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FIGHTING INEQUALITY IN AUSTRALIA

THE AUSTRALIAN CENTRE FOR SOCIAL INNOVATION

HOME FOR GOOD: COMMUNITIES FOR WELLBEING

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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 author

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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.

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.

Our aim is to reimagine Australia's housing paradigm using a systems' lens, exploring the interdependence of government housing policies, market forces, housing sector programs, and consumer demand in the context of a good home in older age. This approach helps us to identify points in Australia's housing continuum where innovation and policy change might be targeted to drive improved outcomes for older people both in housing and the community more broadly.

In our first policy brief, we introduced TACSI's 'three critical functions' of a good home in older age.[1] 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, which is 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.[2] We recommended policies to improve accessibility, governance, and quality in rental housing, to better meet the needs of all renters. We proposed:

- Institutional investment in universally designed, build-to-rent housing;
- A private landlord licensing scheme; and
- A brokerage role for local councils.

In our third policy brief, we turned our attention to Australia's social housing sector.[3] We explored the ways in which public and community housing might better meet the three critical functions of home through innovation in design and tenant empowerment. We explored ways to increase the supply of social leases, calling for:

- A stimulus program of public housing construction and thermal refits;
- A vacant property strategy

[1] http://bit.ly/home-for-good
[2] https://bit.ly/homeforgood_prb
[3] https://bit.ly/hfg-socialhousing

We also advocated for tenants of social housing to have greater rights through legislation mandating:

- A duty to involve social tenants in decisions relating to their housing;
- A right for social tenants to manage their housing collectively, including self-governance of funding, housing stewardship, and decision-making.

In this fourth Home for Good policy brief, we explore ways to build 'communities for wellbeing'. By this, we mean the ways in which good housing outcomes extend beyond individual housing circumstances to the context of neighbourhood and broader community.

Expanding upon insights from Per Capita and TACSI research explored earlier in this series, we examine the role of urban planning systems, policies, and processes, and the ways in which these can act as barriers to ageing well. We look at the role of the local community within a broader policy framework of housing in relation to Australia's ageing population, recognising the critical importance of place in good housing outcomes and the inseparability of housing and care as we age.

Policy context: the importance of place as we age

Like other countries across the world, Australian communities have witnessed enormous changes over the past 50 years. Industrialisation, the growth of ciites, demographic shifts, mass migration, and population ageing have each wrought enormous changes in the way we live and work; changeds that affect us as individuals and as a society. That housing circumstances are key to positive aeing has been well-evidenced in this series and more broadly; the physical and social environments of the neighbourhoods and communities in which our homes are situated also play a crucial role.

Place becomes increasingly important as we age.[4] This is partly because older people go out less often: the geographical cirlces in which we move diminish, we may have mobility and health considerations that stop us driving, friends and family may migrate. There are also psychological barriers: about accessing unfamiliar environments, about potential risks and hazards,[5] fear of crime,[6] and now, fears about coronavirus.[7] Almost half of people over 65 with a severe disability don't leave thir home "as often as they wish, or even at all."[8] A combination of these barriers and a strong emotional attachment to the place identified as home shapes the desire of most older people to age in place.

In the context of rapidly developing urban and rural environments, however, the concept of ageing in place is being challenged. Secure housing in older age is no longer a given, and the aged care and supports we may rely on have shifted away from public, localised delivery to a market model where access to good services can depend on where you live. Furthermore, for older Australians, "the COVID-19 pandmic has brought into sharp focus the need for connection to our local community and the health challenges of the retirement village model."[9]

Australian cities – once the lowest density in the world[10] – have changed significantly, with land ownership linked into a complex and speculative global economy of property. The need to increase housing supply to meet Australia's population demand has been met by vast growth in higher density developments of apartment blocks and units. As the traditional 'quarter acre block' is redesigned, gone are the front porches, street-facing facades, and 'in-between spaces' that facilitate the "meaningful incidental interactions" identified by TACSI research as being of particular value to older people.[11] The parks and reserves, town squares and community halls, which once drew people together in a shared and geographically located identity, are now increasingly capitalised for housing and commercial development.

Rapid development in once-familiar neighbourhoods can present a challenge for some older residents, and impact upon their sense of home and wellbeing.[12] Alongside high turnover of businesses and services

[4] https://www.sciencedirect.com/science/article/abs/pii/S0277953697002104
[5] https://www.bbc.com/news/health-20138731
[6] https://www.cambridge.org/core/journals/ageing-and-society/article/fear-of-crime-and-older-people-in-low-and-middle-income-countries/EDB556CA38105132D6EF8EA2F2B91031
[7] https://www.abc.net.au/news/2020-03-27/how-are-older-people-coping-with-coronavirus-threat/12092196
[8] https://www.acsa.asn.au/getattachment/Publications-Submissions/Social-Isolation-and-Loneliness/1015-Social-Isolation-and-Loneliness-Paper.pdf.aspx?lang=en-AU p.7
[9] https://theconversation.com/ageing-in-neighbourhood-what-seniors-want-instead-of-retirement-villages-and-how-to-achieve-it-138729
[10] https://architectureau.com/articles/australian-cities-among-the-largest-and-least-densely-settled-in-the-world/
[11] *What Supports Neighbourliness?* brief for South Australia's Office of Ageing, TACSI
[12] https://www.deakin.edu.au/__data/assets/pdf_file/0010/276148/Green-spaces-and-wellbeing-slides.pdf

in their suburbs, the loss of public amenities – toilets, benches, and even pavements – can effectively discourage people from leaving their homes and have the social interactions that they value and that support good health and wellbeing.[13]

Environmental change and urban development can affect our participation in society at any age, but particularly in older age. As the Commissioner for Older Victorians identifies:

> *"… 'place' [is] an important consideration for the social participation experiences of older people. The quality of neighbourhood locations such as parks, cafés and shops, and the transitory zones people pass through during their daily activities, influence social participation and general life engagement."*[14]

This is of particular concern as more older renters are pushed to peripheral housing such as caravan parks and boarding houses, often in areas on the urban fringes or in rural locations with limited transport options, aged care and other services:

> *"Poor-quality neighbourhood conditions, such as discontinuous or broken footpaths, poor or no public transport, lack of street lighting and high traffic levels, limit older people's ability to connect and interact [and] are more prevalent in socioeconomically disadvantaged neighbourhoods."*[15]

The pressing need for appropriate, secure, and affordable housing for older people is not new. Nor is the recognition that housing experiences in older age are intrinsically linked to neighbourhood. In 2007, the World Health Organisation (WHO) sought to articulate the needs of the ageing population with a Framework for Age-Friendly Ciites and Communities (AFCC).[16] The framework, developed in collaboration with 32 cities (including Melbourne), set out eight primary domainsn to describe the conditions needed for positive ageing:

- transport;
- housing;
- social participation;
- respect and social inclusion;
- civic participation and employment;
- communication; and
- community support and health services.

We have discussed the need for accessible, universal design of housing in previous policy briefs in this series. But the broader, social context of housing within neighbourhoods and communities is equally important. The social outcomes of housing and development form a core component of modern urban design theory: conceptual frameworks such as 'liveability' and 'placemaking' acknowledge the social and

[13] https://www.reuters.com/article/us-health-elderly-goingout-longevity/leaving-the-house-linked-to-longevity-in-older-adults-idUSKBN1EK19N

[14] Mansour, G (2016) *Ageing is everyone's business* – a report on social isolation and loneliness among senior Victorians p.15

[15] Ibid.

[16] https://books.google.com.au/books/about/Global_Age_friendly_Cities.html?id=4uWtQy6rGywC&printsec=frontcover&source=kp_read_button&redir_esc=y#v=onepage&q&f=false

psychological concepts attached to the places where we live.[17] The inter-relation of the built environment, the natural environment, and the social environment, define our lived experiences of 'home'.

This has become sharply apparent in the context of the COVID-19 pandemic, which has changed the way we typically use our housing and our local spaces. Most people have been locked into their local neighbourhoods; not only learning and working from home but shopping, exercising, and spending time in green spaces. 'Home' has arguably moved beyond the front door to include the local vicinity.

For people over 70, singled out by government as needing to stay at home to minimise infection risk, the 'gateway' function of good housing is particularly impacted. Not only has the current crisis increased their housing and financial insecurity in ways many will struggle to recover from, but social isolation and distancing is also likely to take a psychological toll. Communities and neighbourhoods will need to look inward to provide for their older residents and to support their inclusion and resilience.

Research tells us that "individuals who are socially isolated are two to five times more likely to die prematurely than people with strong social ties."[18] Isolation and loneliness are recognised as leading, if hidden, killers of older people, and community participation is identified as essential to promoting health and wellbeing. So what would better 'communities for wellbeing' look like, and how do we develop housing, aged care, and urban development policies that will drive positive change for older people?

[17] https://urbandesigntheory.wordpress.com/2014/12/31/the-social-and-spatial-structure-of-urban-and-regional-systems/
[18] https://www.durhaminsight.info/wp-content/uploads/2018/09/Director-of-Health-Annual-Report-Loneliness-and-Social-Isolation.pdf p.3

Policy issues

The limited housing market for older people

Outside of home ownership, housing options for older people can be limited and strongly influenced by affordability. Government-subsidised independent living units, public housing, and low-care residental facilities, which once offered a transition from the family home, have been scaled back and largely replaced by a market model of expensive 'retirement living'.

Other than these for-profit retirement villages, housing options linked to care and support services can be rare. Aged care, once an option for those with lower care needs, is increasingly the option of last resort. Meanwhile, as the broad baby boomer cohort enters retirement and the 'silent generation' moves into their fourth age, norms of ageing in the suburban family home ar fundamentally shifting. The housing demand for older people – what the Australian Housing and Urban Research Institute (AHURI) calls the "housing aspiration gap" – is not being met by a fragmented and individualised housing market.[19]

The AFCC Framework explicitly recognises this, pointing out that;

> *"In an increasingly complicated climate of housing provision, tenure and support, there is a particularly urgent need for the 'Age-friendly' domain of housing to be understood and addressed in terms of genuine choice.*[20]

Changing demographics

Australia's changing demographics drive diversity in housing demand for older people. In 2017, people aged 65 and over made up 15% of Australia's population; this is projected to grow to 21-23% by 2066. At the same time, the proportion of people under 15 years will decrease from 19% in 2017 to 16-18% by 2066.[21]

As well as population ageing, significant changes to the structure of households have emerged in recent decades. 1 in 4 households is now someone living alone, an increase of 300% between 1946 and 2011.[22] This in part reflects the "decline of commitment to family living, increasing social fragmentation and…the greater choice that people have in their living arrangements and lifestyle,"[23] but also reflects increases in longevity and in the numbers of older single women.

Housing decisions in older age are almost always taken with service links and potential future care needs in mind. This conflation of housing with care is articulated in 'ageing in place' policies; the focus on bringing support into the home so older people can continue to live independently. The effectiveness of ageing in place is shaped by our housing circumstances to some degree, however. Home care packages

[19] https://www.ahuri.edu.au/research/final-reports/317
[20] https://hummedia.manchester.ac.uk/institutes/micra/A%20Research%20and%20Evaluation%20Framework%20for%20Age-friendly%20Cities_web%20version.pdf p. 72
[21] https://www.abs.gov.au/AUSSTATS/abs@.nsf/mf/3222.0
[22] https://aifs.gov.au/sites/default/files/publication-documents/aft6.pdf p.5
[23] Ibid. p. 2

designed to give choice and control over services are shaped by where you live, with regular moves meaning breaks in care continuity, and even changes to the 'activities of care' available. The relationships of care that older people value, sometimes their only connection with the outside world, become increasingly important if they experience mobility constraints.

The need for support to 'rightsize'

Traditionally, older people have chosen to remain in the family home, but data shows this is changing. Older people with housing equity are increasingly wanting to 'rightsize': move out of larger suburban dwellings into units or townhouses that typically require less maintenance and are in locations that are well-serviced and walkable. Recent research from AHURI shows a majority aspire to 2-3 bedroom homes in familiar neighbourhoods; small and knowable communities that sit outside of gated villages.[24]

If older homeowners are keen to move, why aren't they moving? Another AHURI study identifies numerous barriers to rightsizing, such as "dwelling and locational availability, financial disincentives and the psychological and practical challenges of the moving process."[25] Older people surveyed for the study emphasised "the importance of emotional attachment to the existing home and neighbourhood and the difficulty this presented in the process of moving," a consideration which hadn't been covered in the survey questions. Stamp duties and moving costs were a further disincentive identified, in addition to uncertainty around how any capital gain would affect income from the age pension and other benefits. The high cost of housing was also noted; it meant that many wouldn't make a profit by moving to a new house.

Like all life transitions, moving can be challenging. Already, one-third of recent retirees report difficulties in adjusting to changing circumstances: reduced income, the loss of work-based networks and the altered social roles and status retirement brings. Personal circumstances such as death of a partner or divorce mean increasing numbers of older people transition to living alone in their later years; for some, this means that they can no longer afford to service their mortgage or continue to pay rent where they currently live. An older person might relocate several times in response to changing circumstances such as these.

Research shows that, where there is disruption of longstanding networks of support, relocation is a risk factor for isolation and loneliness for older people; particularly so for those who have already have health vulnerabilities.[26]

AHURI saw the most effective policy strategies for overcoming barriers and reluctance to moving as:

- improving information and support services;
- removing financial disincentives; and
- fostering innovation in the housing industry.

[24] https://www.ahuri.edu.au/__data/assets/pdf_file/0020/44237/AHURI-Final-Report-317-Older-Australians-and-the-housing-aspirations-gap.pdf

[25] https://www.ahuri.edu.au/__data/assets/pdf_file/0012/2181/AHURI_Final_Report_No214_Downsizing-amongst-older-Australians.pdf p.10

[26] Mansour, G (2016), Ageing is Everyone's Business

Demand for alternative housing

Market demand for alternative housing is growing across the world. This includes alternatives to built design, social design, and tenure. Innovation is required not only in housing options but also in communities more broadly to ensure social outcomes around wellbeing and quality of life. The towns and cities of tomorrow will need to be radically different from today if they are to reflect and respond to complex changes in how we live our lives. Urban planning and development could be at the forefront of this change, shaping inclusion and social integration by responding effectively to the housing and neighbourhood demand of their diverse communities.

Co-living and cohousing communities for seniors are increasingly recognised as an important option for governments who are producing housing strategies for older people. In Europe and Canada, seniors cohousing is becoming a common option, developed by older people themselves through private means, or with government support. Residents of cohousing almost always retain autonomy and privacy in individual dwellings but make shared decisions in relation to the community and have access to shared spaces and facilities. Cohousing could be said to exemplify the 'gateway' function of a good home: the ability to shut one's own door for time for oneself, within a networked environment.

In Australia, community-led housing alternatives are far from mainstream, but grassroots initiatives – supported by academic research – are on the rise. Eco cohousing and similar intentional communities have been developed in Australia since the 1960s,[27] but more recently cohousing with a focus on older people is coming to the fore. One good example is a community for older women in Daylesford, Victoria. Supported by social housing provider Women's Property Initiatives, Women in Cohousing (WinC) are developing a range of dwellings which, subject to government support, will be available for full ownership, part investment, and social rental.[28]

Other housing alternatives emerging in Australia include the German model of a Baugruppen (buyers' group). In this example, the company brings individual investor/buyers together as a legal entity that enables them to co-purchase land and co-develop the housing, which they then build themselves. This allows them to avoid some taxes and market costs of individual housing development/sales. Both Nightingale Housing and Property Collectives, operating out of Melbourne, co-design dwellings that typically include shared social spaces for residents.

Research from New Zealand has also explored designs which altered larger houses to make them both suitable for ageing and for more than one resident. Looking at typical house types, researchers asked older people to respond to conversion options such as subdivision or redesigning housing with various degrees of sharing of either internal or external spaces. Two schemes were preferred: dividing a larger house into two entirely private units, or into units with (limited) sharing, e.g. shared entry and guest room.[29] Sub-division and conversion of large suburban homes into two two-bed dwellings of age-friendly design might sit well within any renovation stimulus package resulting from the economic downturn of the COVID-19 pandemic.

[27] https://www.ecorealestate.com.au/ecovillagescohousing/
[28] https://winccohousing.org.au/
[29] https://theconversation.com/flatting-in-retirement-how-to-provide-suitable-and-affordable-housing-for-ageing-people-101598

Residential aged care

As previously explored in the Home for Good series, older people have a strong preference to postpone or avoid entry into residental aged care (RAC). Given the lapses in quality and safety that have resulted in the current Royal Commission into Aged Care Quality and Safety, this is perhaps unsurprising.

In Australia, the dominance of 'big six' global providers of residential care services means we have a largely generic approach to RAC design. An institutional and medicalised model prevails which one might assume means a risk-averse living environment, but with a for-profit model driving efficiency in costs, density in room capacity, minimum staffing levels and a generic approach to both physical and social structures are typical of the sector. For example falls, which are one of the most common risks to older people living at home, are also the most common cause of preventable death in RAC. Clearly, the built design of RAC needs improvement.

In addition aged care facilities are usually segregated from the broader community. While visitors may be welcome, facilities are typically locked 24 hours a day, with residents having little autonomy in coming and going. Daily movements are regimented, with mealtimes, menus and social activities set.

For many older people, RAC is effectively their 'home for good'. There is a clear imperative to ensure not only exceptional quality and safety standards, but also to address the social outcomes which convey quality of life for many in older age. The inclusion and integration of care-dependent older people is critical to designing communities for wellbeing, whether they are ageing in place, or in a nursing home. This suggests a strong imperative to improve the ways we deliver home-based supports to ensure that older people in all tenures of housing have equal access to reliable, consistent and relationship-centred care.

Expansion of care-assisted housing models, including models of 'co-care' and cohousing characterised by peer support, are emerging into the mainstream in many countries abroad. More formal home care models with a place-based focus are also showing significant outcomes for older care recipients and caregivers.

The Buurtzhorg model from the Netherlands empowers neighbourhood nurses to build strong relationships and make clinical decisions with older people. Care cooperatives in the United States offer older people not only consistency in one-on-one support, but the chance for both workers and care recipients to become members. In Australia, the One Good Street initiative aims to strengthen "the links in the chain that keep older residents independent in their own homes…family members, friends and carers, community nurses, GP's and home support services."[30]

Although rare, where (older) people *have* been involved in designing care communities significant innovation and broader social outcomes have been demonstrated. In 2019, TACSI and the Global Centre for Modern Ageing were engaged by South Australia Health in a co-design project agreeing design principles for an aged care precinct and home care services in Strathalbyn. Using surveys and workshops to engage with aged care residents, health professionals and the community more broadly, solutions to

[30] https://onegoodstreet.com.au/about-one-good-street/

"how elements of home and life…could be incorporated into the future precinct to ensure they are places that the community value", were consolidated into six key design principles:

1. Home – not institution: create a sense of 'home'
2. Social connectedness: meaningful connections with others and the places where people live
3. Meaning and purpose: maintain meaning and purpose in an individual's life
4. Choice and control: greater choice and control in how individuals can live their lives
5. Valuing people: their experience and their contribution
6. Transitions: assist people to access the supports they need to successfully navigate life's changes.

The findings from the Strathalbyn project echo emerging evidence around social outcomes from co-location of RAC with other community services, whether physical co-location or through programs which effectively invite the community into the facility. For example, a Dutch model houses adult students in aged care in exchange for "acting as neighbours".[31] In Finland, a similar model supports young people vulnerable to homelessness.[32]

[31] https://theconversation.com/heres-why-some-dutch-university-students-are-living-in-nursing-homes-68253
[32] https://www.agedcareguide.com.au/talking-aged-care/youths-living-with-the-elderly-a-finnish-example

Policy solutions

Planning for community wellbeing

The roles, responsibilities and regulations involved in planning are "among the most complex regulatory regimes in Australia",[33] with all three levels of government involved to varying degrees. While the Commonwealth focuses mainly on "matters of national environmental significance" and infrastructure funding,[34] responsibility for town planning, zoning and urban development more broadly lie with the states and territories. Each state and territory has planning policy and processes enshrined in legislation; these state planning frameworks address not only broad planning strategy for each region, but also accountability and governance in planning such as applications and appeals procedures and accountability more broadly. Most of the functions of planning, however, are delegated to the local government tier, where the state planning scheme, including land use controls, are administered. This effectively means that most decisions in municipal housing and urban development are undertaken by local councils.

The complexity of planning legislation and regulation in Australia can make processes of decision-making and accountability opaque. State and territory planning instruments can overrule planning instruments at the local government level. To further complicate things, Commonwealth planning instruments also overrule state/territory instruments and can contribute to a vertical fiscal imbalance in infrastructure funding. At the state level, planning responsibilities are often siloed, with different accountabilities for roads, rail infrastructure, housing and industrial zoning and more.

This siloing, alongside the local administration of planning, results in a lack of democratic oversight and power hierarchies in which private housing developers have been shown to have significant, sometimes corrupting, influence.[35,36]

With complexity and private profit marked in Australia's planning systems, it is perhaps no surprise that the Planning Institute Australia advocates for:

> *"…opportunities for the community and key stakeholders to actively contribute to the planning process in a manner that is effective, inclusive, respectful of community values and genuine… Residents and communities - contributing knowledge and local context to shape the planning and design responses - are key."*[37]

The gap in national planning regulation, and the different planning frameworks operating at each state/territory, means outcomes in relation to housing and urban development are ad hoc. In the same way that we see a national regulatory system for community housing would challenge geographical

[33] http://theplanningacademy.com.au/legal-framework-for-planning-decisions
[34] https://architectureau.com/articles/becoming-more-urban-attitudes-to-medium-density-living-are-changing-in-sydney-and-melbourne/
[35] https://www.abc.net.au/news/2019-11-18/ibac-investigates-casey-council-property-planning-land-deals/11711960
[36] https://www.smh.com.au/national/nsw/icac-concerned-over-planning-reforms-20170518-gw7m5c.html
[37] https://www.planning.org.au/policy/what-is-good-planning-0913

outcomes in social housing governance, a national framework clearly defining planning principles and protocols could tackle enduring planning issues.

More diverse equity and loan products

With housing unaffordability an enduring issue for Australians both young and old, there is clearly a need for more nuanced – and targeted – equity and loan products.

Models of shared equity are one example of how we might support older people with some financial assets to buy a home. Women for example, on average retiring with half the savings of older men, often face circumstances whereby superannuation and savings are eaten up in housing costs during the early years of retirement. This can leave them reliant on the full age pension, on Commonwealth Rent Assistance, on fully-subsidised healthcare, or on other government allowances. With single older women highly vulnerable to housing insecurity and even homelessness, the status quo risks substantial costs to the state across the duration of an individual's retirement; costs that might be better invested in financial support for housing at the time women retire.

Shared equity housing programs would be one potential option. Shared home equity programs are well-established in some states and territories of Australia; they offer the homebuyer a chance to partner financially with government. But an average loan length of 30 years, and the need to be employed to service the mortgage loan, means these schemes effectively discriminate against older people. Similarly, mortgage loans from standard financial institutions also are known to be difficult to access for anyone over 50.

Another model emerging in the United Kingdom offers people over 60 the opportunity to secure a home by paying a one-off price, reduced according to age, to live in the property rent, interest and mortgage free for the rest of their lives. There is also an option to 'secure' a portion of equity in the home, but this reduces the upfront discount. If there is no equity is secured, the property reverts to the company upon exit.

A similar model in Australia supports people living with disability who, like many older people, are often excluded from social housing due to design barriers or because they have *some* financial assets. Housing Choices Australia supports groups of people with complex disabilities to share purchase of a property with room for a live-in carer. Although many will need significant private funds to do this, the National Disability Insurance Scheme (NDIS) can also include 'special disability accommodation' funding. No such recognition of the interrelationship of housing and care exists in funding for home aged care, however.

Models such as these will not suit every older person. But alternatives in physical design, in equity division, and in tenure all drive the diversity of housing options that older people want to see.

Localism in housing policy

Well before the COVID-19 pandemic brought disruption to global supply chains and enforced border closures, trends towards localism were emerging. Many believe that "globalism is out and localism is in"[38]

[38] https://www.theguardian.com/business/2011/aug/10/globalism-localism

and that a move towards deliberately localised economies is inevitable. That housing is fundamentally a local issue has been evidenced earlier in this Home for Good series. Although responsibility for housing – and for local government – is led by the states/territories, lived experiences of good housing and of liveability in our neighbourhoods and communities is really shaped by local government, in partnership with local people.

Interpretations of localism and how it should be practised vary greatly. Local governments typically see devolution and decentralisation as localism, without always considering issues within their own institutional frameworks or how they might share power with local communities. In New Zealand, a national localism project is exploring these issues, but to date Australia has not moved in the same direction.[39]

While most local authorities sit outside of direct housing provision and housing-related support, their responsibilities in relation to public health and wellbeing, to urban development and planning, means arguments for council to have an enhanced role in housing planning and in housing delivery are strong.

As Infrastructure Australia noted in a recent report into planning liveable cities:

> *"Australia's three-tiered governance structure can make it challenging to consistently deliver liveable places. Different levels of government have different responsibilities and priorities for delivering and maintaining infrastructure in our cities, which can lead to fragmented decision-making and investment."*[40]

The much-needed innovation in planning policy in Australia will require federal and state/territory governments to work much more closely with local government; to perhaps devolve responsibilities for housing and infrastructure to them more broadly, in recognition that innovation is best supported by working closely with people at the grassroots. It will also require recognition of the increasing range of services that communities expect, and that these are already beyond the limited resources of most councils, who rely solely on rates revenue.

Bearing in mind that local government is not recognised under Australia's constitution, some researchers express concerns in relation to any direct funding from the Commonwealth to local government, but others disagree this would be an issue, as local governments are recognised under state constitutions.[41] While some federal funding is available to support local governments to provide local services, the constitutional standing of some of these funding regimes has been called into question, driving advocacy to change the Constitution to recognise the existence of local government and thereby allow it to receive grants directly from the federal government. In 2007, then Prime Minister Kevin Rudd promised to progress this issue with a referendum, but the snap election of 2013 rendered that impossible in the needed timeframe.[42]

The University of Adelaide's Centre for Housing, Urban and Regional Planning has highlighted:

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[39] https://apo.org.au/node/239116
[40] https://www.macrobusiness.com.au/2018/12/infrastructure-australia-population-pressures-impossible-fix/
[41] http://constitutionalfurphies.info/local_government.php
[42] Brownhill, Sue, Bradley (eds.) (2017) Localism and Neighbourhood Planning: Power to the People

> *"Local government is often overlooked in discussions around housing, but this tier of government is important in virtually every dimension of residential development and management. Local governments are responsible for the day-to-day implementation of planning and development control, they provide critical infrastructure, they are often the sole source of essential recurrent services..."*[43]

Until local governments are directly empowered (and funded) to represent and reflect community demand, the (re)development of a national planning framework may be the most rapid driver of change. A national framework which stipulates a mandate for community authority in urban design and development would establish a new emphasis in planning. Indicators should be centred on social outcomes in development: safe public spaces for neighbour interaction; planning incentives for community-led and other alternatives in housing; local responsiveness to local need in affordability, tenure and built form. Geographical differences in respect of zoning protocols could also be targeted through a national framework.

Emerging research clearly signals to local and state governments, housing developers, and small-scale investors how new typologies of housing, such as duplexes and mid-rise apartments could be put together to support "ageing in neighbourhood."[44] Further, "planning of 'priority zones' could give the market the incentive to invest in the future-focused neighbourhood development it should be providing to keep people connected to their community."[45]

Because most local governments in Australia cover relatively small populations, there is little or no political pressure for them to devolve powers and responsibilities to even more local levels, despite increasing numbers of statutory obligations to develop more extensive and effective programs of public participation and community engagement.[46] Indeed, researchers note "little evidence of concerted and systematic attempts to give more power to the people…many local councillors see themselves as the principal conduit of local opinion and remain suspicious of public participation and community engagement initiatives…"[47]

Further complicating community authority approaches in planning is that; "while many State and Territory governments extol the virtues of devolving responsibility for planning and service delivery down to local governments, they show no sign of relinquishing their constitutional authority over local government or of pressing for further devolution to more localised communities."[48]

Yet where local communities and local people play a key role in developing urban strategies, positive outcomes abound. Brisbane is one of a few Australian cities that cascades planning and development down to a neighbourhood tier, as the case study below shows.

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[43] https://www.uts.edu.au/sites/default/files/Housing%20and%20Local%20Govt%20in%20the%2021st%20Century.pdf p.1
[44] https://apo.org.au/node/239116
[45] Ibid.
[46] Burton, P. (2017) "Localism and neighbourhood planning in Australian public policy and governance" p.1. Cities Research Centre, Griffith University.
[47] Ibid. P.5
[48] Ibid.

Case study: neighbourhood planning in Brisbane

Brisbane has a locally focused model of urban planning and development. Here, the city council decides which neighbourhoods within the city should have their own neighbourhood plan. These neighbourhood plans are concerned principally with land use planning, but address social, economic or environmental objectives relation to land use. Public participation and community engagement principles are strongly applied in neighbourhood planning processes, as there is a statutory obligation to do so.

Once approved, neighbourhood become part of a larger plan regulating development across Brisbane. The Brisbane City Plan of 2014 provided an overall planning framework for the whole city for a 20 year period, supplemented by 72 neighbourhood plans.

Integration of housing and care

In addition to diverse options of ownership, of physical and social design, older people also want to access housing options offering levels of care. In Australia, assisted living options are available in some retirement villages and can even be linked in with pathways to residential aged care. Good practice models include Melbourne's not-for-profit Old Colonists Village, which offer accommodation at three tiers: independent, supported and residential aged care. In line with Victoria's diverse population, they also offer culturally appropriate care for people from non-English speaking backgrounds. However, while many older people would be happy to move into a retirement village, with a (national) average price point of $438,000 for even the more affordable units,[49] the market is failing to provide affordable entry for many, partly explaining why the sector houses less than 10% of older people, most commonly those over 80 who have sold homes to gain entry.

There is critical need to integrate housing, aged care and broader support services in other ways beyond the retirement living model. But how might we otherwise ensure long-term and holistically responsive outcomes in housing and care for older Australians? Despite being a priority group for social housing, an older person in housing crisis can still wait for around two years before a property becomes available and will have little choice of design and locations. Most public housing for people age 55 and over is ageing stock; they are not usually of universal or age-friendly design and do not automatically link with service supports.

The NDIS recognises the interrelation between care and housing for people with complex needs who wish to remain outside of institutional settings and group homes. NDIS funds for Specialist Disability Accommodation (SDA) support some people with disability to develop or purchase assisted housing with others in similar circumstances. No comparable model operates within aged care funding, however.

The Aged Care Act 1992 recognises homelessness in older age as "a distinct form of social exclusion" requiring priority access to residential aged care for those with complex care needs. But outside of the Aged Care and Housing (ACH) sub-program, a brokerage program that is under-resourced and shaped by availability of appropriate options, there is little targeted intervention in housing for the missing middle: older people in enduring housing insecurity. The recent inclusion of housing circumstances as part of the aged care assessment is a move towards a recognising the interrelationship of housing and care, as many

[49] https://www.pwc.com.au/deals/assets/real-estate-advisory/2018-retirement-living-census.pdf

people who may be vulnerable to homelessness do require aged care and therefore slip through the net. As an Australian Association of Gerontology (AAG) paper highlights, there is clear need for better integration of aged care with other sectors.[50]

Empowering communities: participatory planning

Locally-focused urban planning in Australia uses mainly demographic and statistical data to create strategies for urban development and housing. With a decrease in social and public housing, there is often a necessary focus on attracting external investment to meet local demand. This can result in housing developers having significant sway and a focus on financial outcomes over community-focused and social outcomes.

The UN special rapporteur makes the point that this

> *"…inefficient top-down decision-making…reinforces patterns of social exclusion and creates housing that is ill-suited to peoples' needs..."* [51]

She compares this to the ways in which

> *"…rights-based participation supported by all levels of government transforms residents into active citizens and engaged community members, making housing programmes more affordable and effective and creating vibrant, more sustainable communities."*[52]

A 2019 UN Report exploring the human right to housing points out the importance of:

> *"…ensur[ing] meaningful participation in the design, implementation and monitoring of housing policies and decisions…the exercise of agency, autonomy and self-determination. [With] those in need of housing…treated as rights holders and as experts in what is required for a dignified life…"*[53]

That "good planning involves the active participation of all stakeholders"[54] is understood, but planning processes are highly regulated, with opaque language and a largely reactive involvement of local residents, who can usually only raise objections, rather than participate in planning in advance of a tender. This effectively means ordinary citizens have little influence in housing and urban development in their own communities.

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[50] https://www.aag.asn.au/documents/item/2235%20p.9
[51] https://slack-redir.net/link?url=https%3A%2F%2Fwww.tacsi.org.au%2Fwp-content%2Fuploads%2F2020%2F02%2FInsights-Report_Landing-Page-sm.pdf p.17
[52] http://unhousingrapp.org/user/pages/04.resources/A_HRC_43_43_E-2.pdf p.6
[53] http://unhousingrapp.org/user/pages/04.resources/A_HRC_43_43_E-2.pdf p.6
[54] https://www.planning.org.au/policy/what-is-good-planning-0913

An example of how participatory planning brings new values to planning as well as a sense of shared, community ownership, is illustrated by an initiative undertaken by Perth's Fremantle Council, detailed below.

Case study: The Freo Alternative

The Freo Alternative is a participatory planning project which began in 2016 as a starting point for exploring community views in relation to small housing development. It was recognised by Fremantle Council that if suburban housing development continued as it had over the past 20 years, there would be insufficient options for smaller households preferring to remain in suburban Fremantle, as well as for any smaller households wanting to move to the area. In partnership with the Australian Urban Design and Research Centre, the Freo Alternative aimed "to respond to the current gaps in town planning rules, while retaining the features we love about our established areas", with a focus on 'the missing middle' of housing affordability.

The Freo Alternative was process-focused, involving the local community in surveys, workshops and "interactive community open days", to allow residents to engage with planning models and other urban co-design tools. It also explored alternative housing typologies such as smaller housing, with a core value "to inform the City's planning policy and guide the development of housing diversity in Fremantle". As a result of this (ongoing) community-based urban planning, Fremantle's Planning Scheme now prioritises sustainability, affordability and access to housing, the 'Freo identity', smaller houses, sharing of spaces, resources, and facilities, housing options for all demographics, trees and green space, cooperate housing options, values-driven planning, and community involvement in planning.[55]

If we are to genuinely respond to local (aged) housing demand and respect a right to age in place, age in neighbourhood, this will require planning protocols mandated to respond to population ageing and the desires of local older people in their housing futures, rather than relying on the market to identify and meet demand.

The case study below from Central Bedfordshire in the United Kingdom shows some of the benefits of engaging older people in local housing planning and services:

Case study: HAPPI

The UK's Housing our Ageing Population: Panel for Innovation (HAPPI) initiative has focused on the role of good design and community integration in making retirement housing a positive choice. HAPPI sets out the challenges of developing homes that are well integrated into support services, with a focus on older people in dispersed and rural communities. The central aim has been to drive diversity in local housing options to support older people to remain in familiar localities and communities, through small scale provision, rather than relying on global retirement housing and aged care providers.

[55] https://s3-ap-southeast-2.amazonaws.com/ehq-production-australia/00166161090f706ebbd7451a40bf3236ae8c4134/documents/attachments/000/048/742/original/The_Freo_Alternative_FINAL_Engagement_Report.pdf?1483946945

Central Bedfordshire has a mix of urban and rural communities. The Council's municipal housing plan already encouraged "creative approaches to planning that recognise community benefit" and a keenness "to explore inter-generational housing to help sustain and diversify communities. "To better understand the housing demand of older residents," Bedfordshire Council followed established best practice guidelines for community participation in assessing housing need, which state that "for effective housing solutions to be created, Councils must understand what people of 60 years [and older] are thinking about their future needs."[56]

The council undertook a detailed Assessment of Housing Need audit within the guidelines, using qualitative surveys to meaningfully explore older people's propensity to move and the types of home they would prefer to move to. The audit showed 25% of older households planned to move, with 6% wanting specialist housing for older people. A Meeting the Accommodation Needs of Older People (MANOP) team continues to gather intelligence to co-develop housing plans through working with partners and with the communities in Central Bedfordshire.

[56] Housing our Ageing Population: Learning from Councils meeting the housing needs of our ageing population. See https://www.housinglin.org.uk/Topics/type/Housing-our-Ageing-Population-Learning-from-councils-meeting-the-housing-needs-of-our-ageing-population/

Conclusion

Australia's housing paradigm is changing. Older Australians need a home for good, a place which fulfils the three critical functions of home, as identified throughout this series of policy briefs. Emerging and enduring issues, gaps and failures across the housing continuum suggest that a recalibration of housing policy and legislation is overdue.

The findings of TACSI, considered through Per Capita's policy analysis and development, confirms what broader research has identified: an acute need to broaden housing outcomes for older Australians and to meet their real needs in housing. We call for:

- A rental market that emphasises security of tenure, supports self-determination, and provides physical and financial sustainability
- A social housing system that adapts to changing needs of our ageing population and supports people to age in place
- More inclusive, accessible, and sustainable models of home ownership in later life, including models of co-living and care. Governments have committed to accessibility in transportation and the public domain. The same must be said about newly built housing.
- Housing and neighbourhoods that are built and designed for liveability, connection, and wellbeing as we age.

As Pro Bono CEO Karen Mahlab recently wrote;

> *"It is an illusion that we are separate beings: either from each other or from the planet. COVID-19 has only made this awareness more acute…If we can take this understanding into a post-COVID world perhaps we will all be able to come up with a new, improved recipe for a richly sustained and sustainable common future. We could all step forward, rather than 'snap back.'"*[57]

That positive ageing needs a "whole of community response"[58] speaks to the importance of local and social networks for older people. These networks are fundamental to the ethos of ageing in place; to receiving the supports we need to live well and independently in the home. This includes support for older people "to continue to able to do things that give their life meaning and purpose".[59]

[57] https://tinyurl.com/yc77yq47
[58] https://www.australianageingagenda.com.au/executive/whole-of-community-approach-needed-to-address-social-isolation-among-seniors/
[59] Ibid.

List of recommendations

For the Commonwealth

- Commonwealth funding of co-designed and co-located pilots of residential aged care facilities;
- Funding stream supporting community-led housing initiatives;
- National standards around universal and age-friendly housing design;
- Commonwealth grants to establish home aged care cooperatives;
- Targets/incentives for community housing providers to develop seniors cohousing communities;
- Research grants to develop and pilot innovative models of co-living, cohousing and other alternative typologies;
- A national housing framework that integrates with the Aged Care Act;
- A national framework for urban development aligning planning protocols around greater sustainability, with lifelong housing and lifetime neighbourhoods at the core;
- A renovation stimulus grant for older homeowners to subdivide larger homes into smaller units of housing.

For the states and territories

- Development of an 'ageing in place strategy', which includes targets for age friendly housing and equalities impact assessments in urban development;
- Urban planning and housing responsibilities mandate a community authority approach at the local tier;
- Review of Planning Legislation to ensure planning responds to diversity in housing demand, including clear and transparent pathways encouraging alternative typologies, genuinely affordable housing, age-assisted housing, housing for single people, and locally available aged care.