



**Submission to
Victorian Parliament
Family & Community Development
Committee**

**Inquiry into the
Adequacy and Future Directions
of Public Housing in Victoria**

**Council on the Ageing (COTA) Victoria
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Introduction

Council on the Ageing (COTA) Victoria's mission is to enable older people to age well in a just society. It is committed to human rights, social justice and the eradication of ageism.

As the peak body representing older people in Victoria, COTA engages with over 60,000 senior Victorians annually. As a result of our work with older people, and on the issues that impact on them and their quality of life, we are able to track emerging or continuing issues facing older Victorians and to inform the policy processes of COTA.

COTA welcomes the opportunity to contribute to this *Inquiry into Adequacy and Future Directions of Public Housing in Victoria*. The housing needs of low income and disadvantaged older people is an issue about which COTA is deeply concerned, and we look forward to further discussions and opportunities to address the growing issues facing this group.

The scarcity of affordable and appropriate housing is becoming a significant contributor to poverty, disadvantage and homelessness among older Australians. And the underlying causes of housing problems particular to older people are set to worsen – the Australian Housing and Urban Research Institute (AHURI) has projected that the number of people aged 65 and over in low income rental households will increase by 115% from 195,000 in 2001 to 419,000 in 2026.

Public and social housing face a number of challenges from this increasing demand for housing by low income older people. Notwithstanding the Commonwealth investment in social housing and affordable housing schemes, and positive developments in public housing in Victoria, much of the public housing stock is now unsuitable for older people, is unavailable to them due to segmented and extensive waiting lists, and falls far below the anticipated need.

Active Ageing

The availability of suitable housing is essential if older people are to 'age well' and 'age in place'. Appropriate and affordable housing is fundamental to both the physical and the mental health of seniors, and is a crucial determinant of the effectiveness of the health and care systems.

COTA identifies the provision of adequate and appropriate housing as a human rights issue and refers to the WHO Active Ageing Framework as a cornerstone for the 'ageing well' and 'ageing in place' approaches central to current service delivery and support programs for older people.

The Active Ageing Framework is underpinned by the UN Principles for Older Persons and identifies **Security, Participation, and Health** as the three pillars for an active and positive ageing experience:

Active ageing is the process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age.

WHO 2002

Active Ageing: A Policy Framework

Adequate and secure housing is fundamental in achieving this outcome through the development of:

- barrier-free housing options for ageing people with disabilities;
- housing in communities that encourage daily social interactions and interdependence among young and old;
- policies programs and services that enable people to remain at home as they grow older;
- housing options for older people that eliminate barriers to independence and interdependence with family members, and encourage full participation in community and family life;
- housing security for older people to increase and enhance confidence and certainty.

The Older People's Housing Crisis

The availability of appropriate rental accommodation for seniors already falls far short of what is required. The affordability problems facing older people has been acknowledged by the Federal and State Governments, and partially responded to through the national housing affordability and rental schemes; it is of increasing concern to local governments and community groups as the full extent of the growing housing demand of older people becomes more apparent.

The situation will worsen dramatically in the next 20 years as the number of older people needing affordable rental housing climbs. Low income, sole person households will have the most significant increase, and about two thirds of these households will be sole women. NATSEM estimated that in March 2008 112,000 households headed by a person aged over 70 were in housing stress, compared with 56,000 in 2004 – a 100% increase in four years.

Some Facts and Figures

- Overall, housing affordability has declined 40% over the past decade.
- In the rental housing private market, vacancy rates are historically low, and rents are rising substantially (5.2% during 2006-07). Investment in new low-rental housing has declined significantly. The most cited reason for older persons moving into public housing is that they could not afford private rental.
- Older renters constitute around 12% (around 300,000 people) of all Australians aged 65+ who are living in private dwellings.
- The number of people 65+ living in lower income rental households is projected to increase from 195,000 (2001 figures) to 419,000 in 2026 – a 115% increase. The greatest increase (194%) will be among those 85+, growing from 17,300 to 51,000
- Low income, sole person households in rental housing will grow from 110,800 (in 2001) to 243,600 in 2026. About two thirds of these households will be sole women. Couple households in rental housing will rise from 32,200 to 69,900.
- Around 750,000 lower income households are experiencing housing cost stress. Around 500,000 of these are in rental accommodation.
- Lower income, older renters – particularly private renters - continue to be a relatively disadvantaged group in terms of housing affordability, security and quality.
- Among older renters, there is a great diversity of housing experience, need and preference, and housing provision must respond to this diversity.
- The GNP housing sector provides over half of all rental housing for older people, but will not be able to respond adequately to the increasing demand, forcing a greater proportion of low-income older households to seek access to the private rental market.

***COTA National 2008-
Housing Needs of Low-Income Older Australians:
Issues of Supply, Affordability and Suitability***

Older people and Social Housing (including Public Housing)

In its research into older persons in public housing AHURI (*Older persons in public housing: present and future profiles*, 2007) found

- Public housing met 42 per cent of estimated demand from older people who were eligible for public housing in 2001 (i.e. all people in public housing, private rental and non-private dwellings). In order to maintain this level of housing provision through to 2016, an average of 4,391 additional older-person households need to be housed each year.

In addition

- In the last 10-15 years, opportunities to rent public housing has fallen at least 30%, and the proportion of low rent homes has fallen at least 15%.
- The supply of public housing is about 100,000 less than if it had remained at the same proportion of all dwellings as it was a decade ago.
- Non-profit (community/social) housing is about 0.5% of total housing stock
- Approximately 200,000 people are on waiting lists for GNP housing. Older people are not afforded priority.
- About 4% of older Australians live in public housing, and 14% of all persons in public housing are older persons. Almost 30% of public tenancies are headed by someone over 65.
- Demand for public housing among older households is projected to increase by 75 per cent from 209,210 in 2001 to 365,914 in 2016. Demand in the 85+ age group is expected to increase by 118 per cent. Actual supply is projected to increase from 87,940 in 2001 to 109,560 in 2016, an increase of 24 per cent.

COTA National 2008-

Older people residing in public housing may have different expectations to other groups of tenants (e.g. others may be regarded as “temporary” residents who may move out when health or employment issues are resolved whilst older people are “permanent” unless a move to residential aged care is necessary). This long term expectation raises a number and issues for housing authorities and social housing providers, including the need to ensure that support and care services can be delivered in the diverse accommodation settings.

On the positive side, older people indicate that once they get into public housing, they generally find it satisfactory especially in cluster housing developed since 1970s. The exception to this feeling of satisfaction is in relation to the emerging issues of social mix, for example a younger person with alcohol dependence (and very noisy friends) placed within an older person’s cluster

Public tenants are generally satisfied with their accommodation and value its affordability, security of tenure and proximity to amenities. They are most satisfied when it is accessible, close to social support such as family and friends, and has adequate maintenance and modifications. Many also prefer to be located with those of a similar age and not be collocated with those with demanding behaviours such as those with mental illnesses.

AHURI 2007

This reinforces the concept of the “home” as more than just shelter and the importance of embedding housing options and models in the community with access to facilities and support services.

In a Brotherhood of St Laurence Report (*Social Exclusion Among Older People: A preliminary study from inner-city Melbourne*, 2005) participants identified decent housing as one of the key factors in what constitutes 'a decent life'. While this report also found that people were generally satisfied with their housing, some people found it difficult to adjust to the living conditions

I would certainly rather be here than where I was living previously I can't think, offhand, of any more suitable accommodation than I've got, I doubt if it even exists really ... I'm better looked after here than I was at home, says little for my home life but it's true. I'm very grateful to be here.

He pointed to the importance of having some security about one's accommodation, noting the 'predictability that these premises will continue, broadly speaking at least, as they are at the moment', as a key aspect of a decent life.

Residents of the independent living units were similarly positive about their accommodation.

Frank stated: 'Oh, it's lovely—it's quiet, it's clean, it's spotless, you've got your own, more or less your own, little flat. The only thing — if you want to cook you've got to come downstairs. But it's great; it's terrific. It's local; it's central to everything. No, I like it. I like it a lot'.

Several others, however, pointed to drawbacks of their housing.

The flats are very small flats ... they were really built just for people I think with not many material possessions—maybe I have too many! ... so adjusting to the space has taken me a while ... The one thing I miss probably more than anything else is my garden ... to have somewhere to go out and to potter ... I used to go out every morning, I had a ritual and I talked to my plants and things and just sit with a cup of tea and it just made so much difference to starting your day ... And also the other thing is, living so close together with other people, there's the noise thing ... one of the things that living with older people ... is that of course you're going to get a couple of residents who have hearing troubles, and [laughter] of course they don't realise, they're not aware, of certain noise elevations.

It's a place where you can—well, can't call it, while you're renting, I suppose you call it your own, but not really. It's clean. You've got your off-bedroom suite, you know, toilet, shower, washbasin. You've got your kitchen, which is not very big ... I cook and eat in the kitchen. The lounge room, well it's very small. If you've got visitors well, you know, you run out of space. They've either got to stand up or sit on the floor ... Walking off the footpath, up three stone steps into a landing, and there's ... this huge cupboard, built right where your staircase comes right near your front door. So if anybody's walking up the stairs with luggage or groceries, you've got to step aside to let them go up the stairs. So, very poor: whoever designed it [laughter] didn't do a very good job.

Appropriate and Affordable Housing

In early 2008, COTA and Aged and Community Services Australia (ACSA) formed the *Older Person's Affordable Housing Alliance*, due to concerns about the growing housing crisis for older people. The Alliance has called for a collaborative approach at the Federal, State and local levels to create a **National Older Persons Housing Strategy** focussing on two key areas:

- Ensuring existing housing stock is maintained and enhanced to support people to age in place
- Increasing the supply of affordable and appropriate housing for older people.

In relation to public housing the Alliance recommends

1. A national coordinated approach to existing public housing for older people be developed which facilitates State Housing Authorities to develop social housing policies for older people that cover:

- **maintenance and operational support,**
- **desired social housing mix, stock location and stock design,**
- **community support services for older public housing tenants who face multiple disadvantages.**

It is clear that much of the public housing stock built in earlier decades is now unsuitable for older people. It has become run down or does not have the simple design features that would support older people to age in place, such as accessible bathrooms and open plan living areas.

2. A policy framework for funding public housing for older people be developed as a priority by Federal and State/Territory Governments within any NAHA and affordable housing initiatives.

While the Federal Government's investment in new social housing developments and opportunities through the National Rental Affordability Scheme are welcome, many current "affordable housing" initiatives and benchmarks are out of the reach of people on an age pension (e.g. 75% of market rent, 30% of income).

These initiatives address the supply side of the housing affordability issue, but well developed policies and benchmarks are required to ensure low income older people's rights to adequate and affordable housing is upheld.

Housing for the Aged Action Group (HAAG) identifies the principles which underpin such policies and benchmarks as including:

Security of tenure : Older people have the right to secure tenure for as long as that housing is their preferred option

Affordable : Older people have the right to accommodation where the cost is not a financial burden. Rents and fees should be capped at 17% of their base income, to ensure that they can manage their other living costs, such as food, utilities, clothing, medicine etc.

Available: All people who reach aged pension age with assets of \$100,000 or less should be granted early housing status within the public and community housing systems.

Accessible: Older people need housing that is purpose designed for suitable access and is adaptable as a person ages.

Well-Maintained – Older people have the right to a home that is maintained in good condition, to a modern standard, with appropriate health and safety features.

An Integrated Approach

To ensure appropriate and adequate response to the housing needs of low income older people and to facilitate their positive ageing and ageing in place, an integrated approach is required across all levels of government, and all housing sectors.

At the State level, a strategic policy framework is needed that incorporates:

- planning to ensure housing that is accessible to services and facilities, respects neighbourhood character, minimises environmental impact;
- community development as a means of overcoming hostile reactions to housing developments, reduces isolation and supports diversity in social mix of housing developments;
- better links and protocols between housing providers and community support and aged care services to meet the needs of older people with complex needs and health issues.

Local Government can have a significant role to play in the planning and development of public and social housing initiatives. It has the potential to be, and in some areas the local Council already acts as, a main driver in promoting and facilitating a range of housing options and models that achieve a more affordable, appropriate and available housing outcomes that sustain diverse communities.

COTA Recommends

- **The development and implementation of an integrated strategic policy framework for older people's housing with a focus on low-income tenants, involving State and Local Governments and incorporating public housing, social and community housing, independent living units and private rental, as a priority.**
- **An adequate increase in housing stock to enable all aged pensioners in private rental to have a choice of entering public/social housing.**
- **The development of better linkages between public and social housing providers and community aged care and support services to ensure older people with complex care needs have improved access to services.**
- **The development of a policy framework for funding public and social housing for older people by the Victorian and Commonwealth Governments within any NAHA and affordable housing initiatives, that incorporates the role of Local Government and Age Friendly Environment strategies.**

Responses to specific Terms of Reference

One of the Term of Reference for this inquiry is **the impact of public housing need on specific groups, including women, seniors, the homeless, indigenous Victorians, refugees, people with a mental illness, substance abuse and/or disability.** All comments in this submission relate to seniors (older people) who are themselves a diverse group, and include people from all the other groups listed.

(a) Public housing waiting lists in Victoria;

The current situation of segmented waiting lists with high priority to people with critical health issues and families at risk, mean that older people who are on very low incomes but have no specific health issues do not get a priority listing. The focus on 'families' with dependent children also means that older people are excluded from programs and service that aim to address exclusion and disadvantage

Waiting times of up to 20 years have been experienced. Even people on priority lists may have to wait 2-3 years.

While there is good availability in some rural areas, many small towns need small developments to enable older people to stay in their locality rather than moving into a regional centre to gain housing.

Callers to COTA's Seniors Information Service (SIV) have identified these issues as significant problems in their search for appropriate and secure housing

Woman, carer for her mother, who lives in very small granny flat at back of sister's house. They need larger home and have been on priority list, but been advised that this could take up to 5 years. Mother who has diabetes, arthritis and is frail would possibly benefit from low level care, but daughter "will never do that".

Woman, aged 71, on part pension, husband 63 working, both have health issues. She has been on waiting list for public housing for 30 years, were offered a house 5 years ago after submitting medical certificate but did not eventuate because income limit above eligibility. Currently in private rental, \$1000 per month, finding it hard to keep up with cost.

Woman, aged 61, renting in Preston and must move out in four weeks. She is on a disability pension. Her family are in Berwick and Pakenham, and she is hoping to find some low-cost rental accommodation in one of those areas. She has very little capital. She has tried OoH and they say the waiting list is indefinite but can offer to help with rental bond if necessary.

Caller has been on public housing waiting list for years and is desperate to get cheaper accommodation.

Woman is renting in a complex which is being sold. She is currently on a 55+ waiting list for public housing - what can she do about housing in the interim?

(b) The impact on individuals and families of waiting times to access public housing and how this varies by each segment;

Uncertainty is one of the most significant impacts. This leads to lack of confidence and negative outcomes for quality of life across many dimensions

In addition there are impacts on health from living in unsuitable conditions whilst waiting placement. In many cases people in private rental who are paying over 30% of income on rent have to cut back on other essentials, for example adequate nutrition, medications, heating etc

COTA Recommends:

- **Re-introduce priority for older people of age pension age with assets below \$100,000.**

(c) The adequacy, quality and standards of Victorian public housing;

As outlined above there are a number of issues that need to be addressed in terms of the adequacy, quality and standard of Victorian public housing

• **Energy Efficiency**

One of the significant issues facing public housing tenants, and in particular vulnerable older people, is the anticipated impacts of climate change - many dwellings have poor energy efficiency impacting on tenants' vulnerability to heat and cold.

Furthermore with the anticipated rise in costs of essential services such as electricity and water, poor energy efficiency will mean low income households, and particularly older people who are more likely to be home during the day, will face the burden of increased costs, or will choose not to heat their homes.

• **Maintenance**

Upkeep and maintenance of public housing is a perennial problem. The recent 'Nation Building Investment' package of the Rudd Government included funds to undertake urgent upgrades to dwellings and fair share of these resources should be devoted to the older people's housing stock.

Callers to SIV have reported a number of issues in relation to maintenance:

Charlie lives in public housing, and his flat is infested with insects. OoH has taken samples, but this is months ago.

Caller has problem with water pipes vibrating and even though he has contacted department often has not been helped.

Caller resident in public housing in Footscray. Has a seven year history of dispute for OoH and says they have given her a "very very hard time." Main complaint has been that necessary repairs are not carried out in good time. She gave an example when living in a country town, one unit in 15 and her drain blocked, flooding house through every vent with muck from drains. Authorities agreed that her health was endangered, but this didn't speed things up. She has been through VCAT several times, says that the issue has never been satisfactorily dealt with. Caller has been to Tenants Union, hoping to find a service that assists seniors.

Residents told COTA that they often have difficulty getting maintenance and repairs done in a timely manner. They feel that the Office of Housing staff are slow and procedures bureaucratic.

- **Accessibility**

While public housing units are generally well fitted to meet requirements of people with disabilities, there continues to be barriers to access for older people with mobility problems. In recent years there has been growing awareness of the critical role played in supporting older people to remain in their homes and communities through the implementation of accessible or adaptable housing using universal design principles. Universal design incorporates fittings and fixtures, and building features, that – to the greatest extent possible – can be used by everyone.

Currently there are moves in Victoria to introduce minimum mandatory requirements for four accessible features into Victoria's building regulations under the Build for Life policy initiative. This initiative will comprise a community awareness campaign and regulatory measures will allow one in five Victorians who have a disability or are over the age of 60 to build accessible features into new homes. However universal design principles need to be phased in more broadly across the housing sector to ensure older people are able to remain independent in their homes, including in public and social housing.

The accessibility in housing through Housing Associations is a particular issue, as these agencies frequently have insufficient resources to properly retrofit units they purchase.

While Commonwealth initiatives to address housing supply and affordability are welcome, the current stock of public housing cannot be ignored. Without a proactive social policy approach, this stock will deteriorate in its accessibility and availability. Growing numbers of older people will be at risk of living in poverty and of becoming further marginalised and disadvantaged. There is an urgent need to ensure Victoria's public housing stock is maintained and where necessary upgraded to better meet the needs of older people.

COTA recommends

- **A major program of investment be implemented so that every public housing unit is retrofitted to the highest possible standard of energy efficiency.**
- **Upgrading and modification of public housing dwellings and units to meet universal design principles and standards.**
- **Social housing through Housing Associations be funded and required to meet minimum standards.**

COTA spoke to residents who live in a purpose built older persons' unit::

They indicated that they are generally happy with their homes. They say their building was architect designed as a special project and has good features that should be duplicated in older person's housing generally – good size of rooms, bathroom / shower without obstacles etc. However the upper 2 floors get very hot in summer and cold in winter.

Air-conditioning is a huge issue in the high-rise estates. Air-conditioning units are not permitted to be installed in the windows due to safety. Many pensioners cannot afford other types of air-conditioning. The high rise units, especially those on the upper floors, can get extremely hot.

Addressing these issues can be problematic for residents, especially when other organisations such as local council, advise the tenants in ways that conflict with their tenancy agreement. For example, Council staff advised tenants to erect shade cloth but this resulted in breach orders and even VCAT hearings.

(d) The safety and location of Victorian public housing and public housing estates;

• Location

Connections to family, friends, social networks, community facilities are extremely important to residents, and contribute to their level of satisfaction with their housing.

While the location of existing developments is generally good with access to community facilities and support services, the growth in the older cohort who will be placing demand on the public and social housing sector, requires a strategy to ensure good locations are reserved for building in developing areas.

• Safety

Security and safety within estates and wider neighbourhood should incorporate

- physical factors (risks of trips/falls; footpaths, “help” buttons etc) and
- social factors/behavioural (vandalism, harassment/abuse etc)

In relation to security, there is appears to be discord between perception and reality of risk.

Residents who spoke to COTA indicated that many of their neighbours were concerned about security however they admitted that maybe these people would be fearful wherever they lived. In fact, there are security guards regularly patrolling this estate but residents felt the guards often seemed reluctant to call the police as they are meant to.

AHURI’s research found that people were generally satisfied with their housing, but held concerns about the social mix on estates, and found it difficult to cope with people with mental illness.

Perceptions of risk may lead to social isolation of older residents, compounded by the fact that many support and care workers indicate problems relating to the forbidding nature of housing estates, and reluctance to go into some areas after dark.

Other comments received by COTA include:

- Many tenants have complex drug/alcohol/mental health issues which interrupt the lives of other tenants. These include on premises drug-dealing, prostitution, psychotic presentations, physical and verbal violence, noise, theft, muggings etc. Police &/or ambulance are often called and due to the frequency of calls, Police don’t always attend each event.
- For those tenants who are older, frail or simply wanting to live a relaxed life in a safe and comfortable environment, these events can be very confronting, and they often become isolated due to fear.
- Outside service providers such as HACC, CACP, RDNS workers often do not feel safe attending due to some of these issues.
- High-rise support workers do not always work in a safe environment and often work on their own. Each of the high-rises house 90 – 120 tenants to 1 support worker. A number of support workers have been assaulted and the turnover of staff is high.
- Most high rises only include 1 lift for tenants. In circumstances when the lift fails or is awaiting cleaning due to the presence of urine, faeces or vomit, tenants are required to walk from 1 – 12 floors to get up to their flats or down to the ground floor.

COTA recommends

- **The program of older people’s support workers currently provided to some high rise estates should be extended to all high rise estates**
- **Issue of appropriate social mix in areas used to house older people should be addressed.**

Council on the Ageing (COTA) Victoria

Council on the Ageing (COTA) Victoria's mission is to mobilise older people and those who work with them, to age well in a just society.

It is committed to human rights, social justice and the eradication of ageism.

COTA Victoria is a non-profit organization, of individual older people and organizations representing older people, committed to improving the well-being of all older Victorians. There are Councils on the Ageing in each state and territory, and a federal policy group based in Canberra - COTA National.

COTA Victoria's role

- Provides education, information and services to older people, their relatives and the wider community
- Provides policy advice on behalf of older people to state and local governments, service providers and the general community
- Undertakes research and policy development on issues affecting older people
- Promotes and publicizes the needs and preferences of older people to the general community
- Encourages a high level of involvement of older people in the organisation and its activities.

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