



National Seniors
Association

The independent voice of senior Australians

Submission

to

Chief Minister's Department

Review of affordable housing in the ACT

October 2006

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Abstract

The home has special significance for older people. Home is a familiar place, in a familiar location where they know others and feel in control of their lives. Studies examining older peoples' preferences for housing have found that the majority wish to stay in their current home, or if they had to move, at least remain within their current suburb, in a familiar social environment. The health and well being of seniors is intrinsically linked to housing.

The appropriateness of housing for meeting the needs of people as they grow older involves a range of issues including, affordability, locational proximity to services, amenities and networks as well as housing design and facilities in the home that can be adapted to meet the changing physical needs of people as they age.

There is diversity among situations facing seniors. Older women are especially likely to live alone, to experience frailty, to have low incomes, or to have a combination of these vulnerabilities. Older migrants from non-English speaking background face cultural and language barriers and many Indigenous people experience deprivation. Older people in non-metropolitan areas can have restricted access to accommodation options and health and welfare services.

A range of housing assistance options and better integration of housing and supporting services is needed to cater to the diversity of circumstances and needs of seniors over.

About us

National Seniors is the largest senior's organisation in Australia with over 280,000 individual members in 170 branches across the country. It offers members a vast range of services and benefits and is an influential vehicle for contributing to policy debates affecting seniors in Australia.

National Seniors develops policy based on membership input, including through branches and member organisation forums and has a pre-eminent role in representing, advocating for, and serving, senior Australians.

National Seniors has developed a National Policy Document (National Seniors 2006) with a number of priority areas including public/social housing; home based and residential aged care.

Discussion

Ageing at home

Ageing at home should be encouraged as far as it is practicable. This means maximising opportunities for older people to remain in their homes and communities to the extent that they wish to do so as they grow older. Ageing at home is important for most older people but often has particular significance where there are attachments to

localities based on ethnic and cultural ties. Although, this may appear to be an easy solution it must be acknowledged that having the capacity to 'Age in place' depends heavily on the availability of informal care. Providing care can lead to economic disadvantage and increased risk for carers of acquiring disability themselves. Community care services can effectively supplement informal support but diversity, fragmentation, financial caps and lack of coordination result in substantial unmet demand.

The objectives of the current Federal Government policy of ageing at home are not being met due to a lack of choice in available housing options, difficulties in accessing support services and the limited linking of housing with other services.

Options for housing affordability

There is a high level of home ownership amongst older people. Government policy of ageing in place reflects this fact and housing and support options available to older people are primarily linked to this high level of home ownership. Support options include help to stay in the home or moving to a smaller or more convenient home. However, these options are not readily available to non-home owners. Importance of linkages to support and recreation services, recommend improved access to them and information about availability.

Support for owner-occupiers

They could also be supported to move to more manageable accommodation by waiving of costs such as stamp duty. Assistance with removal costs would also be of great help. Alternative housing options, such as a shared equity arrangement in cluster housing specifically designed for older people could be worthwhile.

Similarly relocation services – absence of coordinated government policy re costs of moving, which include removal, rental bond, stamp duty, conveyancing, transaction costs, connection fees, financial advice.

Older renters

The great divide in the housing situation of older Australians is between home owners and renters. Affordability problems occur for those in private rental accommodation.

During the next two decades, Australian housing authorities and the Australian housing policy community face a major challenge to ensure the provision of good quality, affordable rental housing for lower income, older Australians. Older non-home owners on a fixed low income have limited choices if they want to move to accommodation more suited to their needs. Given the decreasing affordability of rent levels in the private rental market and the increasing cost of dwellings for purchase, particularly in major capital cities, appropriate housing options for older people on fixed low incomes are extremely restricted.

Public / Social Housing

There is an ongoing need for governments to continue to invest in public housing stock, long recognised by the Industry/Productivity Commission. Ordinary public housing remains the main means of meeting the housing needs of low-income older people and preventing poverty. Maintenance, design and location are important,

Government policy for some years has focused on equalising the levels of assistance to public tenants and private renters. Under this policy, there has been redistribution of funds from public tenancy to private tenancy in the form of cash rent assistance for private rental. However, it is clear that public housing is still the most desirable option for a significant group of older people.

The typical older person who would most benefit from public housing would be an independent person or couple in their later fifties or sixties, who does not own their own home, who may have rented privately while working, but who is unable to adequately manage private rent after retirement or retrenchment.

Community Housing Programs

Typically, these programs provide rental housing managed by community organisations and local government for low income people. In particular, this approach to housing provision can directly respond to the special needs of certain groups of older people by providing an alternative, permanent form of accommodation for older people with special needs but for whom residential aged care is not an appropriate or desired option.

Independent Living Units

Provided as another social housing option for older people without substantial assets but have been largely neglected by federal and state governments. Independent Living Unit organisations face major challenges after decades of providing independent housing for seniors: their stock is ageing and often no longer meets the current needs and expectations of older people.

Aged rental villages

Provide a new type of private rental accommodation specifically built and targeted to older people whose primary, and usually sole source of income is the Age Pension, and whose needs are not met by the public housing system. The emergence of these villages has been prolific in Queensland since 2000. This form of aged accommodation is emerging at a rapid rate in a number of other states in Australia. Villages are constructed with a view to property investment, not owner occupancy

Caravan parks

As demand for public housing continues to outstrip supply, more and more people, of all ages and backgrounds, have looked to caravan parks as an 'affordable' permanent, interim or crisis housing option.

Conclusion

Co-ordinated action is needed to develop affordable and appropriate housing options for older people, particularly for those on low incomes and with limited assets, continues to be a major challenge and improving access to secure and adequate housing is not straightforward and raises a number of policy issues and dilemmas.

The design and construction of private dwellings and cared accommodation settings has consistently failed to adequately consider the needs of adults with disabilities effectively, increasing dependency and creating social exclusion. Adaptable housing can be defined as “utilising good design to enable a house to be adapted as required for use by everybody, irrespective of their age, level of mobility or condition of health”

The Government should consider a more proactive approach in “ensuring a significant percentage of new housing is built to meet the Australian standard for adaptable housing by 2020”. Potential cost savings and benefits associated with building to accessibility standards include:

- Reduced expenditure on adaptations, also savings in cost of removing adaptations of non-adaptable houses
- Savings in home care costs associated with heating
- Savings associated with reduced accidents in the home
- Delaying moves into residential care
- Reduced need for temporary residential care
- Savings in health care costs
- Savings in re-housing costs.

It is evident that unless there is an increase in affordable private rental housing and limited funding for support services means that the problem of older homelessness will rapidly increase.