

# HOME FOR GOOD: SOCIAL HOUSING FOR AN AGEING POPULATION



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## About Per Capita

Per Capita is an independent progressive think tank, dedicated to fighting inequality in Australia. We work to build a new vision for Australia based on fairness, shared prosperity, community and social justice.

Our research is rigorous, evidence-based and long-term in its outlook. We consider the national challenges of the next decade rather than the next election cycle. We ask original questions and offer fresh solutions, drawing on new thinking in social science, economics and public policy.

### Centre for Applied Policy in Positive Ageing (CAPPA)

CAPPA is the 'do tank' within Per Capita. Its establishment was generously funded by the Wicking Trust. CAPPA undertakes social innovation and applied policy research that focus on finding solutions to issues resulting from Australia's ageing population, aiming to increase the wellbeing of older Australians.

## About TACSI

Formed in 2009, the Australian Centre for Social Innovation is an independent social enterprise working on projects and initiatives across Australia to bring people into the heart of shaping their lives and society.

Bringing together a unique and diverse team of people, the staff at TACSI are united in their commitment to developing new and better ways to build social and economic prosperity for all.

At the heart of TACSI lies the fundamental belief that people are the experts in their own lives, and that the best innovations come from working with the people who face the challenges we're trying to solve.

## About the authors

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She is passionate about the meaningful participation of older people and has worked in roles supporting this including Pensioner Action in the UK and Council on the Ageing (COTA) Victoria. Myfan has a BA (Hons) in Social Policy from the University of Sussex and a Masters in Cultural and Media Studies. She has a Diploma in Social Sciences: Crime, Order and Social Control from the Open University, and is an Associate to the Healthy Ageing Research Group at La Trobe University.

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## Introduction

This series of *Home for Good* policy briefs, by Per Capita's Centre for Applied Policy in Positive Ageing (CAPPA) in partnership with The Australian Centre for Social Innovation (TACSI), applies findings from more than ten years of combined research in ageing, housing and inequality to inform housing policy recommendations for an ageing Australia.

In our first policy brief, we introduced TACSI's 'three critical functions' of a good home in older age.<sup>1</sup> These 'three critical functions', co-designed over five years with older Australians, express what a 'good home' means to older people:

**Asset:** Rather than financial equity, the real asset in relation to housing is security of tenure, enabling choice and control of your living circumstances and how you live your life.

**Gateway:** Good homes connect us to others and to our community, critical to reducing loneliness and isolation.

**Expression:** Home is where we express and evolve our identity. Having control over our space and being able to invest in 'place' enables us to form stronger and more congruent identities.

In our second policy brief, we identified how Australia's private rental market often fails to provide these three critical functions of home for older people and explored innovative ways in which it could change or adapt to better serve Australia's ageing population.<sup>2</sup>

In this, our third policy brief, we turn our attention to Australia's social housing sector. In the context of declining home ownership and growing housing insecurity among older Australians, we ask whether social housing can provide the three critical functions of home as we age.

We will consider how older Australians fit into the existing social housing system and use Per Capita and TACSI research to outline what older people want from social housing. We will then investigate the ways in which the current system falls short, creating problems for older Australians, including problems of access, affordability, stock design and condition, and location. We will then use our work co-designing housing solutions with and for older Australians to recommend a series of policy changes to move us towards a social housing sector that adapts to the changing needs of our ageing population.

The need for social and affordable housing will only grow as a result of the COVID-19 pandemic upon us at the time of writing, and Australian governments at all tiers will need to prioritise housing and innovate in relation to funding and investment. Housing providers will need to grow their imagination in relation to the types of social housing that will best meet the needs of a diverse and ageing tenant body. Most importantly, governments and providers will need to drive innovation in social housing governance structures by piloting new models of 'bottom-up' ownership that help ensure social housing residents are integrated and valued members of their broader community.

<sup>1</sup> <http://bit.ly/home-for-good>

<sup>2</sup> [https://bit.ly/homeforgood\\_prb](https://bit.ly/homeforgood_prb)

## Policy context

### Social housing in Australia

As at 30 June 2018, social housing – i.e. subsidised rental housing provided at below the market rent to eligible, usually low-income tenants – made up 4.6% of Australia’s housing stock.<sup>3</sup> This is manifestly inadequate to meet social housing need. To meet that need it has been estimated that Australia needs a social housing sector constituting between 6.6% and 8% of overall housing stock.<sup>4</sup>

It wasn’t always this way. Between 1945 and 1970, new social housing properties averaged 16% of total national residential construction. But from 1996, base funding for social housing construction was cut by 24% and the rate of new social housing builds fell to 3%. Although the Australian population grew by 30% from 1996 to 2016, social housing stock grew by just 4%.<sup>5</sup>

It also isn’t this way elsewhere. Compared to other OECD countries, Australia’s proportion of social housing dwellings is ranked as middling. Our proportion of 4.6% pales in comparison to the Netherlands’ proportion of 37.7%, Denmark’s proportion of 21.2%, Austria’s proportion of 20%, and even the United Kingdom’s proportion of 16.9%. It is more comparable to the United States’ proportion of 3.3%.<sup>6</sup>

In Australia, social housing comprises public housing and community housing. Public housing is provided and managed by governments, while community housing is provided and managed by community-based organisations, usually in the not-for-profit sector. 72% of Australia’s social housing is public housing, meaning public housing accounts for 3.3% of total housing stock.<sup>7</sup> Over the last decade, Australia has actually lost 6% of its public housing – some 20,000 dwellings – as the sector has steadily shifted its focus away from public housing and towards growing the community housing sector by transferring ownership and/or management of public housing stock to community housing providers (CHPs).<sup>8</sup>

The current state of Commonwealth investment in public housing has been described as a “starvation ration.”<sup>9</sup> Various investment pathways have been tried and tested but have not generated sufficient housing construction, failing even to keep up with the rates of sales and demolitions.<sup>10</sup> States and territories lament the lack of Commonwealth investment, while the federal government points to the opaque and ineffective way states and territories spend their funding.<sup>11</sup>

<sup>3</sup> <https://www.aihw.gov.au/reports/hou/housing-assistance-in-australia-2019/housing-assistance-in-australia-2019/contents/social-housing-dwellings>

<sup>4</sup> The Swinburne Institute for Social Research, Swinburne University, Submission to Senate Economics References Committee Inquiry into Affordable Housing, (2014). Available at [https://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Economics/Affordable\\_housing\\_2013/Submissions](https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Economics/Affordable_housing_2013/Submissions) (submission 86, section 2.3).

<sup>5</sup> Pawson et al, Housing policy in Australia: A Case for System Reform, Palgrave Macmillan (2020), page 94-95

<sup>6</sup> <http://www.oecd.org/social/affordable-housing-database/housing-policies/>

<sup>7</sup> <https://www.aihw.gov.au/reports/hou/housing-assistance-in-australia-2019/housing-assistance-in-australia-2019/contents/social-housing-dwellings>

<sup>8</sup> Pawson et al (2020) page 113

<sup>9</sup> <https://theconversation.com/australia-needs-to-reboot-affordable-housing-funding-not-scrap-it-72861>

<sup>10</sup> [https://www.ahuri.edu.au/\\_data/assets/pdf\\_file/0018/29061/Social-housing-as-infrastructure-an-investment-pathway-Executive-Summary.pdf](https://www.ahuri.edu.au/_data/assets/pdf_file/0018/29061/Social-housing-as-infrastructure-an-investment-pathway-Executive-Summary.pdf), Pawson et al (2020), page 95

<sup>11</sup> <https://theconversation.com/australia-needs-to-reboot-affordable-housing-funding-not-scrap-it-72861>

As both state and federal governments have withdrawn from their responsibility to fund public housing, the sector has shifted away from the post-war 'safety net model' wherein the government provided affordable housing to the current 'ambulance service model' focused on providing emergency housing in response to the homelessness crisis.<sup>12</sup> Today, public housing eligibility criteria have narrowed to target only those most in need, many of whom are permanently outside the workforce and have high or complex needs.<sup>13</sup> This means many people at risk of homelessness in Australia are ineligible for public housing.<sup>14</sup> Nationally, at 30 June 2018, there were 140,600 applicants on a waiting list for public housing.<sup>15</sup>

Data from the Australian Housing and Urban Research Institute (AHURI) estimates a current shortfall of 433,000 social housing properties, projecting that, after taking population growth into account, Australia will need 727,000 new properties by 2036 just to maintain our current low proportion of public housing. This means 15,000 homes will need to be built every year for the next 20 years just to maintain the status quo.<sup>16</sup> AHURI's research is backed up by the University of New South Wales' City Futures Research Centre, which estimates that Australia will need 728,600 new social housing properties by 2036.<sup>17</sup>

## Older Australians and social housing

In the Australian cultural narrative, we almost always envisage a good home in older age as a home that is owned outright. We have an expectation that, in retirement, an older person in Australia will have paid off their mortgage and own their family home as a 'home for good'.

This ideal provided the three critical functions of home for generations of older Australians. Outright home ownership is a solid financial asset, providing us not only with the financial security to pay for aged care if we should need it, but also wealth to leave to our family. A home owned outright also confers permanent security of tenure, often in a neighbourhood of our choice with established social and service relationships: a *gateway*. As homeowners we have control over our space: *expression*. We are able to age in place and to remain living independently from residential care for as long as possible. This cultural narrative of outright home ownership remains a key pillar of both our retirement income system and our aged care system.

However, the realisation of this ideal is becoming increasingly unlikely. In Australia's current housing market, unaffordability and market failure are creating a new paradigm. Home ownership is declining at all ages, including full home ownership at the time of retirement. Meanwhile, we see a parallel growth in housing insecurity, both for younger Australians unable to afford their rental payments let alone purchase

<sup>12</sup> Fitzpatrick & Stephens, *The Future of Social Housing*, London: Shelter (2009) pages 27-38. See also <https://www.ahuri.edu.au/policy/ahuri-briefs/understanding-the-residualisation-of-social-housing>

<sup>13</sup> Pawson et al (2020), page 104, see also

[https://www.ahuri.edu.au/\\_data/assets/pdf\\_file/0008/2042/AHURI\\_Final\\_Report\\_No231\\_Thirty-years-of-public-housing-supply-and-consumption-1981-2011.pdf](https://www.ahuri.edu.au/_data/assets/pdf_file/0008/2042/AHURI_Final_Report_No231_Thirty-years-of-public-housing-supply-and-consumption-1981-2011.pdf)

<sup>14</sup> <https://www.ahuri.edu.au/policy/ahuri-briefs/understanding-the-residualisation-of-social-housing>

<sup>15</sup> <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2019/contents/priority-groups-and-wait-lists#pg4>

<sup>16</sup> [https://www.ahuri.edu.au/\\_data/assets/pdf\\_file/0018/29061/Social-housing-as-infrastructure-an-investment-pathway-Executive-Summary.pdf](https://www.ahuri.edu.au/_data/assets/pdf_file/0018/29061/Social-housing-as-infrastructure-an-investment-pathway-Executive-Summary.pdf)

<sup>17</sup> <https://cityfutures.be.unsw.edu.au/research/projects/filling-the-gap/>

their first home, and for older Australians who struggle with mortgage debt in the decade before retirement some 600% higher than it was three decades ago.<sup>18</sup>

As a result, more older Australians are renting their homes, while others are living in highly insecure accommodation such as rooming houses and caravan parks. A growing number, especially older single women, are effectively homeless, getting by through house-sitting or couch-surfing. Chronic housing insecurity, and the implications it has for poorer health and wellbeing, is becoming a way of life for too many older Australians.<sup>19</sup>

Social housing should be able to provide a solution for older Australians who do not own their own home: it should be a means to provide them with a 'home for good'. For Australians on limited and fixed incomes, such as the age pension, and whose needs are likely to grow more complex as they age, social housing should provide a secure and affordable refuge. It offers greater security than private rental accommodation and other precarious housing tenures and, as such, meets the asset function of a good home in older age. The security it provides facilitates the gateway function: control of who comes in and when, the ability to 'shut the door' and have privacy. Confidence in security of tenure also supports the expression function of a good home in older age: the ability to control and personalise our space.

On the face of it, then, social housing would seem to offer the three critical functions of home. However, older people often experience sufficient disadvantage to be excluded from private rental and home ownership, but not enough to qualify for social housing. These Australians represent a key demographic that slips through the cracks of our current housing market.

The proportion of older residents in social housing has increased significantly over recent years, as the population has aged and housing need in older age has grown. The Aged Persons Homes Act 1954, which once funded churches, charities, and not-for-profit organisations to provide housing for older people, has been superseded by numerous policies driving growth in social housing more broadly. The current system limits access to designated aged social housing stock, despite evidence showing older people particularly value the additional support and community connection that social housing often provides. In Victoria, for instance, an Older Persons' Highrise Program for public tenants in estates is delivered in partnership by government and community health organisations, with designated workers supporting older tenants not only with housing issues, but with their health and other vulnerabilities.<sup>20</sup>

## What older Australians want from social housing

For many older people who experience insecurity in the private rental market, being able to access social housing may just be enough. The health and wellbeing implications of housing insecurity mean those fortunate enough to be offered a social housing property are unlikely to complain, despite the evidence that current social housing stock is often inappropriately designed for older people. AHURI research dating back to 2007 shows that even then, state and territory housing authorities were facing "...a range

<sup>18</sup> [https://www.ahuri.edu.au/\\_data/assets/pdf\\_file/0025/44953/AHURI-Final-Report-319-Mortgage-stress-and-precarious-home-ownership-implications-for-older-Australians.pdf](https://www.ahuri.edu.au/_data/assets/pdf_file/0025/44953/AHURI-Final-Report-319-Mortgage-stress-and-precarious-home-ownership-implications-for-older-Australians.pdf)

<sup>19</sup> <https://www.missionaustralia.com.au/news-blog/news-media/mission-australia-report-shows-homelessness-is-a-growing-concern-for-older-australians> [https://cpsa.org.au/wp-content/uploads/2019/01/180622\\_CPSA\\_Housing\\_report.pdf](https://cpsa.org.au/wp-content/uploads/2019/01/180622_CPSA_Housing_report.pdf); <https://www.older tenants.org.au/content/housing-insecurity-and-precarious-living-australian-exploration-0>

<sup>20</sup> <https://www2.health.vic.gov.au/ageing-and-aged-care/supporting-independent-living/low-cost-accommodation-support-program/older-persons-high-rise-support-program>

of major policy, management and practice challenges [in] the demand from older people for public housing.”<sup>21</sup> The research found older Australians had “...higher and changing expectations; many will need support; and the size of their housing units is too small, below community standards and no longer meets the expectations of older people.”

A more recent AHURI study addressing older people’s housing aspirations showed most wanted to live in the middle or outer suburbs of a city, but that many aged between 55 and 74 had a strong preference to live in small regional towns, where there is low availability of social housing.<sup>22</sup> People aged over 75 were more likely to indicate a preference for the inner suburbs of capital cities, perhaps reflecting importance of feeling connected to services, to family and to the broader community as they become less agile. Location of housing appears to remain just as important in older age as in younger age, but the scarcity of social housing stock means prospective tenants have little real choice over its location.

Per Capita’s *Mutual Appreciation* research identified the importance of housing as a ‘social relationship’ and the role housing can play in driving positive experiences of ageing by facilitating social connection and a sense of belonging to community.<sup>23</sup> The project explored a number of models of housing and care collectives in older age, including cooperative social housing models, and canvassed response from older women experiencing disadvantage. Their responses highlighted the critical importance of housing that enabled regular social connection: even some women who owned their own homes stated that they would move into cooperative housing for the perceived social and care benefits as they aged.<sup>24</sup>

The AHURI study into the housing aspirations of older Australians reinforced our findings:

*One interviewee lived in a housing cooperative and it became evident that they felt substantially more secure than other tenants and even seemed to have more control over their housing aspirations. As they described, being in the cooperative has offered the family secure and affordable housing which has 'made an incredible difference'. (57-year-old, female, social housing tenant).<sup>25</sup>*

<sup>21</sup> [https://www.ahuri.edu.au/\\_data/assets/pdf\\_file/0021/3099/AHURI\\_Research\\_Paper\\_Older\\_persons\\_in\\_public\\_housing.pdf](https://www.ahuri.edu.au/_data/assets/pdf_file/0021/3099/AHURI_Research_Paper_Older_persons_in_public_housing.pdf) p.1

<sup>22</sup> <https://www.ahuri.edu.au/research/final-reports/317>

<sup>23</sup> [https://percapita.org.au/our\\_work/mutual-appreciation-a-social-innovation-thinkpiece/](https://percapita.org.au/our_work/mutual-appreciation-a-social-innovation-thinkpiece/)

<sup>24</sup> [https://percapita.org.au/wp-content/uploads/2019/09/Mutual-Appreciation\\_formFINAL.pdf](https://percapita.org.au/wp-content/uploads/2019/09/Mutual-Appreciation_formFINAL.pdf), page 8-10

<sup>25</sup> <https://www.ahuri.edu.au/research/final-reports/317>

## The problem with social housing for older Australians

### Access

As we have noted, the demand for social housing far outstrips its provision. The stock that is available is targeted towards those Australians most in need: usually those of working age who are permanently outside the workforce, or with high and complex needs.<sup>26</sup> This means that many older Australians are forced to remain in precarious housing, or even in homelessness, despite being recognised as a priority group under the National Housing and Homelessness Agreements that operate at each state/territory level.<sup>27</sup>

The fundamental lack of social housing supply remains the most significant barrier to access for Australians of all ages, but older Australians face particular difficulties accessing safe and secure housing in appropriate built forms. From the 1980s onwards, some purpose-built, medium-density housing was developed by state housing commissions for older people but, as with much of our public housing stock, a lack of investment and maintenance means many of these blocks are run down. Most were not designed well in the first place, as Victoria's Housing for the Aged Action Group noted in 2018:

*At present 60 percent of public housing is earmarked for people aged over 55, however, many elderly tenants are unable to live there due to accessibility issues presented by multi-level infrastructure.*<sup>28</sup>

While public housing renewal programs are taking place in some parts of the country, these aren't necessarily improving access for older Australians. Many renewal programs are seen by residents as a pathway to privatisation rather than a program to improve the quality and condition of social housing.

Traditionally, commission housing was often built in inner-urban areas where land values have soared, such as Millers Point in Sydney, where 372 public housing units were sold (and tenants moved on) ostensibly to raise money to build 1,500 new social housing units. The dismantling of this community was met by significant outcry from tenants, many of whom had lived there for decades.<sup>29</sup> It remains to be seen whether the financial proceeds from the sales of their homes will indeed be rechannelled into new social housing development. In other cases, even where profits from such sales have remained within the sector, the result is often a net loss of housing.<sup>30</sup>

We are seeing fewer overall social housing units than ever, and even fewer that are purpose-built for older Australians. One in six (16%) of all people experiencing homelessness on Census night 2016 were aged 55 and over: around 18,600 people. The lack of appropriate housing stock options means that a majority are prioritised for accommodation, but remain unhoused.

<sup>26</sup> Pawson et al (2020), page 104, and see also

[https://www.ahuri.edu.au/\\_data/assets/pdf\\_file/0008/2042/AHURI\\_Final\\_Report\\_No231\\_Thirty-years-of-public-housing-supply-and-consumption-1981-2011.pdf](https://www.ahuri.edu.au/_data/assets/pdf_file/0008/2042/AHURI_Final_Report_No231_Thirty-years-of-public-housing-supply-and-consumption-1981-2011.pdf)

<sup>27</sup> <https://www.ahuri.edu.au/policy/ahuri-briefs/understanding-the-residualisation-of-social-housing>

<sup>28</sup> <https://www.agedcareguide.com.au/talking-aged-care/elderly-housing-services-outraged-by-public-housing-shortfalls>

<sup>29</sup> <https://theconversation.com/why-moving-out-public-housing-tenants-is-a-tragedy-for-millers-point-and-for-sydney-64363>

<sup>30</sup> <https://thesocialist.org.au/public-housing-then-and-now/>

## Affordability

Even when social housing is available for older Australians, rental costs are not as affordable as we might expect. The Housing for the Aged Action Group advises that:

*Rents charged in social housing can vary significantly. Some community housing rents are based on...a percentage of the 'market rent'. Others charge between 25% to 30% of combined household income including 100% of Commonwealth Rent Assistance.<sup>31</sup>*

While some tenants in community housing pay rents at a similar reduced rate to those in public housing (25% of assessable income), other CHPs set rent according to market rates for a similar property in that area and can charge up to 74.9% of that rate.<sup>32</sup> CHPs have also faced accusations of 'cherry-picking' tenants who can pay higher rents, mirroring the phenomenon of rental bidding in the private sector. Despite significant government funding to respond to critical housing and homelessness issues, too often "...community housing organisations pick and choose who they want to house."<sup>33</sup>

Furthermore, the under-supply of social housing has led to tight eligibility requirements, meaning that those on a low incomes, even those solely reliant on a pension, don't automatically qualify. Most older prospective tenants are required to first exhaust all their other resources, including any savings, before they are eligible for social housing.

For older women, likely to have half the retirement savings of men, it is particularly stressful to consider having to use up any small nest egg ringfenced for future care or other critical needs. After savings are depleted, there can still be a two-year wait for housing to be offered, even for priority groups; and once they receive an offer, older people feel a pressure to accept, even if the housing is not in a preferred location or appropriate to their needs.

## Stock condition and design

The decline in investment in public housing means tenants often live in properties in an advanced state of disrepair. In Victoria, 42% of public housing stock is more than 30 years old,<sup>34</sup> and in New South Wales, the Auditor-General acknowledges that 30-40% of public housing is below the "...benchmark acceptable physical standard."<sup>35</sup> Across all states and territories, the Productivity Commission estimates 20% of public housing stock is "physically unsatisfactory,"<sup>36</sup> which has particular implications for older people, who may be frail or have limited mobility. Poorly designed or maintained housing can affect both physical health and psychological wellbeing at all ages, but particularly in older age. Poor housing condition has also been linked with an increase in falls and preventable deaths among older people.<sup>37</sup>

<sup>31</sup> <https://www.older tenants.org.au/housing-options/social-housing>

<sup>32</sup> [https://www.communityservices.act.gov.au/hcs/policies/fact\\_sheets/what-is-community-housing](https://www.communityservices.act.gov.au/hcs/policies/fact_sheets/what-is-community-housing)

<sup>33</sup> <https://thesocialist.org.au/public-housing-then-and-now/>

<sup>34</sup> [https://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Economics/Affordable\\_housing\\_2013/Report/c14](https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Economics/Affordable_housing_2013/Report/c14)

<sup>35</sup> [https://www.audit.nsw.gov.au/sites/default/files/pdf\\_downloads/2013\\_Jul\\_Report\\_Making\\_the\\_Best\\_Use\\_of\\_Public\\_Housing.pdf](https://www.audit.nsw.gov.au/sites/default/files/pdf_downloads/2013_Jul_Report_Making_the_Best_Use_of_Public_Housing.pdf)

<sup>36</sup> [https://www.pc.gov.au/research/ongoing/report-on-government-services/2019/housing-and-homelessness#attachtables\\_Table\\_18A.36](https://www.pc.gov.au/research/ongoing/report-on-government-services/2019/housing-and-homelessness#attachtables_Table_18A.36)

<sup>37</sup> <https://academic.oup.com/ageing/article/38/4/364/41330>

Little community housing is specifically built with consideration for the health, mobility and accessibility needs of older tenants. Some not-for-profit housing providers are moving towards providing independent living units (ILUs) for older people or people with disability, but they are met with barriers to delivery.

In the past, ILUs were provided by the state, but these are now “...rundown and neglected, below community standards and no longer able to meet older people’s housing expectations.”<sup>38</sup> ILU providers face increasing difficulties in continuing to manage this housing. The targeting of those on the lowest incomes means meagre income streams have replaced direct government support and many ILUs have been demolished or redeveloped for higher income retirement living over the past two decades, or sold directly to the private sector where the high end retirement villages sector is dominated by global for-profit providers.

As we have lost publicly provided independent living units, we have also lost their links to service provision. Many ILU providers also operate in the residential care sector or have community aged and disability care programs. Some provide lower-cost ILUs within retirement villages or residential settings, often with a degree of assisted living services.<sup>39</sup> Best practice examples, such as Old Colonists Association of Victoria, include housing pathways ranging from independent living to full aged care services for residents.

## Neighbourhood

There is a large body of evidence showing that most older people prefer to ‘age in place’, in neighbourhoods that are familiar to them and where they have developed support and service networks over time. Ideally, age-appropriate, high quality social housing would be one component of a suite of diverse housing options operating at the local level. As we saw in our *Mutual Appreciation* research, social outcomes can be key to a ‘home for good’ in older age. The importance of being ‘networked in’ – of having a visible and valued role within your chosen community – is critically important to many older people.

TACSI’s *What Supports Neighbourliness?* study supported our findings in relation to housing as a social relationship. Working in co-design with older South Australians, TACSI has identified six priorities for neighbourhood design to enable positive ageing:

- The ‘right type’ of interaction
- Getting to know each other
- Perceptions of safety
- Spaces for neighbourliness
- Facilitating the flow of information
- A sense of belonging
- Enabling walkability

The *What Supports Neighbourliness?* report also defined three factors that underpin the ‘right type’ of positive neighbourly relationships:

- Being aware of others’ situations

<sup>38</sup> <https://www.aph.gov.au/DocumentStore.ashx?id=dac02910-4553-4b13-9b9a-e3a46df13978>, page 7

<sup>39</sup> Swinburne Institute for Social Research (2011). National Survey of Providers of Independent Living Units (ILUs) for people with relatively low incomes and low assets Final Report.

- Having respect for others' privacy
- Being willing to help and take action when needed

These findings show the importance of social connection in older age, and how good housing and intentional community design can support this. However, in traditional public housing, post-war urban design protocols, such as concentrating units in high-rise towers or estates and separating them from the rest of the neighbourhood, have become associated with poor social outcomes such as crime and antisocial behaviour. This not only stigmatises social housing, but also promotes social isolation for older social renters who may find that interaction between neighbours is reduced in their neighbourhood.

In more recent social housing development, the importance of appropriate design is better understood than in the past, but is likely to be balanced against extremely tight financial considerations. In such instances, design tends to favour creating profitable margins for developers, rather than building housing and communities capable of creating homes for people and supporting social mobility. This means the number of housing units is usually prioritised over the provision of amenities and communal areas such as the shared dining rooms, libraries, and gardens that are common in seniors' cohousing communities.

## Policy solutions

As noted above, while Australia's community housing sector has grown significantly in recent years, overall social housing stock has declined. National agreements between federal and state or territory governments target only those in the most dire need; an 'ambulance model' that is designed for crisis response and does not recognise the growing number of older people who are in need of social housing. In 2017-18 for example, combined federal and state or territory expenditure on housing and homelessness services totalled approximately \$5 billion.<sup>40</sup> Over the same period, the private rental housing market was subsidised by the federal government through negative gearing, the capital gains tax discount, and other tax concessions to the tune of more than \$11 billion per year.<sup>41</sup>

This fiscal imbalance serves to maintain the status quo of 'haves' and 'have nots' in Australia's housing. Government financial support for housing investment and development effectively prioritises the building of capital wealth by investors above collective or community-focused outcomes, including the right of people to a decent home.

Without sharp policy recalibration across the housing market, housing insecurity and the risk of homelessness is likely to persist, and affect increasing numbers of older people in Australia.

### Increasing supply of public housing

The most logical and commonly advocated response to the insufficiency of social housing is to build more homes by investing in large-scale social housing development and construction. Campaigns from housing organisations, the community sector, and even from aged advocates are persuasive voices in this conversation. In recent decades, the preferred approach of successive federal and state or territory governments has been to fund new builds of social housing by subsidising private developers, rather than through direct government provision of housing.

However, the COVID-19 crisis has focussed attention on the value of government funded public housing. Community groups and policy advocates, including Per Capita, have been pushing for a national house-building program not only as a response to insecure housing and homelessness, but as an important economic stimulus to create jobs following the collapse in employment brought about by the pandemic.

It is important that any such program is designed to meet the needs of tenants, and maximise the value of government investment. In this context, it is particularly important to distinguish between public and community housing.

#### *Why public housing rather than community housing?*

In response to the widely understood need for change in the social housing sector, governments have taken steps to diversify, and encourage competition in, the sector by moving a substantial proportion of social housing provision from government to not-for-profit community housing providers (CHPs). In 2009,

<sup>40</sup> <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2019/contents/housing-and-housing-assistance-in-australia>

<sup>41</sup> <https://theconversation.com/election-factcheck-qanda-does-the-government-spend-more-on-negative-gearing-and-capital-gains-tax-discounts-than-on-child-care-or-higher-education-61009>

Commonwealth and state and territory governments signed on to an agreement to expand community housing provision from 11% to “up to 35%” by 2014.<sup>42</sup>

The argument was that encouraging this competition within social service provision would lead to better governance of social housing by non-government providers, which theoretically would be better placed to initiate long-term investment and renewal projects than public sector departments, who were subject to the changing political priorities of successive governments.<sup>43</sup> Furthermore, transfer of provision to CHPs theoretically widens eligibility and allows a higher rent to be collected from tenants who are eligible for Commonwealth Rent Assistance.

As a result, the vast majority of social housing units constructed under the 2009-2011 Social Housing Initiative – the only recent substantial injection of funds into social housing construction – were procured by state or territory governments and then transferred to CHPs.<sup>44</sup> Under the 2008-2013 National Rental Affordability Scheme, over half of total subsidies went to CHPs.<sup>45</sup> From 2009 to 2017, the CHP portfolio in Australia doubled, mostly thanks to stock transfer from state or territory governments.<sup>46</sup>

Growth in the community housing sector is a good thing. Community housing is an important component of a robust housing sector, and all growth in affordable housing is to be welcomed. However, the growth of the community housing sector *at the expense of the public housing* sector is problematic. Investing in public housing should be the priority for tackling the issue of homelessness in Australia.

Evidence both internationally and locally shows that providing good quality public housing in appropriate locations is the most effective way to keep people out of homelessness. Data from the University of Melbourne’s *Journeys Home* study - the only longitudinal study in the world that tracks currently homeless populations alongside at-risk and vulnerable populations – shows that public housing is by far the strongest preventative factor against homelessness, finding that “...the magnitude of its effect was many times greater than anything else.”<sup>47</sup>

This is because the financial model underpinning community housing creates perverse incentives, in which CHPs are discouraged from housing the poorest tenants or those most at risk of homelessness. CHPs are private, not-for-profit entities and, as such, are required to remain solvent. As rent is usually calculated as a proportion of household income, the requirement to maintain an adequate revenue stream limits the proportion of people reliant on government income support - those most at risk of homelessness - that CHPs are able to accommodate without risking their financial viability.<sup>48</sup>

<sup>42</sup> Housing Ministers’ Conference, *Implementing the National Housing Reforms: A Progress Report to the Council of Australian Governments from Commonwealth, State and Territory Housing Ministers*, Canberra: Commonwealth of Australia (May 2009). See also Pawson et al (2020), page 114.

<sup>43</sup> Pawson et al (2020), page 114-116

<sup>44</sup> Ibid, page 121

<sup>45</sup> [https://www.dss.gov.au/sites/default/files/documents/07\\_2018/nras\\_quarterly\\_report\\_june\\_2018\\_0.pdf](https://www.dss.gov.au/sites/default/files/documents/07_2018/nras_quarterly_report_june_2018_0.pdf)

<sup>46</sup> Pawson et al (2020), Fig. 4.4

<sup>47</sup> [https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry\\_into\\_Homelessness\\_in\\_Victoria/Transcripts\\_and\\_QONs/1\\_FINAL-HOMELESSNESS-Guy\\_Johnson.pdf](https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Transcripts_and_QONs/1_FINAL-HOMELESSNESS-Guy_Johnson.pdf) and see also

[https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry\\_into\\_Homelessness\\_in\\_Victoria/Transcripts\\_and\\_QONs/Johnson\\_Parl\\_Inquiry\\_Nov\\_2019.pdf](https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Transcripts_and_QONs/Johnson_Parl_Inquiry_Nov_2019.pdf)

<sup>48</sup> [https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry\\_into\\_Homelessness\\_in\\_Victoria/Submissions/S168\\_-\\_Vic\\_Public\\_Tenants\\_Association.pdf](https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Submissions/S168_-_Vic_Public_Tenants_Association.pdf), page 10

Public housing tenants' associations and advocacy groups have also submitted evidence of CHPs "cherry-picking" tenants who are more "desirable", or easier to manage.<sup>49</sup> The profit motive, combined with looser allocation rules for CHPs, has ensured "...an inevitable drift to tenancies that ensure housing associations can remain financially viable."<sup>50</sup>

For the same reason, security of tenure is weaker in community housing than in public housing. CHPs are dependent on rental revenue for financial viability, and are therefore "...less tolerant of rental arrears".<sup>51</sup> Absent the legislated responsibility for their tenants that applies to public housing authorities as the 'social landlord', this makes for easier evictions, and an eviction from social housing, whether public or community, is often an eviction into homelessness.

Public housing is not without problems, including, as we have seen, poor design, low quality standards, social stigma, and inappropriate locations. However, those problems largely result from a lack of investment and maintenance, and poor standards of tenancy management.

Any national housebuilding program needs to first focus on public housing: increasing the numbers of available public tenancies through negotiation with vacant property owners; bringing forward works and upgrades on existing estates; and building new public housing stock to universal design standards, ensuring it is age and ability appropriate.

## Re-thinking supply: innovation in design

### *Built environment*

As we have explained, an appropriate built environment is critical in older age. Not only does the design of our homes support the *gateway* and *expression* functions described by TACSI, there is a body of evidence showing that universal design supports better health and wellbeing outcomes at all ages. The relationship between poor housing and ill health is most clearly seen in older people: older Australians have the highest prevalence of chronic conditions, and people over 85 spend around 90% of their time at home, meaning the built environment has a critical impact.<sup>52</sup>

Much of Australia's public housing stock was designed decades ago, and not with an ageing population in mind. 'High density' defines even purpose-built '50+' accommodation and much of it is poorly insulated, with renewal programs to install or upgrade air-conditioning and heating well overdue.

As the Victorian Council of Social Services stated in a submission to the Victorian government:

*These homes are decades old, in poor repair, and expensive to maintain. They are energy inefficient, and vulnerable residents find them difficult to heat and cool, with no*

<sup>49</sup> Ibid, see also

[https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry\\_into\\_Homelessness\\_in\\_Victoria/Submissions/S244\\_-\\_Friends\\_of\\_Public\\_Housing\\_Victoria.pdf](https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Submissions/S244_-_Friends_of_Public_Housing_Victoria.pdf) and [https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry\\_into\\_Homelessness\\_in\\_Victoria/Transcripts\\_and\\_QONs/1\\_FINAL-HOMELESSNESS-Guy\\_Johnson.pdf](https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Transcripts_and_QONs/1_FINAL-HOMELESSNESS-Guy_Johnson.pdf)

<sup>50</sup> [https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry\\_into\\_Homelessness\\_in\\_Victoria/Transcripts\\_and\\_QONs/1\\_FINAL-HOMELESSNESS-Guy\\_Johnson.pdf](https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Transcripts_and_QONs/1_FINAL-HOMELESSNESS-Guy_Johnson.pdf)

<sup>51</sup> Johnson et al, 'How do housing and labour markets affect individual homelessness?', Housing Studies (2018), page 18

<sup>52</sup> <https://academic.oup.com/ageing/article/38/4/364/41330>

*air-conditioning present. They are also inaccessible, unable to house people with mobility difficulties, and difficult to access for even able-bodied people, especially families, who climb several flights of stairs multiple times daily to use their homes.*<sup>53</sup>

Australia is prone to extreme hot weather and housing for older people needs to recognise their explicit vulnerability to this. While there are limits to what governments can do to support older people in poorly designed rental housing or owner-occupied homes, public and community housing can and should exhibit best practice: low-cost, sustainably insulated, and well-designed homes for tenants.

In order for social housing to present an appropriate housing tenure for ageing, all new social housing should be built to universal design standards, with age friendly principles embedded. There is a substantial body of literature about age friendly design from the UK, where the focus on co-designing housing with older people has been embedded in statutory frameworks for some time.<sup>54</sup>

### *What is Universal Design?*

Universal Design in housing means the intentional composition of the built environment maximises 'useability' regardless of a person's age, ability and other characteristics. Properties built to universal design standards closely align with the World Health Organisation's definition of age-friendly housing: housing that doesn't pose unnecessary hazards and is intuitive and comfortable to use regardless of posture or mobility. Commonly, construction will be single level, with doorways wide enough for wheelchair access; the property will have no steps; and worktops will be at a level appropriate for different heights.

Emerging examples of age-friendly housing built to universal design standards include housing that is modular, with adaptable structures. These 'smart' social housing units can be customised to match the needs of different residents, with ceilings able to hold a hoist, moveable walls so living areas can be adapted to mobility needs, level flooring, and bathrooms with walk-in wet rooms rather than a shower over a bathtub.<sup>55</sup>

There have been recent positive indications from the Australian Building Codes Board about accessible housing design, but the mandatory adoption of universal design principles for social housing development is still a way off. It is imperative that new social housing units are designed specifically to meet the needs of older people, and that older tenants are involved in participatory planning and co-design in relation to the design.

### *Neighbourhood design*

As research from TACSI and Per Capita shows, an experience of good housing goes further than well-designed interior environments for older people. A *home for good* is also about a sense of community, and of belonging within a connected neighbourhood beyond one's own door. The importance of feeling that one has a valued social place becomes particularly important in older age; so important in fact, that

<sup>53</sup> [https://vcoss.org.au/wp-content/uploads/2017/11/SUB\\_171117\\_Public-Housing-Renewal-Program\\_Final.pdf](https://vcoss.org.au/wp-content/uploads/2017/11/SUB_171117_Public-Housing-Renewal-Program_Final.pdf) p.4

<sup>54</sup> [https://www.housinglin.org.uk/\\_assets/Events/2018-07//Age-Friendly-Housing\\_-\\_Further-Reading\\_updated\\_July\\_2019.pdf](https://www.housinglin.org.uk/_assets/Events/2018-07//Age-Friendly-Housing_-_Further-Reading_updated_July_2019.pdf)

<sup>55</sup> <http://universaldesign.ie/Web-Content/Homes-for-Smart-Ageing-Universal-Design-Challenge-PDF.pdf>

our research has shown some older people would move from their known neighbourhood to live in a socially connected community such as a cohousing community.<sup>56</sup>

As TACSI states:

*Older people told us there is no substitute for time when it comes to feeling like you 'belong' in a neighbourhood. Time increases the quantity and quality of your neighbourly relationships. Relationships play a key role in creating a sense of belonging - knowing people are looking out for one another...When we belong to the same place, our lives and experiences are connected.*<sup>57</sup>

So how might we encourage this sense of belonging and community in social housing?

There are many CHPs who encourage this already, and some good examples of community engagement in housing development by the sector.<sup>58</sup> Examples such as Washington Park in New South Wales show that a mixture of social and private housing in one setting can work well when the built form is structured to wrap around the natural and the social environment.<sup>59</sup> With a multi-partner co-design process, including architects and residents from the outset, tenure differences are less visible and the focus is on communal areas of interaction and amenity.

However, in most of the sector the development focus remains on building 'apart'ments – a self-evident descriptor – when it needs to shift to building communities. Built form should include connective structures and 'commons', creating opportunities for the incidental interactions that underpin good neighbourhood relationships, and are inviting for other local residents too.

To do this, we need to develop a legislative framework around social housing that mandates and measures specific social outcomes, particularly for those blocks that are purpose-built for older people. These outcomes could be drawn from a framework co-designed by social housing policymakers and tenants, and might include principles such as connection to services, neighbour and community networks, a sense of belonging, a feeling of safety, a sense of control and autonomy.

Age friendly and neighbourly housing design would help blend social housing into the wider community, reducing stigma and encouraging the sorts of social participation and informal networks that we know support wellbeing in older age. As social housing tenants increasingly remain in their accommodation into older age, and as more older Australians find themselves in need of social housing, the importance of well-designed housing, including attention to neighbourhood and other social environments, will only become more important.

To ensure Australia's social housing stock is fit for an ageing population, we will not only need individual units built to universal design standards, but homes in locations that are well-connected by transport, that have a strong emphasis on interactive neighbourhood design, and that engage the tenant and broader resident populations in their design.

<sup>56</sup> [https://percapita.org.au/our\\_work/mutual-appreciation-a-social-innovation-thinkpiece/](https://percapita.org.au/our_work/mutual-appreciation-a-social-innovation-thinkpiece/)

<sup>57</sup> [https://www.tacsi.org.au/wp-content/uploads/2020/02/Insights-Report\\_Landing-Page-sm.pdf](https://www.tacsi.org.au/wp-content/uploads/2020/02/Insights-Report_Landing-Page-sm.pdf)

<sup>58</sup> For example: <http://communityhousing.org.au/wp-content/uploads/2018/06/Community-Engagement-Processes.pdf>

<sup>59</sup> <http://www.washingtonpark.com.au/home.php>

## Innovation in funding and development

To ensure that we have sufficient funding to rebuild our social housing system, there are a number of innovative funding models emerging internationally that could be trialled in the Australian context, including models of capital funding for 'build to rent' housing covered in a previous *Home for Good* policy brief.<sup>60</sup>

Further ideas have been detailed in University of Melbourne analysis of how we might make better use of surplus and vacant government land for social and affordable housing. The analysis identified 255 parcels of publicly owned land that could support up to 30,000 families in Victoria, around 50% of which were within close proximity of key services and amenities.<sup>61</sup>

Australia could also consider expanding 'right of first refusal' arrangements. State and territory governments already have the right of first refusal on surplus land owned by state agencies, meaning they can offer to acquire the land before it is put on the market and then tender it out to affordable housing developers and providers. In other jurisdictions, the right of first refusal on government and government agency-owned land has been extended to registered social housing providers.

Even more innovative and effective might be a right of first refusal for local residents or communities in need of land for housing. Many local authorities own buildings, land, and other resources which they no longer use; assets that can be used to deliver place-based housing and service solutions, in innovative and locally focused ways. Asset-based community businesses that are community-led and participatory help to create an experience of local ownership as well as proving an effective means of housing provision: they "...have the potential to prevent people 'falling through the cracks' of conventional service provision."<sup>62</sup> The case for developing social housing through this localised asset transfer approach is strong.

Councils and state agencies that are considering selling land could also establish community land trusts (CLTs), within which non-profit organisations work in partnership with community groups to develop and steward land to achieve community objectives. There is a growing body of evidence of CLTs successfully providing affordable housing both in the USA and the UK.<sup>63</sup>

We are also seeing CLT models emerging in the Indigenous housing policy space in Australia, where "...intentional and far-sighted policy solutions are required" not only because of entrenched housing disadvantage but also the erosion of trust in government services that is the legacy of "...political, policy and administrative failures."<sup>64</sup> In this area, a program of CLTs may be more appropriate than the supply of public housing, unless the latter can be statutorily annexed for Indigenous communities.

In CLTs, rights are shared between the landowner (a government or a CHP) and residents, usually on a ground lease arrangement. Residents are able to rent or even buy properties, but resale prices can be predetermined. CLTs "...can offer many of the widely acknowledged benefits of home ownership,

<sup>60</sup> [https://bit.ly/homeforgood\\_prb](https://bit.ly/homeforgood_prb)

<sup>61</sup> Whitzman, Newton and Sheko, (2015) [Project 30,000: Producing Social and Affordable Housing on Government Land](#).

<sup>62</sup> <http://www.nlgn.org.uk/public/2016/community-asset-transfer-how-communities-can-breathe-new-life-into-local-authority-assets/>

<sup>63</sup> <https://groundedsolutions.org/strengthening-neighborhoods/community-land-trusts>

<sup>64</sup> Pawson et al, 2020 p.251

including resident control over a dwelling, security of tenure, transfer of occupancy rights and the potential for a share of equity gains.”<sup>65</sup>

In circumstances where a CLT isn't appropriate, another option to confer a sense of tenant and community security in social housing is the introduction of tenant management rights. These rights, already enshrined in social housing provision in the UK, allow tenants and communities a right to manage their housing collectively, including self-governance of funding, housing stewardship, and decision-making. Tenant management organisations (TMOs) are proving particularly effective in Wales, where some council housing has been transferred to community cooperative ownership, as described in the case study below.

#### *CASE STUDY: Trivallis Community Mutual Housing*

Trivallis was Wales's first 'community mutual' housing organisation – a unique model of community-owned-and-controlled housing. Under the 'community mutual' model, tenants play an active role, sitting on the Trivallis Board and procuring multi-million-pound contracts. Like co-operative housing models, tenants are entitled to become members of the organisation, making them (part) legal owners.

The member/owner model of Trivallis empowers tenants to decide on the future of their homes, on housing services, and on issues in their local neighbourhoods. Membership is also open to tenants' families and to non-tenant local residents. This community ownership model means the usual stigma associated with social housing is mitigated.

The community mutual model means Trivallis must work with a wide range of local stakeholders, moving beyond assisting local people into social housing to generating new local jobs by “delivering homes, support, environmental improvements and much more” as a multi-million-pound housing developer.<sup>66</sup>

TMOs, CLTs, and other locally focused and community-led social housing solutions are, we would argue, the missing piece in Australia's housing and homelessness policy. Funding for both public and community housing needs to shift from a state and territory focus to target local solutions across the housing continuum, ranging from homelessness prevention, council brokerage services, and increased local supply and community ownership. Recent research into youth homelessness has recommended a shift towards local housing responses connected to wrap-around services as the preferred approach; such local approaches are also highly appropriate for housing older people in need.<sup>67</sup>

### Devolution: a return to local community

The primary responsibility for housing in Australia lies with federal and state or territory governments. In general, local governments have had no direct role in housing provision, except occasionally in more remote areas where social housing providers do not operate.

As the provision of affordable housing has shifted towards private developers, however, councils have started to play a more distinct role. Typically, this involves councils relaxing local planning provisions and offering other zoning or fee incentives. Under Victorian planning law for example, councils can require a

<sup>65</sup> Pawson et al, p.249

<sup>66</sup> <https://www.trivallis.co.uk>

<sup>67</sup> <https://www.ahuri.edu.au/research/final-reports/327>

component of affordable housing in a development scheme in their region or on their land. Affordable housing development is typically procured and managed by a CHP, but very rarely is there a continuing partnership with the provider and council.<sup>68</sup>

The involvement of local residents in housing development, including social housing development, is traditionally ad hoc and largely shaped through often reactive and opaque planning processes. While a more active role for local government can be seen in some metropolitan housing strategic plans, in most states, requirements for local councils to pursue affordable housing solutions remain optional.

Yet housing is fundamentally a local issue. Much of the too-frequent opposition within established home-owner communities to social housing might be overcome were potential tenants and local residents closely involved in housing design. Participatory planning processes at the local level, in which councils have a mandate to meaningfully involve residents in long-term housing planning and development, enhance community acceptance. Where neighbourhoods are designed for community wellbeing, and inclusive of social housing communities, significant social benefits are more likely to emerge.

A shift of responsibility from the state or territory level to local government may drive innovation and improvement. Local government is traditionally more responsive to local needs, and many CHPs have a track record in local partnership work in relation to housing that stretch back many years: local expertise and collaborative practice that may be lost as organisations grow into large housing developers and managers.

This takes us back to a theme identified in our previous *Home for Good* policy brief: the importance of localism in housing policy.<sup>69</sup> We demonstrated that a focus on local housing outcomes shaped within a statutory 'duty to assist' was positively affecting rates of homelessness and housing insecurity in Scotland and Wales, where local partnerships are harnessed to drive local housing solutions within legislative frameworks of a human right to housing.

We also found there to be a rich heritage of local communities in other countries taking ownership and control of declining services such as hotels and shops, particularly in rural areas.<sup>70</sup> Community buy-outs of such assets should be incentivised by regional development bodies through collaboration with the co-operative and employee-owned business sector, to provide communities with specialist advice, grants, loans, social investment, and community funding platforms for viable businesses.

<sup>68</sup> [https://www.ahuri.edu.au/\\_data/assets/pdf\\_file/0020/9083/AHURI\\_Final\\_Report\\_No268\\_Profiling-Australias-affordable-housing-industry.pdf](https://www.ahuri.edu.au/_data/assets/pdf_file/0020/9083/AHURI_Final_Report_No268_Profiling-Australias-affordable-housing-industry.pdf)

<sup>69</sup> [https://bit.ly/homeforgood\\_prb](https://bit.ly/homeforgood_prb)

<sup>70</sup> <https://apo.org.au/sites/default/files/resource-files/2020-03/apo-nid303030.pdf>

## Conclusion

Australia's social housing provision is desperately lacking, and none of the system reforms we have explored in this policy brief will be meaningful without a huge injection of funding into building social, particularly public, housing.

However, this policy brief is intended to focus attention on the experiences of older Australians and their relationship to social housing. We need to do more than merely increase supply: we must ensure that social housing responds to demographic changes in Australia and is designed to promote positive and independent ageing.

Affordable and appropriate social housing needs to be available for people who are currently disadvantaged by the design, unaffordability, and lack of tenancy rights in the private rental market, including older Australians and other groups who face discrimination.

Our recommendations are listed below.

### List of recommendations

#### *At the Commonwealth level:*

- A dedicated government body to oversee a new national housing and homelessness strategy, which frames social housing as essential infrastructure and acknowledges housing as a human right;
- Federal Government funding for a large-scale build of new public housing, in the amount of no less than \$10 billion annually over the next five years, to meet housing needs and provide economic stimulus following the COVID-19 pandemic;
- A strategy to free up Commonwealth land to be used by state and territory governments for public housing; and
- Legislation of a duty to involve social housing tenants in decisions made about their housing and their tenures.

#### *At the state and territory level:*

- Mandatory 5-year local government audits of housing need, including housing for older people;
- Municipal housing strategies that canvas options for diversifying local housing choices, including social housing for older people, and include plans for community-led participatory planning processes at the local level;
- Increased supply of social tenancies through vacant property strategies for negotiating with private owners to lease vacant properties to social housing providers;
- Grants and direct funding to incentivise community land trusts and community buy-outs of declining local assets;
- Devolve some responsibility for social housing to local government areas (LGAs), including but not limited to:
  - Participatory planning processes at the local level;
  - Introducing tenant management legislation: empowering resident tenant collectives with the right to manage including self-governance, funding control, housing stewardship and related decision-making powers;

- Right of first refusal for social housing providers on government/government agency assets for sale; and
- Right of first refusal for resident groups on local community assets for sale, with a national funding pool of grants to support purchase and development

*At the sector level:*

- A new legislative framework that mandates universal design standards in social housing, co-designed by social housing providers and tenants, including but not limited to the following principles:
  - All new social housing units to be built to universal design standards and appropriate for an ageing population; smart, adaptable, and modular;
  - A life course approach to newly built housing that takes into account the needs of older tenants;
  - New performance indicators for community wellbeing in neighbourhoods;
  - Develop social cohousing, with a focus on housing for older women;
  - Pilot cohousing villages for older people, which include carer accommodation; and
  - Thermal equity: immediate installation of cooling and heating upgrades in public and community housing for older tenants and tenants with disability and chronic illness.