme.

http://lithgow-schmidt.dk/sherry-arnstein/ladder-of-citizen-participation.html

Create a shared vision and sense of purpose

I've found in partnerships I've facilitated that a shared commitment to the project goals creates enthusiasm, purpose and energy to action. This commitment and sense of vision helps a great deal when the bat guano hits the fan – as it always does on any project. I'm also a great fan of celebrating milestones and taking time to pause and reflect on progress – the process and the learning.

Elements of a successful partnership process

Stubbs research and interviews with various partners involved in multi tenure housing developments identified the success elements in the development and partnership process. I'll paraphrase her findings:

- Select the right partners - and I'd add - with similar values and principles regarding social, environmental and economic benefits of the housing development
- Have senior management commitment
- Agree clearly defined objectives and goals.
- Take time to build quality relationships and trust
- Thoroughly plan – and I'd add – then be ready to be flexible because plans always change to some degree. I'm all for a good plan AND we need to build in adaptive systems so we can deal with challenges and opportunities that arise
- Have clear and ongoing communication. This is critical and can happen in many ways.

Share and respect resources, power and skills

It's vital that everyone in a partnership take time to understand the resources, assets and capacities each partner brings to the table as well as constraints and barriers to their participation. Sharing the risk and the rewards is important.

Resource innovation pilots and prototyping

There's a need to resource innovation pilots in the development of collaborative housing developments that include older single women on low incomes. Elements of the White Gum Valley developments led by Landcorp included funding for SHAC – an artists housing cooperative. Landcorp also funded sustainability initiatives within the WGV development.

Where engagement can happen
Engagement by potential residents can happen at many phases of a housing development
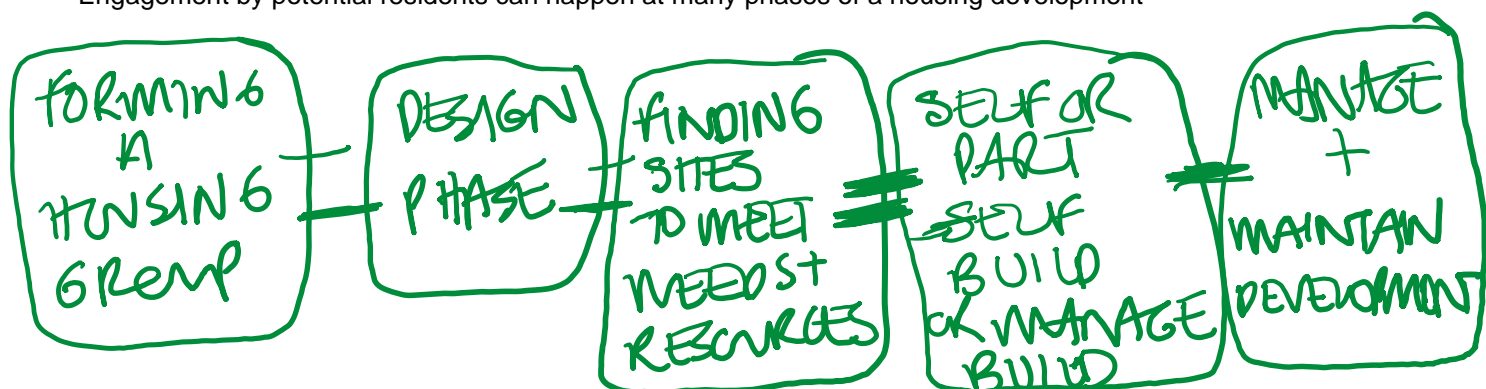
- **Very beginning development phase** – gathering information, interest and people to participate. This is very evident in collaborative housing developments and can take years.
- **Design phase** – having input with other partners in designing your home and housing development including external spaces. There's a lot been written about codesign and participative design processes and it's an area that I believe older single women on low incomes should be invited, regardless of the nature of the housing development. The Nightingale projects involve potential residents in codesign so I see no reason why social housing developments can't do it. They just need to build their own capacity to do deliberative codesign.
- **Finding suitable land** – the level of involvement by potential residents can vary. I'd prefer a partnership approach where for example, OSW worked with a government or CHP partner to identify suitable land for the housing development. They have the capacity and networks to do this but OSW can be part of identifying best land usage if they're designing for connection and community.
- **Building the development** – I've come across a number of examples of housing developments that included low income people and had elements of self build. Potential residents were given workshops to develop their building skills and they helped create part of their homes.
- **Managing the housing development** – in collaborative housing developments this is a key responsibility for all the people living there. Many of the tenancy and selection agreements involve detailing the nature and extent of management and governance responsibility. Part of the development process in collaborative housing developments is to build peoples capacity and confidence in consensus decision making: communication and conflict resolution. Even social housing developments often have some form of resident committee to gain feedback on services and policies.

Build trust and understanding of diverse needs - Human Centred Design Processes
Human Centered Design is a collaborative design practice used to understand the lived experience of the people closest to a specific challenge and use their expertise to seek solutions for that challenge. This approach to problem solving that starts with building deep empathy for people, and the process includes learning directly from people about their lives, generating many ideas, building prototypes, and testing those ideas. I like this approach and it could be applied to exploring different housing options so older single women. Codesign is also an integral part of any cohousing or collaborative housing process and it respects the lived experience and housing needs of the people who will live in the homes.

Development WA community engagement principles
They take their principles from International Association for Public Participation IAP2. The benefit is three-fold. Engagement with stakeholders and the community is defined and governed by five principles [taken from their site]

- **Genuine**: proactively engage before critical development decisions are made. We aim to be transparent about what we are engaging on and the decision making process. We seek feedback on our projects but are clear about the level of influence and how that influence will shape what we do, within the realities of time and budget constraints.
- **Inclusive**: We seek the voice of all the community by listening to as many people as possible. We look at creative ways to reach a representative community population to make sure all those who are potentially impacted by any development are identified and, importantly, given the opportunity to contribute to the engagement process.

- **Responsive**: We do what we say we are going to do. Getting back to people, communicating accurate and timely information about things that matter and encouraging feedback so, where possible, we can incorporate suggestions within the planning and development phases.
- **Respect**: We recognise the places we work in have a history and a community with a strong connection to the place they live and work in.
- **Improve:** We know there is always more to learn and ways we can improve. We seek to build a culture that listens and fully understands our stakeholders and their priorities, concerns, interests and needs.

Multi tenure developments – positive outcomes for all residents depends on a number of factors
Stubbs research on multi tenure housing developments and the elements that provide positive outcomes for all residents found that

"Overall, the literature indicated that 'success' of multi-tenure developments, if measured in terms of objectives such as increased resident satisfaction/stability, improved amenity and marketability, and reduced management costs, is less reliant on prescriptive tenure mix proportions and tenure configuration than on careful planning, good design, high quality environments, community participation and excellent management." P20

Engagement and participation needs to be more than token. In one of the examples of power imbalance in a multi tenure housing development, Stubbs described how the management committee of the development included every private owner and one representative from the social housing residents. Another multi tenure housing development used design to segregate owners, shared equity and social housing residents. The private owners were literally at the top of the building with social housing residents at the bottom!

Developing Tiny Home Villages

I'm a fan of tiny homes and I'd like to see some evidence-based research regarding how well they're meeting older single women's housing aspirations and capacity to age well in their chosen communities. Length of tenure is an issue and older single women could find themselves in the same boat as caravan owners when caravan parks are sold – no where to go. I also would like to see some WA based research at state and local level on how tiny home communities for older single women could be developed and what planning regulations needed reviewing.

4.3 What you bring to the table
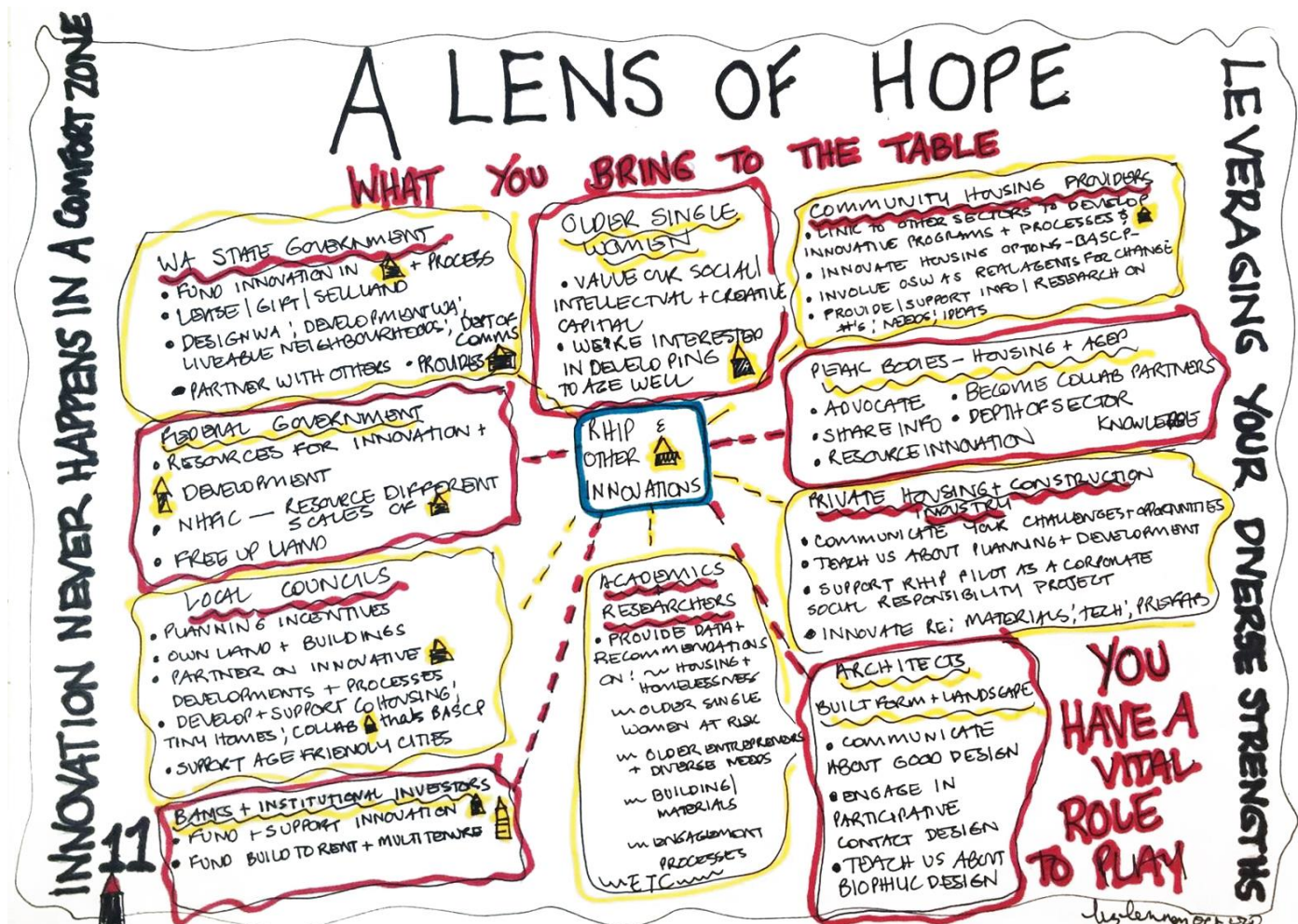
There are many opportunities for a range of stakeholders in the housing and aged sector to work in partnership with older single women on low incomes and create a diversity of options for home so they can age well in their communities of choice.

Wicked problems require collaboration, communication and cooperation as well as a willingness to turn challenges into opportunities.

This table explores what you can bring to the table in terms of being a part of developing more innovative options for home with older single women on low incomes. The table highlights:

- The stakeholder group
- What they can bring to the table
- What is needed from them

It's not a definitive list and I welcome any of the stakeholder groups to contact me so I can add and adapt this table when we put it on the Reimagining Home website in early 2021

Stakeholder Group	What you bring to the table	Things needed from you
Older single women on low incomes	- Our social capital and experience needs to be economically as well as socially valued and utilised - There are many osw interested in exploring collaborative housing development processes - There are lots of us willing to work with you to create solutions	- More information about collaborative housing development processes needs to be gathered and shared with OSW and other stakeholders - Need opportunities to form alliances and partnerships with key agencies to codesign and develop collaborative housing - Access to funding and financing or the support of a relevant social housing organisation to manage the financing of older women led/focused housing - Time and support to codesign our homes - Secure housing while the new collaborative homes are developed - We need affordable, fit for purpose and secure long tenure homes in the private rental sector - We need a SHISS – Seniors Housing and Information Support Service – developed in WA
WA Government	- They own land that could be gifted, long term leased or sold at below market prices to private and community housing providers who include older single women on low incomes n their developments - They have the power to increase and incentivise the percentage of housing units made available for social and affordable housing in private housing developments - Have created as series of housing plans that impact on the lives of older single women. All the plans have identified older single women as an at risk group - The Ageing with Choice plan provides detailed recommendations that are directly relevant to the Reimagining Home framework - Are conducting a reform of the Tenancy Act - Are willing to direct resources to pilot housing innovation - Through a number of government departments they are revising planning, design and development frameworks - They have the capacity to directly inform policy and funding of housing innovation that could improve the lives of multiple thousands of older single women on low incomes	- Work with the Federal government to fund more diverse housing options for older single women on low incomes - Need to increase building targets for social and affordable housing - Implement the recommendations of the Ageing with Choice document. The recommendations in Ageing with Choice need to be resourced and older single women on low incomes [a defined at risk group and mentioned in the report] are included in research and design on options for home that impact on them - Ensure there are enough staff in Department of Communities to make all these housing reports a reality - Fund the development of SHISS Seniors Housing Information Service, recommended by the WA Ageing on the Edge working group, so that older single women on low incomes can receive respectful, clear and accurate information and support when they need to find an affordable and safe home - The Department of Communities needs to formally include people over 55 on low incomes as a priority group on their application forms so they don't wait for years for a safe and affordable home - Take a stronger role regarding rent reform ensuring minimum standards on rental properties; longer term leases; the capacity to retrofit to decrease energy costs and improve accessibility - Explore the opportunities that multi tenure build to rent programs might bring to the provision of social and affordable housing - Provide more resources to organisations like Shelter WA and Cooperative Housing WA so they can increase awareness and provision of collaborative housing developments in

		• partnership with older single women on low incomes • Provide older single women applying for public housing some choice in the homes offered to them • Resource and support smaller community housing providers like Connect Victoria Park to create local liveable options for home for older single women on low incomes. Organisations like CVP already work with older people, have deep connections to a range of communities and have an enthusiasm to try new ways of creating affordable and social housing • Review access to land policies for social and affordable housing developments to decrease the cost to buy or lease for CHP's
WA Community and other housing providers	• Don't pay GST on building materials • An understanding of issues regarding homelessness and social housing • Experience in developing social housing • Connections to some of the older single women who want to develop collaborative housing • Networks and capacity to advocate for innovative housing options • Experience working across sectors so could help engage health and employment opportunities linked to housing • Understand and utilise the funding and financing environment • Have experience as landlords and housing managers	• Explore the potential for rental cooperatives in WA • Be more proactive in creating participative engagement opportunities for older single women to codesign diverse options for home • Explore the whole spectrum of housing and tenure options, including collaborative housing models • Government and social housing providers need to both explore and communicate the opportunities in different density/rise housing developments. They need to provide clearer information and definitions of density/rise so they can turn NIMBY's into YIMBY's
WA local governments	• Have been supportive partners in developing innovative housing options • Many city councils have signed up as Age Friendly Cities • Many councils have staff with a deep understanding of their community and it's needs. They also have networks they can draw upon to make dreams a reality • Councils own land that could be gifted, long leased or sold below market prices for social and affordable housing developments • Councils own buildings that could be repurposed for social and affordable housing • Council owned carparks have been utilised to create social housing through air rights developments • Have a range of planning and development levers and incentives for private and social developers	• Review access to land policies for social and affordable housing developments to decrease the cost to buy or lease for CHP's • Facilitate partnerships for the development, engagement and design of innovative social and affordable homes for older single women on low incomes • Develop a collaborative deliberative housing development policy that incentivises these housing developments for CHP's and their partners • Implement a range of planning measures and incentives so that fit for purpose social housing can be built for osw on low incomes • Develop a tiny/small homes planning and incentives policy so that small tiny home villages could be developed for older single women

	• who are creating social and affordable housing • Some councils have developed specific policies for cohousing and tiny home developments	
Australian government	• Has the power to be part of a coordinated response to housing stress and homelessness • NHFIC provides low interest long term financing so community housing providers can refinance their debt load as well as build/refurbish homes. They are also conducting a series of research programmes as well as providing support to smaller community housing providers wanting to access their financing • They have land that can be freed up for affordable and social housing development • They have resources for innovation, development and collaboration	• View social and affordable housing as an essential infrastructure development • Support the recommendations in the SHARP proposal regarding new and renovated social housing supply • The impact of the ending of NRAS contracts on private renters on low incomes needs to be quantified and relevant supports initiated • Explore how CRA could be improved to better support rent affordability for older single women on low incomes renting in the private rental sector • Review access to land policies for social and affordable housing developments to decrease the cost to buy or lease for CHP's • Develop a strategy regarding more affordable supply in the private rental sector • Develop a national coherent affordable and social housing strategy with relevant funding and financing supports
Sector peak bodies Shelter WA: COTA WA: Cooperation Housing	• Experience networking and advocating on complex housing and homelessness issues • Cooperation Housing has a deep understanding of cooperative and cohousing design, development and management processes • All peak bodies bring a depth of sector knowledge in terms of needs, activities and funding opportunities • Have a number of communication channels that could be utilised to share information, knowledge and learning regarding the needs of older single women and emerging options for home	• Continue to advocate with and for OSW regarding their options for home • Support the development of Reimagining Home Innovation Projects by becoming collaborative partners • ***Shelter WA has agreed to develop a Reimagining Home site within their existing site to house the initial documents as well as design functionality to add new examples to the Look Book.*** This will be a great way for people to find out more regarding the issues impacting on older single women as well as ideas and examples to create more diverse options for home
Banks and institutional investors	• Are developing financing models that can include the development of affordable and social housing • Are showing a growing understanding of their role in developing a more equitable and affordable housing system • Some financial institutions have created specific financing streams for housing innovation as well as the development of sustainable homes	• Become resource and financial management partners • Work to decrease the barriers to developing multi tenure build to rent housing options
Housing and construction industry	• Have a depth of experience in housing construction and development • Understand the changing planning environment	• Teach us about housing development and construction challenges and processes • Become partners in developing innovative housing options that provide social, economic and environmental returns

	• Know about emerging sustainable technologies and building materials • Have an industry understanding of prefabrication methods that could aid the creation of affordable homes at scale • Have shown an interest in being part of the development of a housing industry that includes marginalised citizens • Some construction companies have been partners in multi tenure and social housing developments as a corporate social responsibility process	
Academics and researchers	• Provide data and research that can communicate the needs of marginalised groups; help us understand the complexity of the housing affordability crisis; empirically model potential solutions; and provide us with evidence based information on a range of topics so we can begin to make informed decisions about the next steps forward	• Become partners in developing a Reimagining Home pilot process by providing us with up to date information on good process and practice as well as aiding us in evaluating and learning within the project
Architects – built form and landscape	• Bring an understanding of the creative process in action • Can design homes that are beautiful| affordable| sustainable| connected| powerful • Know about materials and building technologies	• Help us understand the creative design process • Become partners in developing the design process for a Reimagining Home pilot project

4.4 Government contribution to housing – federal, WA state and local as well as global

Governments, at all levels, have a major role to play in planning and resourcing affordable and social housing across Australia.

Post Covid 19 the numbers of people needing affordable and social housing will increase beyond the already high number, and older single women on low incomes will be even more at risk of homelessness and high housing stress.

Political will and leadership is needed from our government as well as coherent and coordinated housing responses. Most housing researchers, housing organisations and peak housing bodies would agree that there is a clear lack of political will at Federal level to resource social housing development to meet real demand. There's also a clear lack of a coordinated and coherent strategic government response to the need for large investments to increase social and affordable housing supply across Australia. The national cabinet created to deal with the threat of Covid 19 needs to work together to address the real housing needs of hundreds of thousands of people on low incomes at risk of homelessness.

The AHURI 2018 report 'Inquiry into increasing affordable housing supply: Evidence-based principles and strategies for Australian policy and practice 'identified a number of capacity issues emanating within government including:

• weak and/or inappropriate policy settings for affordable housing, especially at the national level
• inadequate public funding to support steady growth of affordable housing
• absence of government leadership on housing matters at the political level, and
• capacity shortcomings in supporting institutions within national and state/territory bureaucracies, especially policy making, data monitoring and regulatory capabilities p16

The issue of affordable and social housing for people on low incomes, and specifically for older single women on low incomes, isn't going away – it's only growing.

This section will describe the key activities of Federal and WA state and local government regarding housing for people on low incomes.

4.4.1 Federal government

Here's information straight from the Australian government Department of Social Services site regarding its role in providing housing.

" Housing is fundamental to all Australians and our housing market has a significant influence on a number of key social and economic aspects of society.
• From a social perspective, housing provides a stable base from which we can participate in society, form families, and enjoy retirement. Housing can determine lifetime education, employment, and health outcomes.
• From an economic perspective, housing has a significant impact upon investment, productivity and participation, as well as consumption and saving trends across the economy.

Housing is also central to the effectiveness of Australia's welfare system.

Governments play a significant role in the housing market at two levels. The first is at the structural level, whereby governments determine the policy framework by which the overall market operates. The second is through direct interventions in the market, in circumstances where either the market is unable to provide appropriate outcomes for specific groups of people, or where governments are seeking to achieve specific outcomes.

At the structural level, influence over the housing market is divided between the Commonwealth, state, territory, and local governments. While state and territory governments are primarily responsible for housing and homelessness, the Australian Government spends more than $6 billion every year to improve housing and homelessness outcomes including:

- around $4.6 billion a year in Commonwealth Rent Assistance to help eligible Australians pay their rent; and
- more than $1.5 billion a year through the National Housing and Homelessness Agreement (NHHA) to states and territories.

The NHHA aims to improve Australians' access to secure and affordable housing across the housing spectrum. Under the NHHA, to receive funding, state and territory governments will need to have publicly available housing and homelessness strategies and contribute to improved data collection and reporting. The NHHA targets jurisdiction specific priorities including supply targets, planning and zoning reforms and renewal of public housing stock while also supporting the delivery of frontline homelessness services." **Social services website – Housing section**

It is interesting that the Federal government views funding social and affordable housing as a welfare issue rather than investment in much needed infrastructure.

The Price Waterhouse submission to the Australian Federal Government Standing Committee on Infrastructure, Transport and Cities. report – Building Up and Moving Out. September 2018, recommended that

" … the Government leads the way in establishing affordable housing as essential infrastructure and prioritising this within infrastructure strategies and funding… and … We recommend the Federal Government consider further funding mechanisms for affordable housing to enhance liveability and quality of life."

The need to view the development of social and affordable housing as essential infrastructure investment was echoed by the Community Housing Industry Association Social Housing Acceleration and Renovation Program SHARP response to the need to kickstart Australia's post crisis recovery. They recommended that under the SHARP, backed by state/ territory contributions, Australian Government investment would enable the delivery of at least 30,000 additional social housing units and renovation to high environmental standards of many thousands more existing properties. The program should aim for 75% of new homes to be completed within three years. Their calculations show a new build/ acquisition program of this order will require total government investment of circa $7.2 Billion. A renovation budget of an additional $500M would improve quality of life for tens of thousands of existing social renters, as well as bringing back into use many homes out of service awaiting works.

When I first read the SHARP brochure I thought it was a federal government policy and response document and I got very excited. I thought it was a great response that would have a range of positive outcomes for people on low incomes, the construction and allied industries, and the economy more broadly.

I was disappointed when I realised it wasn't a government response but heartened at the clarity of the document and the cooperation between national housing organisations. I hope governments at all levels see the potential positive social and economic impacts of this response.

The SHARP response also recommended that responsibility for managing the funding should rest under NHFIC's umbrella.

National Housing Finance Investment Corporation NHFIC
NHFIC was established under the National Housing Finance and Investment Corporation Act 2018 (NHFIC Act) and is defined as a corporate Commonwealth entity under the *Public Governance, Performance and Accountability Act 2013*. NHFIC is part of the Treasury portfolio of agencies and reports to the Assistant Treasurer and Minister for Housing (the responsible Minister).

NHFIC offers loans, investments and grants to encourage investment in housing, with a particular focus on affordable housing. This includes providing finance to eligible housing-enabling projects. They can help important housing projects go ahead— strengthening housing supply, improving access to cheaper and longer-term loans for CHPs and supporting affordable housing.

NHFIC operates the Affordable Housing Bond Aggregator (AHBA) to provide loans to registered CHPs financed by the issue of bonds on the commercial market; and the National Housing Infrastructure Facility (NHIF) to provide loans, grants and equity finance to overcome impediments to the provision of housing that is due to a lack of necessary infrastructure. They also provide grants for capacity building services to assist tier 2 and 3 CHPs with applications for NHFIC finance. In 2020 NHFIC also created a research arm and their research priorities for this year are:

- understanding the impacts of COVID-19 on demand and supply in the housing market
- an investigation of the first home buyer market based on data drawn from NHFIC's oversight of the First Home Loan Deposit Scheme
- funding models for affordable housing and community housing providers.

National Rental Affordability Scheme NRAS

The National Rental Affordability Scheme which commenced in 2008, aimed to increase the supply of new and affordable rental dwellings by providing an annual financial incentive for up to ten years. This incentive was issued to housing providers to provide affordable rental dwellings at least 20 per cent below market rates. NRAS properties can remain in the Scheme for up to 10 years. NRAS homes are not social housing — they are affordable rental homes owned by private investors or not-for-profit companies.

The issue of concern to housing organisations and NRAS rental tenants is that at the end of the 10 years the private investors can increase rents to market rates. This could mean thousands of WA NRAS tenants [all on low to moderate incomes] will find themselves in housing stress or homeless if their rents are increased.

This quote from Mahoney's lawyers and advisors blog post titled 'What the end of NRAS means for management rights' highlights the advice being given to their private investors

"… Upon expiration, the inability of an owner to claim the generous tax benefits will be offset by the higher rent the property will be able to achieve, not to mention enabling the property to be rented by a broader range of prospective tenants."

Basically they're saying 'Thanks for the money to create an investment property. Now I can get rid of my low paying tenant and get a higher paying one in.'

Well, as long as private investors got generous tax benefits for 10 years, and at the end of the NRAS contract they can increase rents, evict their tenants, and broaden the range of prospective tenants – it's all good. As an older single woman who's homeless I really am concerned for NRAS tenants in homes owned by private investors. And these aren't mum and dad investors who own a home to rent, NRAS specifically targeted large scale private investors with large residential portfolios to rent.

Commonwealth Rent Assistance CRA
People can receive CRA if they're receiving certain payments from the Federal government. The amount of CRA is determined by the rent you pay. I explored CRA and it's challenges in more depth in a previous section.

4.4.2 WA State Government

Our state government, through the Department of Communities Housing, is responsible for the provision of public housing to low and middle income people. The Department of Communities operates across the land, housing, property finance and human services sectors to facilitate affordable housing opportunities for people who would otherwise be unable to access housing through the private market.

Communities works in partnership with the private, government and not-for-profit sectors to deliver affordable housing in Perth, and in regional and remote locations, providing support for people who would otherwise struggle to rent or buy.

In addition to delivering houses, Communities assists with housing finance through its Keystart Home Loans business, and provides rental assistance options for people in need.

The WA government plans and initiatives I describe below will all have an impact on whether older single women, older people and others on low incomes will be able to access beautiful, affordable, sustainable, connected and powerful housing that meets their diverse needs.

Ageing with Choice plan

Most older Western Australians want to age in the communities they know, where they feel valued and connected to families and friends. But many, especially those on low incomes, struggle to access housing that

meets their changing needs. Ageing with Choice is the State Government's response to this complex issue. It includes a five-year plan to support older Western Australians, particularly those on low to moderate incomes, to access affordable, manageable and stable homes so they can age well in their community of choice. It commits to:

- delivering an increased proportion of homes that can support ageing in place
- trialling innovative housing options for people on low to moderate incomes
- developing targeted responses for vulnerable groups, and
- improving information and tools so older people can better understand and compare their housing choices.

I hope that the recommendations in Ageing with Choice are properly resourced and older single women on low incomes [a defined at risk group and mentioned in the report] are included in research and design on options for home that impact on them. There are many excellent recommendations in this document and I'd like to see a more detailed operational plan regarding resourcing, actions and timelines as well as progress updates.

Because this is such an important document, I have detailed the recommendations that support very specific elements within this document. They are listed below:

- **Private Rental challenges for Older Single Women on low incomes**

The 4 core actions from the WA governments Ageing with Choice report cover what I feel are the key actions needed to create more affordable and secure homes for older single women on low incomes in the private rental market. Priority 4 covers better options for renters.

Priority 4: Better options for renters Direction: Encourage stable, affordable and appropriate rental options for older people

Action	Lead Agency
4.1 Review the Residential Tenancies Act 1987, including issues related to security of tenure, notice periods and home modifications.	DMIRS
4.2 Investigate optional standard long-term lease agreements for landlords and tenants wishing to enter into longer arrangements.	Communities / DMIRS
4.3 Work with the Commonwealth Government to leverage the National Housing Finance and Investment Corporation mechanisms to enable the community housing sector to grow affordable rental stock.	Communities / Treasury
4.4 Investigate the viability of build-to-rent models targeted to older people and other mechanisms for engaging and incentivising private landlords and the retirement sector to provide affordable rentals for older people.	Communities

If these actions were implemented then 2 key things could happen:

- Older single women on low incomes currently living in housing stress and afraid they'll get kicked out of their homes will feel safer and more secure. They'll have a fit for purpose home, lengthy tenure and affordable housing that lets them age well and continue to contribute to their communities.
- Because OSW on low incomes are now [my vision!] living in affordable homes with good tenure they are less likely to need to apply for social housing. That's a demand point that decreases and enables housing to be used by other groups in need.

Understanding older single womens housing needs and provision of information so they can navigate housing systems

The WA Ageing with Choice plan does make some recommendations regarding understanding older peoples housing needs and improving navigation of the housing service system. These include the following priorities:

Priority 1: Age Friendly Communities - Inclusive and connected communities Direction: Design communities, infrastructure and services to enable ageing in place

Action	Lead Agency
1.1 Facilitate dialogue between consumers, industry and local government to better understand older people's housing needs and preferences and unlock latent housing demand.	Communities
1.6 Leverage existing planning policies to support provision of adaptable and diverse housing.	Metropolitan Redevelopment Authority (MRA)
1.7 Deliver mixed-use developments that enable interaction between people of all generations.	Communities / LandCorp
1.8 Investigate options under community titling to improve affordability for seniors.	Communities

Priority 5: A more age-responsive social housing system Direction: Enable the social housing system to sustainably respond to current and future needs of our ageing population

Action	Lead Agency
5.1 Develop a housing needs register to prioritise social housing assistance to those in greatest need, assist others to access alternatives and better understand housing need to inform the design of social housing responses.	Communities
5.2 Trial the use of ancillary dwellings and moveable units for social housing eligible tenants to connect older people on very low incomes to family and support networks.	Communities
5.3 Repurpose larger social houses to create smaller and more manageable homes for older, single person households.	Communities
5.4 Better enable social housing tenants to access live-in care, including investigating rent settings for live-in carers.	Communities

Priority 6: Assistance for those experiencing housing crisis Direction: Improve assistance to older people in housing crisis so they can find stable housing more easily

Action	Lead Agency
6.1 Deliver a 10-year Strategy on Homelessness that will set direction and tailored responses.	Communities
6.2 Work with older people and the community sector to redesign housing assistance services so they are better suited to the needs of older people.	Communities
6.3 Produce practical, easy-to-understand information for older people and professionals about how to access assistance and housing options.	Communities

- **Design for Liveability**

The Australian liveable housing design standards are used by Dept of Communities and were included as a key action for future housing developments in the WA governments Ageing with Choice plan. Other design actions were also included in the plan

Priority 1: Age Friendly Communities - Inclusive and connected communities Direction: Design communities, infrastructure and services to enable ageing in place

Action	Lead Agency
1.2 Deliver and promote liveable design homes in developments close to public transport or high amenity locations	Communities / LandCorp
1.3 Investigate use of dementia-friendly design principles in Department of Communities' developments.	Communities

Priority 2: Homes that support ageing in place Direction: Design liveable and manageable homes to meet changing needs in older age

Action	Lead Agency
2.1 Pursue whole of government liveable design standards and targets.	HAU (with Communities, DPLH, LandCorp, MRA)
2.2 Investigate planning options to facilitate and encourage the housing industry's uptake of smaller and more affordable liveable design dwellings suitable for aged and dependent persons.	DPLH / HAU
2.3 Develop design guidance for medium and high-density residential dwellings, as part of the Design WA Stage 2 suite of policies to ensure that good design is at the centre of all developments.	DPLH / Communities

Priority 5: A more age-responsive social housing system Direction: Enable the social housing system to sustainably respond to current and future needs of our ageing population

Action	Lead Agency
5.5 Build 100 per cent of new social housing developments to National Liveable Design Standards where practical.	Communities

WA governments Ageing with Choice access relevant recommendations

Priority 1: Age Friendly Communities - Inclusive and connected communities Direction: Design communities, infrastructure and services to enable ageing in place

Action	Lead Agency
1.4 Develop guidance for the design of accessible, safe and inclusive public spaces and places in urban precincts as part of the Design WA Stage 2 suite of policies.	P (DPLH)
1.6 Leverage existing planning policies to support provision of adaptable and diverse housing.	(MRA)

Priority 2: Homes that support ageing in place Direction: Design liveable and manageable homes to meet changing needs in older age

Action	Lead Agency
2.4 Support the Australian Building Codes Board's investigation into the benefits of introducing minimum accessibility standards for residential dwellings in the National Construction Code.	Department of Mines Industry Regulation and Safety (DMIRS)

- **Housing Innovation**

Priority 3: Affordable housing innovations and alternatives to home ownership Direction: Expand innovative and affordable housing options for older people with limited assets

Action	Lead Agency
3.1 Progress affordable leasehold models on government land targeted to older people.	Communities
3.2 Trial the uptake of shared and other co-ownership models targeted to older people with limited income and assets in State Government developments.	Communities
3.3 Develop and investigate innovative housing options for older women, including co-housing.	Communities
3.4 Investigate other models of clustered, shared and supported housing for targeted groups of older people, including Aboriginal people and those from culturally and linguistically diverse backgrounds.	Communities
3.5 Investigate affordable ownership models for use with inclusionary zoning, including restricted resale housing.	Communities / MRA
3.6 Investigate targeted opportunities to incentivise the development and supply of affordable homes that are designed to enable ageing in place, including possible rebates for liveable design homes in Department of Communities' developments to encourage older people to rightsize to more suitable homes.	Communities

Priority 1: Age Friendly Communities - Inclusive and connected communities Direction: Design communities, infrastructure and services to enable ageing in place

Action	Lead Agency
1.5 Pursue inclusive community engagement in the design and planning of diverse and affordable communities.	Communities / LandCorp
1.6 Facilitate dialogue between consumers, industry and local government to better understand older people's housing needs and preferences and unlock latent housing demand.	Communities

WA Homelessness strategy

All Paths Lead to a Home: Western Australia's 10-Year Strategy on Homelessness 2020–2030 (the Strategy) is a whole-of-community plan, setting the direction for all levels of government, business and the community sector in responding to and preventing homelessness in Western Australia.

It mentions older single women on low incomes '' Older people, particularly older women, are recognised as a priority cohort. Targeted strategies that focus on early intervention rather than crisis responses is required to help older people maintain or access housing appropriate to their individual needs.'' P39

I'd like to see a more detailed plan regarding how the homelessness strategy will be operationalised.

WA Housing Strategy

The WA Housing Strategy 2020-2030 was launched in October 2020 and I had the pleasure of attending the launch. The strategy has a number of components and the WA government is to be congratulated on it's focus on developing affordable and social housing targets. I was disappointed that the building target for social housing per year was so low at 250 homes. We need a much bigger investment to make a real impact.

This information was taken from the Department of Communities site.

The Strategy sets clear targets to create a more agile housing system that can respond to current and future need. It commits to:

- a 6% net increase in social homes over the next 10 years (2,600 homes)

- diversifying the rental sector

- continuing to responsibly support home ownership opportunities for people on low to moderate incomes

- improving the availability of liveable designed housing

- building liveable, inclusive and connected communities that improve social and economic participation

- improving outcomes through a more integrated approach to housing and service assistance

- creating jobs and contributing to the State's economy.

The strategy is kickstarted by the $444 million Housing Stimulus Package announced in June 2020. This includes the $319 million Social Housing Economic Recovery package which will refurbish 1,500 homes, build and purchase about 250 new dwellings and deliver a regional maintenance program to 3,800 homes. This comes on top of the $150 million Housing Investment Package announced in December 2019 and the 394 million Social and Affordable Housing and Jobs Package announced in 2018.

Three plans are now being developed that will contribute to achieving the targets:

- an affordable housing implementation plan – due at the end of 2020

- a social housing framework – under development

- a regional and remote housing implementation plan – under development

Covid 19 Planning reforms

In a May 21 2020 statement on the WA government website a range of planning reforms post Covid 19 were announced. The State Government has brought forward a number of measures within the Action Plan for Planning Reform as part of COVID-19 economic recovery plans, together with a proposal to establish a new development application process for significant projects. The proposed reforms will remove barriers to enable development, create and protect jobs and support business.

They will provide:
- new approvals pathways for significant developments
- streamline planning and referral processes
- elevate the importance of local planning strategies to ensure community engagement early in the vision setting for an area
- provide greater clarity and consistency across the system
- reduce the administrative burden on the State's 134 local governments, saving time and money

Metronet

I am very interested to know how older single women and other potential tenants for social housing will be involved, if at all, in the design and development of Metronet social and affordable housing. A request to Minister Tinley's office regarding Metronet provided this response.

"Through partnerships with the private, public and not-for-profit sectors, the Department of Communities is delivering its $394 million Social and Affordable Housing and Jobs Package. The Package is addressing the State's need for additional social and affordable housing in locations aligned with Stage 1 of the METRONET program, and supports infill density targets. The Package will assist the Department of Communities to use housing to achieve better outcomes for individuals and families in need; deliver inclusive and connected communities where people of all incomes and backgrounds have a place to call home and belong; and create a housing system that is more responsive to current and future needs. The Package also seeks to address the State's ageing social housing stock, changing demographics and dwellings that are no longer suitable for client needs. The Package is using four different work streams to develop high-density mixed-tenure projects; create unique urban communities on strategic sites close to METRONET stations; and develop and redevelop smaller scale sites within one kilometre of new METRONET stations or existing train stations.

As at January 2020 –

- 804 dwellings have been allocated to builders across 166 sites.
- 63 tenants have been successfully relocated to enable redevelopment of Stream 4 assets to occur.
- The Department of Communities continues to utilise its strategically-located assets and work with its private sector partners to contribute to and deliver vibrant transit-oriented communities within new METRONET precincts and within 800m of existing train stations.

The AHURI 2018 report on affordable housing policy options clearly stated that

"In most cases, state government affordable housing strategies will require the expenditure of considerable resources. Even when state governments are running surpluses, the resources required to make a difference in terms of housing outcomes are of such magnitude that strategies will be most effective when state governments can augment their own resources with those of the Australian Government." p24

Through this whole Covid 19 crisis I've seen what happens when governments decide to face the realities of a deadly crisis that would impact on millions of people.

They work together to develop and deliver a coordinated response. They find the money and the political will to make hard decisions in the best health interests of the nation.

It's time they focused their coordinated efforts, political will and financial resources on the deadly housing and homelessness crisis currently impacting on millions of people around Australia. I applaud the WA government for their current efforts during the Covid 19 crisis. I look forward to seeing their plans become a reality.

4.4.3 WA local councils

In the past, local councils in WA have provided affordable and social housing in their localities through contracts with the State government. Many councils divested themselves of these properties to CHP's but some councils still hold housing stock. Councils have also developed affordable housing strategies.

The WA Planning Commissions 2015 affordable housing discussion paper described a number of ways local councils could support social housing development:

- **Barrier reduction strategies** seek to remove or reduce controls that may inhibit the development of affordable housing.
- **Protective mechanisms or policies** are generally used to retain low cost accommodation in an area, or to mitigate its loss during periods of redevelopment
- **Planning incentives** are voluntary provisions that aim to make development projects more profitable in exchange for the provision of affordable housing
- **Voluntary negotiated agreements** are usually applied at the large scale, such as a major redevelopment projects or in a master planned community
- **Mandatory provisions** require developers to provide affordable housing as part of a development. Mandatory provisions include inclusionary zoning [% of development is for affordable housing], the collection of cash contributions, rather than the provision of land or dwellings

In March 2020, CHIA Vic and the Municipal Association of Victoria released a very useful document 'Affordable Housing Agreement Toolkit' https://chiavic.com.au/wp-content/uploads/2020/03/Affordable-Housing-Agreements_Toolkit_DIGITAL.pdf The toolkit provides clear information for local authorities, developers and CHP's regarding the process and detail involved in developing affordable housing agreements.

The Banyule City Council Cohousing Innovation and Affordability policy was specifically developed to support collaborative housing developments such as cohousing.

The Yarra Council April 2019 'Affordable Housing Financing' report is a well researched document with a lot of information regarding funding and financing opportunities.

Fremantle City Council – Freo Alternative - The Freo Alternative provisions apply in specific sections of White Gum Valley, Hilton, O'Connor, Beaconsfield and Fremantle. In general, the provisions include:

- Only applies to lots larger than 600 square metres.
- New dwelling(s) to have a maximum floor area of 120 square metres.
- Maximum of three dwellings on lots of 750 square metres or less.
- Minimum of 30 square metres of outdoor living area per dwelling.
- Developments to have higher than standard energy efficiency ratings.
- 70 per cent of the entire development site to be open space, with some variation allowed to 60 per cent open space.
- At least one mature tree to be retained or planted
- A maximum of one parking bay per dwelling.
- All developments to be referred to the City's Design Advisory Committee to consider design quality.

City of Fremantle has also been involved in a range of other collaborative and innovative homelessness and housing initiatives:

- The White Gum Valley development which was a landmark partnership in innovative housing development
- Supporting the development of tiny homes under the My Homes project developed by architect Michelle Blakeley
- Partnering and supporting the 20 lives 20 homes Freo project with community and social housing organisations

When this document becomes a living document on the Shelter WA site in the Reimagining Home subsite, I'd like to add initiatives delivered by other WA local councils. Time constrained my exploration and I know the work of City of Fremantle.

4.4.4 Government policies and funding internationally – Canada

Carol Whitzman's 2018 paper " Tap Turners and Game Changers: lessons for Melbourne, Victoria and Australia from affordable housing systems in Vancouver, Portland and Toronto" is a must read for anyone interested in innovative government policy, funding and planning.

Highlights from her paper include:

- There's an emphasis at all levels of Canadian government policy on dampening out of control housing speculation, where housing is a source of speculative wealth generation rather than housing as an essential social need and human right. The city of Vancouver is working to develop a speculation and flipping tax; has increased property transfer tax on luxury properties; and is closing loopholes around capital gains taxes. They are also setting housing targets for all income levels. P26
- In Australia 11.7 billion dollars is lost annually in tax relief thru capital gains and negative gearing exemptions in investment losses. These tax exemptions primarily aid the wealthy and develops 2 classes – those benefiting from wealth creation through housing and those locked out of the market. These 11.7 billion dollars could be better used for infrastructure investment in housing, transport and social, health and cultural services.
- Part of the 2017 Canadian national housing strategy - **Rental Construction Financing Loan Fund 2017** – 2021 – provided affordable rental housing with all units below market rental and high energy efficiency builds. Developers get a 50-year mortgage at a fixed rate. **Affordable Housing Innovation Fund** – supported prototyping housing developments that could be replicated and that showed financing and design innovation.

- Van City, Canada's biggest credit union, in 2015, provided $3 million Canadian for predevelopment funding for high risk non-profit housing projects at 2% interest. Non-profits could access up to $600,000. The Federal government provided matching funding of up to $6 million, making the Van City fund 12 million dollars in 2017/18.
- British Columbia in partnership with Manitoba and Ontario developed the Housing Investment Corporation that provided low interest 30-year mortgages exclusively to non-profit housing providers with specialist affordable housing development and management support to organisations they funded
- British Columbia made changes to speculative tax concessions including – increasing the foreign buyer tax rate to 20% and increasing property tax transfers for properties worth more than $3 million. They also introduced stronger regulation of short-term rentals like Air BNB. All increased tax revenues from these measures go directly towards affordable housing construction and maintenance p25
- The Housing Hub was created by the BC government to facilitate the supply of affordable rental housing. It will increase access to government and privately owned vacant and underutilised land, low cost financing and higher risk financing. P25
- Given that access to affordable land is a huge need for social and affordable housing development the BC government does not support the sale of public assets, including land. They are considering 100-year land leases to non-profit developers instead of land sale to private developers.

Building the future together

What you can do to make a difference - SIN

Reimagining Home Innovation Projects in more detail – pilots; SIS; SOHO; ESEE
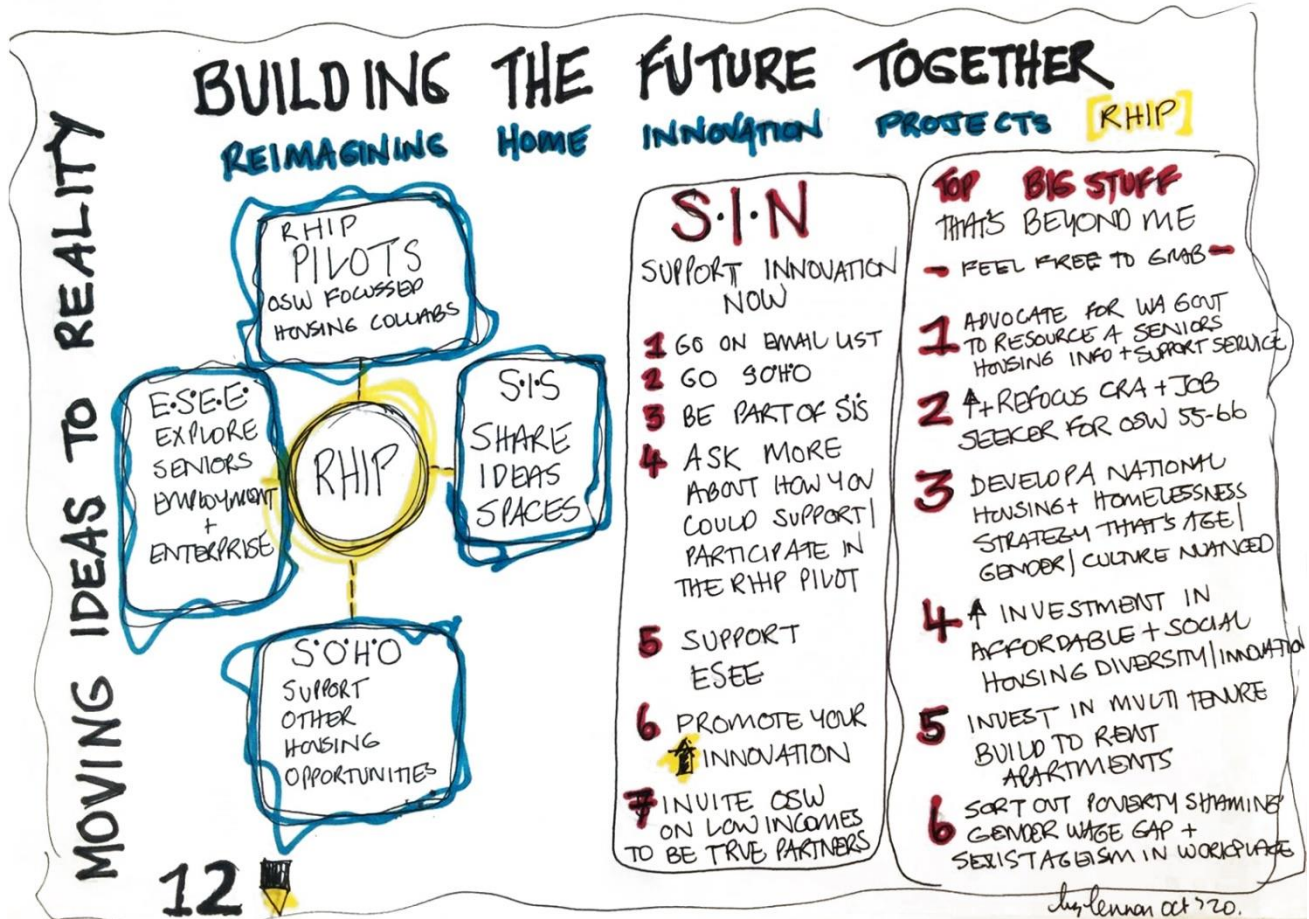
5.Building the future together – what you can do to make a difference

5.1 Housing First – Reimagining Home Innovation Projects

RHIP colab

A hub or lab to research and pilot social housing innovation in design and housing models that include collaborative housing developments would be a major step forward. The hub would include all key agencies and individuals interested and involved in innovating social housing developments. Some NHFIC funding could be diverted here for pilot projects as well as funding and support from Development WA. The hub could provide awareness and education on design, materials, financing, sustainability and other housing development processes. This would be capacity building for the sector. Participative engagement processes would be used to include cohorts such as older single women on low incomes in design, development and even building test projects. It would also provide funding and development support to collaborative housing developments led/focused on older single women on low incomes [and other cohorts]to aid their initial formation. My Reimagine Home framework and 4 Building Blocks Process could also be incorporated.

RHIP Pilot – a older single women focused collaborative housing development 2020+

I'd love to move a dream to reality and create collaborative partnerships that would develop a mixed tenure rent/own housing development for older single women. where older single women on low incomes are a large percentage of residents. I want it to be open to older single women from a range of communities of identity - lesbian, trans, Aboriginal and Torres Strait Islander, CALD and women with disabilities. I also want to include older single women who have been community activists and artists because they're sure not high paying jobs! It would be a space where older single women would feel safe, respected, connected and creative. Connect Victoria Park Inc has indicate an interest in being a partner for a 2021 research| engage| design| build Reimagining Home Pilot project.

SIS - Share Idea Spaces

This is where we create spaces to share ideas about innovations in social housing specifically and housing generally. The Reimagining Home subsite within the Shelter WA site can become an online resource as well as linking to other innovation sites. SIS could also:

- Highlight engagement and codesign processes that are working
- Explore ideas for innovative housing pilot projects that include OSW specifically and people on low incomes generally
- Share innovation in building construction, materials and sustainability
- Advocate for positive change so all Australians can age well in a home that meets their needs

SOHO – Support Other Housing Opportunities

We can SOHO within SIS spaces. I see a real need to promote, support and encourage other innovations in housing development and have mentioned many of them in this paper and the Look Book. No one has the capacity to do it all and I want to learn from others as well as share my learning.

ESEE – Explore Seniors Employment & Enterprise

Poverty and lack of access to affordable and fit for purpose housing are intertwined. We need to research and develop coworking spaces: and employment and entrepreneurial/small biz development programmes for older single women on low incomes. These could be incorporated within a Reimagining Home development and supported by key government programs such as WA Small Business Development Corporation and the New Enterprise Incentive Scheme NEIS.

The Federal government also needs to increase Job Seeker and CRA to a liveable rate as many older single women can't find employment and won't access a pension until they're 67. Also, can the government look into how older single women on low incomes who are New Zealand citizens living here are supposed to be able to afford housing without any access to income and housing assistance.

5.2 What you can do to make a difference – SIN

In section 4.2 What you bring to the Table, I detailed what each potential partner stakeholder group could do to leverage their strengths and resources in creating collaborative housing developments with older single women on low incomes.

Support Innovation Now – SIN
But what could you do as an individual? We could SIN together.

Here are 7 things you could do:

1. Go on an email list [reimagininghome1@gmail.com] for Reimagining Home and keep up to date with progress.
2. Ask how you could support/participate in the 2021 Reimagining Home pilot project
3. Support other housing innovations by attending SOHO events or sharing information with others
4. Come along and share ideas at a SIS event
5. Ask how you could help support ESEE – exploring seniors employment and enterprise
6. Promote your innovations. I'd love to hear and share what you're doing
7. Invite older single women to be true partners in any innovation projects you're developing

5.3 Top 10 Big Stuff that's beyond me but someone can do it

There's a lot of things I've explored in this document that are way beyond my control or influence but I think someone needs to address them. I know there are many organisations and government departments working together to deal with these wicked problems. I thank you. Here's a few of the big things beyond me:

1. **Resource SHISS** – There is a huge need for a Seniors Housing Information and Support Service in WA. The Ageing on the Edge working group needs your support to encourage the WA government to support the development and resourcing of this service
2. **Increase CRA and Jobseeker for OSW on low incomes –** specific focus is needed for this group as we are impacted by ageism, gender wage disparity and a reluctance by employers to employ older people. We may not make it to 67 to access a pension – which by the way still leaves many people in housing stress.
3. **Develop a national housing and homelessness strategy that's gender and culture nuanced –** I'm a hopeful and optimistic kind of woman but the Federal governments total lack of interest in developing a housing and homelessness strategy, let alone a gender and culture nuanced one just leaves me dumbfounded.
4. **Increase investment in affordable and social housing diversity –** I have a lot more to learn about this but there are pockets of innovation that make me hopeful
5. **Invest in multi tenure Build to Rent apartments that are beautiful| affordable| sustainable| connected and powerful –** this seems like a scaleable option that could meet the needs of the estimated 50,000 older women in WA who are at risk of homelessness.

I thank you from the bottom of my heart for getting this far. I hope something in this document resonated with you.

Liz Lennon Nov 2020

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Reimagining Home

November 2020

Supported by
- Shelter WA:
- Connect Victoria Park Inc:
- Lisa Baker MLA Maylands