



# COTA Victoria & Seniors Rights Victoria

*Submission response to the Inquiry into the rental and  
housing affordability crisis in Victoria*

**To:**

The Legislative Council Legal and Social Issues Committee  
Parliament House, Spring Street  
East Melbourne, Victoria 3002

**Via email to:** [lsic.assembly@parliament.vic.gov.au](mailto:lsic.assembly@parliament.vic.gov.au)

**Contact:**

Rachel Spencer  
Policy Officer  
COTA Victoria and Seniors Rights Victoria  
Phone: (03) 9655 2123  
[RSpencer@cotavic.org.au](mailto:RSpencer@cotavic.org.au)

**July 2023**

*COTA Victoria is supported by financial assistance from the Commonwealth and Victorian Governments.*

## ***About Us***

Council on the Ageing (COTA) Victoria is the leading not-for-profit organisation representing the interests and rights of people aged over 50 in Victoria. For over 70 years, we have led government, corporate and community thinking about the positive aspects of ageing in the state.

Today, our focus is on promoting opportunities for and protecting the legal rights of people 50+. We value ageing and embrace its opportunities for personal growth, contribution, and self-expression. This belief drives benefits to the nation and its states alongside communities, families, and individuals.

Seniors Rights Victoria (SRV) is the key state-wide service dedicated to advancing the rights of older people and the early intervention into, or prevention of, elder abuse in our community.

SRV has a team of experienced advocates, lawyers, and social workers who provide free information, advice, referral, legal advice, legal casework, and support to older people who are either at risk of or are experiencing elder abuse. SRV supports and empowers older people through the provision of legal advice directly to the older person.

## ***Executive Summary***

COTA Victoria and SRV welcome the opportunity to contribute to the Legislative Council Legal and Social Issues Committee's inquiry into the rental and housing affordability crisis in Victoria.

We are concerned about the current housing challenges facing older Victorians, who are increasingly impacted by increased rental prices and low available rental housing stock as the number of older renters increases. It is becoming progressively difficult for older Victorians to maintain the affordability of their current rental properties and ongoing home payments in the current environment, especially with an increased cost of living exacerbating the financial pressure on seniors. This impact can be seen by the increased number of older Victorians facing housing insecurity or homelessness.

It is clear that the rental and housing affordability crisis is having a range of negative impacts on older Victorians. Vulnerable demographics cohorts, such as older women and older people with a disability, are likely to be hit harder by the housing crisis. Housing and financial pressures are contributing to increased reports of elder abuse.

With Victoria getting older, it is vital that there is significant investment and support to ensure that older Victorians have access to secure housing if we want to support ageing well – while greater protections are needed to ensure that older Victorians do not pay the costs for a lack of action on this issue.

## Submission

### The rental and housing affordability crisis is increasingly impacting older Victorians

Older Victorians are a key demographic impacted by the ongoing rental and housing affordability crisis – which is demonstrated by increased demand for support and increasing fears around housing.

The COTA Victoria's information line has received, on average, 14 calls per month over the last 3 months with concerns about the ongoing housing and rental crisis.<sup>1</sup> This represents a more than double increase on our usual call volume related to housing, which had previously constituted approximately 2-5 calls per month. The three most prominent issues are:

- Renters at risk of losing their tenancy or issues receiving tenancy,
- Older Victorians experiencing long wait times or limited responses in accessing residential aged care services, and
- Adult children pressuring older parents to sell their property for financial gain and forcing them to move out.

The growing number of calls on renting aligns with a broader societal trend with older Victorians increasingly renting – which has a direct effect on their housing security. According to the State of the Older Nation (SOTON) survey, approximately 1 in 5 (22%) of older Australians are renting.<sup>2</sup> Yet, of the 5% of older Australians identified as significantly concerned about their risk of homelessness in the upcoming year as part of the same survey, 67% of them were renting.<sup>3</sup> This means the lack of rental stock and increasing rental costs are impacting more older people. There has been a 44% drop in the number of affordable properties across Melbourne, while the national rental vacancy rate has dropped to its lowest rate in over 20 years.<sup>4</sup>

#### ***Case Studies – Examples of issues we are hearing from older Victorians***

- *An older couple were being forced to move out of their private rental in a 6-week time frame due to ongoing conflicting issues regarding their lease, despite renting the home for 12 years.*
- *One older person had faced issues around ageism in attempting to move, while the complexity of online applications forms was impeding her ability to find appropriate accommodation.*
- *The caller had been moved into the home of a family member to ostensibly receive “respite care”. They were now concerned that they were not being allowed to leave and return home.*

<sup>1</sup> Based on information collected on private calls to the COTA Information Line from older Victorians in 2023.

<sup>2</sup> Council On the Ageing Victoria. 2023. State of the Older Nation Report. COTA Victoria. Retrieved from: <https://www.cota.org.au/wp-content/uploads/2023/05/SOTON-2023-Full-Report.pdf> (16 June 2023)

<sup>3</sup> Ibid.

<sup>4</sup> Australian Housing and Urban Research Institute. 2022. Why does Australia have a rental crisis, and what can be done about it? AHURI. Retrieved from: <https://www.ahuri.edu.au/research/brief/why-does-australia-have-rental-crisis-and-what-can-be-done-about-it> (26 June 2023)

The growth in the number of older Victorians renting mirrors the increased cost of home ownership. While the issue of home ownership is commonly presented through a generational divide lens, older people are increasingly locked out of owning their own home. Recent analysis of the 2021 Census data highlighted that those aged 55+ in Victoria are now less likely to own their home compared to a decade earlier.<sup>5</sup>

But home ownership does not mean older people are not experiencing housing insecurity either – the Census data also shows older Victorians are now more likely to still be paying off a mortgage.<sup>6</sup> With approximately 370,000 older Victorians still paying a mortgage, and roughly 10% of these earning less than \$40,000 a year, older people are particularly vulnerable to recent interest rate rises.<sup>7</sup>

Older Victorians are also increasingly impacted by increased rental and housing costs because they are a growing cohort of the population. Victoria's population is ageing, with 2021 Census finding that there were almost 1.5 million Victorians aged 60 years or older, approximately 22 per cent of the total population. This cohort is growing. The number of Victorians aged 60+ is expected to grow by roughly 60 per cent up to 2046, equating to more than 2.3 million people or approximately 25% of the anticipated population.<sup>8</sup>

### **The impact of the rental and housing affordability crisis is being felt more by vulnerable older Victorians**

Recent data highlights that the housing and renting affordability crisis is particularly impacting more vulnerable demographics amongst the older population. The 2022 SOTON survey demonstrated that the growth in the number of older people renting is affecting more vulnerable groups.<sup>9</sup> The demographic groups with the highest levels of renters includes those who identify as Aboriginal or Torres Strait Islander (55%); those who are not in paid employment (47%); people with a disability (38%); people who identify as LGBTQ+ (38%); single people (37%); and those whose primary source of income is a government pension (34%).

It was also found that those who worry they are at risk of homelessness are more likely to be struggling in nearly every aspect of their lives, rating aspects of their quality of life as poor, most notably their financial situation, physical health and mental health.<sup>10</sup> SOTON 2022 also highlighted that people who have experienced hardship in the previous 12 months were most likely to worry about their risk of homelessness, especially people who have experienced domestic violence (21%) or have had a partner or spouse pass away (21%).<sup>11</sup>

---

<sup>5</sup> Housing for the Aged Action Group. 2022. New census data shows housing crisis getting worse for older people. HAAG. Retrieved from: <https://www.oldertenants.org.au/publications/new-census-data-shows-housing-crisis-getting-worse-for-older-people> (3 July 2023)

<sup>6</sup> Ibid.

<sup>7</sup> Ibid.

<sup>8</sup> Department of Families, Fairness and Housing. 2022. Ageing Well in Victoria. Victoria State Government. Retrieved from: <https://content.vic.gov.au/sites/default/files/2022-06/Ageing%20well%20in%20Victoria.pdf> (3 July 2023)

<sup>9</sup> Council On the Ageing Victoria. 2023. State of the Older Nation Report. COTA Victoria. Retrieved from: <https://www.cota.org.au/wp-content/uploads/2023/05/SOTON-2023-Full-Report.pdf> (16 June 2023)

<sup>10</sup> Ibid.

<sup>11</sup> Ibid.

There is also a gender component to how older people are being affected by this crisis. Women over the age of 55 are the fastest growing cohort of Victorians at risk of homelessness.<sup>12</sup> One of the issues being seen is that women who have a small amount of savings often are ineligible for community and public housing – yet they do not have enough to purchase a home or afford adequate rental properties.<sup>13</sup>

Women are more likely to feel at risk of homelessness (6%) in contrast to men (4%). Previous research has identified a number of reasons why older women are increasingly at risk of homelessness – concerningly, these are also indicators of an increased risk of elder abuse.<sup>14</sup> This highlights how the rental and housing crisis is targeting more marginal members of Victorian society.

Older disabled Victorians are also often finding that they may have limited options of accessible and adequate rental properties suited to their needs. Those who are unable to access a rental home suited to their disability needs will often require home-modifications and alterations for in-home support. Some older people with a disability in rental properties have faced issues around landlord approval to put this support in place.<sup>15</sup>

The recent SOTON data found that 15% of surveyed participants rated their ability to adapt their home to make it more accessible as poor.<sup>16</sup> COTA Victoria's Information Line has received calls from older Victorians having to temporarily move in with younger family members until ramps or handrails are installed into their property so that they can feel safe.<sup>17</sup>

### **Key rental and housing issues impacting older Victorians**

While the rental and housing affordability crisis is affecting Victorians of all ages, some of the issues, and knock-on effects, are more distinct to older Victorians.

Older Victorians are being affected by the rental and housing affordability crisis as their income is not matching the increase in costs. Older Victorians, particularly those above retirement age, are reliant on their pensions and superannuation. Nearly two-thirds of older Australians receive the Age Pension, which provides their only income after the age of 65, or supplements their savings, superannuation or investments.<sup>18</sup> But Australian's fixed pensions are failing to match the increase

---

<sup>12</sup> City of Melbourne. 2023. Alternative Housing Pathways for Women. City of Melbourne. Retrieved from: <https://www.melbourne.vic.gov.au/community/health-support-services/for-older-people/Pages/housing-older-women.aspx> (30 June 2023)

<sup>13</sup> Housing For the Aged Cation Group. 2022. Victorian Election 2022. HAAG. Retrieved from: [https://www.oldtenants.org.au/sites/default/files/haag\\_vic\\_election\\_2022\\_platform.pdf](https://www.oldtenants.org.au/sites/default/files/haag_vic_election_2022_platform.pdf) (29 June 2023)

<sup>14</sup> Seniors Rights Victoria. 2020. Victorian Government Inquiry into Homelessness. SRV. Retrieved from: <https://seniorsrights.org.au/wp-content/uploads/2021/03/2020January22PolicyHomelessnessInquiryVicGov.pdf> (29 June 2023)

<sup>15</sup> Department of Health and Aged Care. 2022. Assistive Technologies and Home Modifications Scheme for in-home aged care. Australian Government. Retrieved from: <https://www.health.gov.au/sites/default/files/2022-12/assistive-technologies-and-home-modifications-scheme-for-in-home-aged-care.pdf> (3 July 2023).

<sup>16</sup> Council On the Ageing Victoria. 2023. State of the Older Nation Report. COTA Victoria. Retrieved from: <https://www.cota.org.au/wp-content/uploads/2023/05/SOTON-2023-Full-Report.pdf> (16 June 2023)

<sup>17</sup> Based on information collected on private calls to the COTA Information Line from older Victorians in 2023.

<sup>18</sup> Australian Institute of Health and Welfare. 2019. 'Income support payments for older people' in Australia's Welfare. Australian Government. Accessed at <https://www.aihw.gov.au/reports/australias-welfare/income-support-payments-for-older-people> (4 July 2023)

in rental costs and maintain the affordability of renting for older people.<sup>19</sup> For instance, there has been a median rent rise of up to \$122 per week (+10.8%) amongst Melbourne suburbs with the Metropolitan Rent index (MRI) increasing by 5.2% in the March quarter.<sup>20</sup> Yet, the age care pension threshold has only been raised by \$24, at maximum, per fortnight for couples. According to Anglicare Victoria's 2023 Rental Affordability Snapshot (RAS), only 100 properties on the market were considered affordable for older Victorians reliant on the aged pension and additional income supports.<sup>21</sup> Despite the assistance from ongoing rental assistance payments, greater supports are essential for older Victorians to continue ageing well in their homes with reduced financial pressures.

Socio-economic circumstances are a key issue that is impacting how older people are experiencing this crisis. Older people with less money are more likely to be affected by high rent or mortgage interest rates. The largest cohort of people receiving JobSeeker are those aged over 55 years old.<sup>22</sup> This means many older renters who are relying on income support payments, especially those over 55 years on JobSeeker, are at a higher risk of homelessness due to the growing rental crisis.

The concern is that more older people are feeling financially insecure – the 2022 SOTON survey found that nearly a fifth (19%) of older Victorians feel very or somewhat insecure about meeting their financial needs for the rest of their lives.<sup>23</sup> This issue is exacerbated by ageing as many people in later life have less potential to earn additional income, as well as a higher likelihood of additional age-related challenges.<sup>24</sup>

The concern around the growing number of older people renting is the impact it will have on them 'ageing well' and what that means for how we support older people to live in their communities. Encouraging ageing in place is at the heart of the Victorian Government's own action plan for older Victorians.<sup>25</sup> This is about ensuring that people can age in their communities, with appropriate supports, so they do not need to enter residential aged care until it is the right time, especially as Victoria, and Australia more generally, does not have enough aged care beds to service its older population.

Older people need stable and affordable housing in order to achieve 'ageing well' in their communities. Yet, in the private rental sector the median length of tenancies is currently 17

---

<sup>19</sup> Anglicare Victoria. 2023. Rental Affordability 2023 Snapshot. Anglicare. Retrieved from: <https://www.anglicarevic.org.au/wp-content/uploads/2023/04/Victorian-Rental-Affordability-Snapshot-2023.pdf> (29 June 2023).

<sup>20</sup> Department of Families, Fairness and Housing. 2023. Rental Report. Victoria State Government. Retrieved from: <https://www.dffh.vic.gov.au/publications/rental-report> (7 July 2023)

<sup>21</sup> Anglicare Victoria. 2023. Rental Affordability 2023 Snapshot. Anglicare. Retrieved from: <https://www.anglicarevic.org.au/wp-content/uploads/2023/04/Victorian-Rental-Affordability-Snapshot-2023.pdf> (29 June 2023).

<sup>22</sup> Housing for the Aged Action Group. 2023. Older People and the Housing Crisis. HAAG. Retrieved from: <https://www.oldertenants.org.au/news/older-people-and-the-housing-crisis> (3 July 2023)

<sup>23</sup> Council On the Ageing Victoria. 2023. State of the Older Nation Report. COTA Victoria. Retrieved from: <https://www.cota.org.au/wp-content/uploads/2023/05/SOTON-2023-Full-Report.pdf> (16 June 2023)

<sup>24</sup> Seniors Rights Victoria. 2020. Victorian Government Inquiry into Homelessness. SRV. Retrieved from: <https://seniorsrights.org.au/wp-content/uploads/2021/03/2020January22PolicyHomelessnessInquiryVicGov.pdf> (29 June 2023)

<sup>25</sup> Department of Families, Fairness and Housing. 2022. Ageing Well in Victoria. Victoria State Government. Retrieved from: <https://content.vic.gov.au/sites/default/files/2022-06/Ageing%20well%20in%20Victoria.pdf> (3 July 2023)

months in metropolitan Melbourne.<sup>26</sup> This is not conducive to supporting older Victorians to age. SOTON 2022 also highlighted how renters are less likely to feel positive about their living situation than homeowners.<sup>27</sup>

The risk is that could force older people into residential aged care earlier or they require and use more intensive, and expensive, community supports, such as greater use of the health system, which could have implications with Victoria ageing.

For instance, older people are living longer in their own homes, but this also has a series of knock-on effects around their wellbeing. Approximately half of all people who live alone are aged over 60, with almost two-thirds of them women aged over 60.<sup>28</sup> This is a significant risk factor for loneliness and social isolation, which has long been established to have an impact on older people's health and wellbeing.<sup>29 30</sup> According to research by the Victorian Government 185,000 older people in Victoria are likely to experience loneliness by 2031.<sup>31</sup> This is a key area that needs to be considered when looking at the rental and housing affordability crisis and how we support older Victorians to age in the community.

### **The housing and rental affordability crisis is part of broader financial pressures affecting the health and wellbeing of older Victorians**

Rising housing and rental prices are not occurring in isolation. Inflation and increased energy costs means that Victorians are under cost of living pressure, while there can be indirect implications for some older people. It is important to look at these issues holistically, as they contribute to broader issues.

For instance, there are concerns over increasing energy prices and how this will impact older Victorians. Energy prices are spiking, with the Victorian Default Offer increasing by 25%, while gas costs have also increased in 2023.<sup>32 33</sup> Older Victorians are struggling to pay these increased costs. The 2022 SOTON survey found that 18% of older Victorians had overdue bills, with the single largest cause being energy payments. This can have an impact on older people's health and wellbeing.

---

<sup>26</sup> Department of Families, Fairness and Housing. 2023. Rental Report. Victoria State Government. Retrieved from: <https://www.dffh.vic.gov.au/publications/rental-report> (7 July 2023)

<sup>27</sup> Council On the Ageing Victoria. 2023. State of the Older Nation Report. COTA Victoria. Retrieved from: <https://www.cota.org.au/wp-content/uploads/2023/05/SOTON-2023-Full-Report.pdf> (16 June 2023)

<sup>28</sup> Department of Families, Fairness and Housing. 2022. Ageing Well in Victoria. Victoria State Government. Retrieved from: <https://content.vic.gov.au/sites/default/files/2022-06/Ageing%20well%20in%20Victoria.pdf> (3 July 2023)

<sup>29</sup> Australian Institute of Health and Welfare. 2021. Social Isolation and Loneliness. AIHW. Retrieved from: <https://www.aihw.gov.au/reports/australias-welfare/social-isolation-and-loneliness-covid-pandemic> (3 July 2023)

<sup>30</sup> Council On the Ageing Victoria. 2014. SOCIAL ISOLATION: Its impact on the mental health and wellbeing of older Victorians Working Paper No 1. COTA Victoria. Retrieved from: [https://www.cotavic.org.au/wp-content/uploads/2019/05/Working-Paper\\_Social-Isolation.pdf](https://www.cotavic.org.au/wp-content/uploads/2019/05/Working-Paper_Social-Isolation.pdf) (3 July 2023)

<sup>31</sup> Commissioner for Senior Victorians. 2016. Ageing is Everyone's Business: a report on isolation and loneliness among senior Victorians. Victorian State Government. Retrieved from: <https://www.seniorsonline.vic.gov.au/sites/default/files/migrated/seniors/files/commissioner-for-senior-victorians/ageing-is-everyones-businessweb.pdf> (3 July 2023)

<sup>32</sup> Essential Services Commission. 2023. Victorian Default Offer 2023-24: Final Decision. ESC. Retrieved from: <https://www.esc.vic.gov.au/media-centre/victorian-default-offer-2023-24-final-decision> (3 July 2023)

<sup>33</sup> Convery, S. 2 February 2023. Renters and families to be hit hardest by new gas price rises, advocates warn. The Guardian. Retrieved from: <https://www.theguardian.com/australia-news/2023/feb/02/renters-and-families-to-be-hit-hardest-by-new-gas-price-rises-advocates-warn> (3 July 2023)

Research from the Australian Energy Regulator has found that people are taking increasingly more steps to limit their energy usage, with those in financial stress taking more extreme steps such as not using their heating.<sup>34</sup> This is concerning because energy, health, and wellbeing is inexorably linked for older people.<sup>35</sup> Evidence indicates that older people taking greater steps to reduce their energy consumption will result in negative physical and mental health implications,<sup>36</sup> while research shows that concerns over wasting energy, rising fuel costs, and fuel poverty can cause older people to put their health at risk.<sup>37</sup> With housing costs also increasing, and with a largely static income as described earlier, it may mean more older Victorians are being forced to make difficult choices.

These increasing financial pressures can also lead towards elder abuse. SRV has found that housing concerns are contributing factors for elder abuse, with family members sometimes either looking to exploit the increased value of property by selling, or taking on living in a property, depriving an older person of their assets.<sup>38</sup> More recently, SRV has seen an approximate 40% increase in phone calls to its elder abuse helpline since the start of the year, which has been connected to current cost of living pressures.<sup>39</sup> This is concerning, as elder abuse also makes a person more vulnerable to homelessness,<sup>40</sup> yet frontline elder abuse services are experiencing a cut in funding.<sup>41</sup>

A lack of available rental properties can mean older Victorians will move into residential aged care homes when they don't need to, as it is the more affordable option.<sup>42</sup> With the emphasis on 'ageing well' and 'ageing in place', this is a concern. Increased demand for residential aged care facilities will likely put greater strain and additional pressures on these services due to ongoing staffing shortages. This is reflected in the increased number of calls we are facing about problems accessing residential aged care services. While aged care residential housing may be a lower cost than other rentals or the purchase of homes, it is still a struggle for older Australians to access affordable residential aged care housing when they are ready.

---

<sup>34</sup> Australian Energy Regulator. 2022. CRG Consumer Survey 3: Update on insights into energy consumers' price - service priorities and price impacts. Energy Consumers Australia.

<https://energyconsumersaustralia.com.au/wp-content/uploads/CRG-Consumer-Survey-3-Report.pdf> (3 July 2023)

<sup>35</sup> Gordon, R., Harada, T., Schuster, L., McGregor, A., Waitt, G., Cooper, P. 2019. Final Report Prepared for Energy Consumers Australia: Exploring the nexus of energy use, ageing, and health and wellbeing among older Australians. Sydney: Macquarie University

<sup>36</sup> Chard, R., & Walker, G. 2016. Living with fuel poverty in older age: Coping strategies and their problematic implications. Energy Research & Social Science, 18(1),62-70. <https://doi.org/10.1016/j.erss.2016.03.004>

<sup>37</sup> Ibid.

<sup>38</sup> Seniors Rights Victoria (SRV). Victorian Government Inquiry into Homelessness. SRV. Retrieved from: <https://seniorsrights.org.au/wp-content/uploads/2021/03/2020January22PolicyHomelessnessInquiryVicGov.pdf>. (29 June 2023)

<sup>39</sup> Miles, D. 18 June 2023. Calls to Elder Abuse helpline increase by 40 per cent amid cost-of-living crisis. ABC News. Retrieved from: <https://www.abc.net.au/news/2023-06-18/elder-abuse-seniors-rights-victoria-helpline-calls-increase/102478102> (3 July 2023)

<sup>40</sup> Seniors Rights Victoria. Victorian Government Inquiry into Homelessness. SRV. Retrieved from: <https://seniorsrights.org.au/wp-content/uploads/2021/03/2020January22PolicyHomelessnessInquiryVicGov.pdf>. (29 June 2023)

<sup>41</sup> Council on the Ageing and Seniors Rights Victoria. 29 June 2023. Victorian Government cuts funding to Seniors Rights Victoria. COTA Victoria and SRV. Retrieved from: <https://www.cotavic.org.au/wp-content/uploads/2023/06/06-29-2023-Victorian-Government-cuts-funding-to-Seniors-Rights-Victoria.pdf> (7 July 2023)

<sup>42</sup> Anglicare Victoria. 2023. Rental Affordability 2023 Snapshot. Anglicare Victoria. Retrieved from: <https://www.anglicarevic.org.au/wp-content/uploads/2023/04/Victorian-Rental-Affordability-Snapshot-2023.pdf> (29 June 2023)

## ***Recommendations***

It is vital that there are two components to any attempt to address the rental and housing affordability crisis and how it is affecting older Victorians; immediate support to mitigate its impact and long-term solutions to ensure there is secure housing to enable people to age well in their communities.

Regarding immediate support, we recommend that the Victorian Government:

- Increase state-based financial support for older people, particularly those from more marginal cohorts, as well as advocating for greater support from the Commonwealth Government.
- Increased investment in proactive housing support for older people to enable access to this financial support, establishing a community outreach program through engaged community groups with existing ties and connections to older people.
- Increasing frontline homelessness support for older people through expansion of the Housing for the Aged Action Group's Home at Last program across Victoria as part of an early intervention and prevention approach.<sup>43</sup>
- Greater investment in frontline elder abuse services, such as SRV's Helpline, to help address the increased demand for elder abuse support stemming from cost of living pressures, such as housing.

For a longer-term solution, the focus has to be on securing greater availability of affordable housing, both rented and owned, for older people.

At the [2022 Victorian State Election](#), COTA Victoria and SRV called for improved access to age-friendly housing by:

- Building at least 60,000 new public and community homes by 2032 and maintaining the prioritisation of people over 55 on the Public Housing Register.
- Ensuring public and community housing is built in areas that support people to maintain social and cultural networks, feel safe, and retain access to transport, health, and other services.
- Finalising the update of the Retirement Villages Act to ensure older Victorian residents are protected and supported, including by creating a Housing Ombudsman.

We continue to believe that these are necessary steps to deliver vital supply of age-appropriate housing options to address the rental and housing affordability crisis in the long-term.

But the support must go further. With Victoria ageing, and the implications and increasing pressures this will place on public services, it is vital that we take the steps to ensure the housing system is ready to support people to 'age well' in their communities – and this means putting ageing at the heart of planning around all new housing in the state, including public, community and private properties.

---

<sup>43</sup> Housing For the Aged Cation Group. 2022. Victorian Election 2022. HAAG. Retrieved from: [https://www.oldtenants.org.au/sites/default/files/haag\\_vic\\_election\\_2022\\_platform.pdf](https://www.oldtenants.org.au/sites/default/files/haag_vic_election_2022_platform.pdf) (29 June 2023)

To support this, we recommend:

- That the ongoing update of Victoria's Infrastructure Strategy 2021-51 incorporates more specific commitment to address population ageing and the needs of older people in its priorities and plans. This should support the development of infrastructure to meet the needs of an ageing population across coming decades, including housing, transport and community facilities.
- Releasing the Ten Year Social and Affordable Housing Strategy, which should specifically recognise older people's right to housing, their housing needs and fund greater data collection.
- That any planning reform to enable denser living in Melbourne is focused on 'ageing well', including creating more affordable living options for older Victorians while ensuring there are appropriate supports and protections in place.<sup>44</sup>

## ***Conclusion***

COTA Victoria and SRV support this inquiry and are keen to see it highlight the issues affecting older Victorians during this ongoing crisis – and explore options for how to resolve or mitigate these trends and impacts.

Older Victorians are a demographic significantly impacted by the housing and rental affordability crisis in Victoria. Many older Victorians are unable to access or afford adequate living circumstances due to contributing barriers such as the increased cost of rental properties, increased cost of living, and the failure of their fixed incomes to match these increased expenses.

COTA Victoria and SRV advocate for additional services and support for older Victorians during this difficult time to reduce financial strain, and the resulting impacts, on older people. It is also important that there is increased investment in affordable housing for older people, as well as Victorians more broadly, to reflect how the housing and rental crisis will affect older Victorians ageing well and how the lack of affordable properties impacts seniors who are at greater risk of homelessness and inadequate housing.

---

<sup>44</sup> Gordon, J. & Millar, R. 2023. Andrews confirms major planning reforms but councils fear being shut out of decisions. The Age. Retrieved from: <https://www.theage.com.au/national/victoria/andrews-confirms-major-planning-reforms-but-councils-fear-being-shut-out-of-decisions-20230420-p5d21g.html> (20 April 2023)