



Discussion paper

Housing Options for Older People

prepared for Council's Active Ageing Advisory Committee

INTRODUCTION

Housing is a basic human right and essential to support wellbeing. Having affordable housing and a mix of household types is important to create communities that support people throughout their lifespan.

The traditional path of staying in one’s own home for as long as possible before moving into a retirement village and then eventually into a residential aged care facilities (i.e. nursing home) is not the only pathway, or even the desired pathway for many older people.

The purpose of this paper is to highlight the current housing policy environment, changing social context for older people and their housing, the role of housing and neighbourhoods in older’s people’s lives, highlight emerging models to think differently about housing and the role local Council can play in this area. The paper has been informed by research; policy (the current Federal, State and Council housing policies and plans that support housing for older people); and practice (local, interstate and overseas examples of practical examples of housing).

Definitions of housing terms used in this paper

Social Housing	Refers to both community housing and public housing for low income households and those with complex needs, allocated on a priority needs basis.
Community Housing	Housing that is managed and sometimes owned by a not for profit organisation. Rent is set as a proportion of tenant or household income, commonly 25% of income.
Public Housing	Housing that is owned and managed by government directly, i.e. Housing SA properties.
Affordable housing	Refers to dedicated affordable housing programs and schemes, usually supported by the government, which provides opportunities for eligible people to rent or buy properties below that of a commercial rate. Generally eligibility relates to low and middle income people. This is not social housing.
Housing affordability	Refers to rental and ownership housing that people can afford to live in and maintain their lifestyle within their income.
Housing stress	Households in the bottom 40 percent of the income distribution who pay more than 30 percent of their gross income on mortgage or rent payments are considered to be in housing stress.
Universal Design	Refers to housing being designed to maximise ‘usability’ regardless of a person’s age, ability and other characteristics. Properties built to universal design standards closely align with the World Health Organisation’s definition of age-friendly housing; housing that doesn’t pose unnecessary hazards and is intuitive and comfortable to use regardless of posture or mobility. Commonly, construction will be single level, with doorways wide enough for wheelchair access; the property will have no steps; and worktops will be at a level appropriate for different heights.
Adaptable housing	In addition to being designed to be usable by most people, the adaptable house has provision for further modifications should they be required to meet the specific needs of a disabled occupant. An adaptable house accommodates lifestyle changes without the need to demolish or substantially modify the existing structure and services.

HOUSING POLICY

Housing is influenced by Federal, State and Local Government policy (see Figure 1 Housing policy levers of Federal, State and Territory; and Local Governments). All tiers of Government are responsible for housing in different ways including:

- Federal Government: social welfare payments (home value exclusion from age pension and rent relief), Commonwealth Home Support Program to keep people living independently at home, tax incentives and other incentives, funds to States and Territories ¹
- State Government: provision of social housing, concessions, incentives e.g. first home buyers, taxes ²
- Local Government: Local Government has a limited role and few policy levers to influence housing markets. Council's focus on new housing approvals and provision of neighbourhood infrastructure.

There are examples of local government policy commitment to affordable housing through the development of Affordable Housing policy statements and strategies. These include the City of Yarra and Hobsons Bay Council in Victoria and the City of Willoughby and the City of Parramatta in NSW.

These policies vary from Council to Council, however, all have been driven by the rising housing and rental costs in their respective Council areas and their commitment to ensuring all households, particularly those with low and moderate incomes, are able to live in affordable, secure and appropriate housing. In essence, these Councils support and contribute to affordable housing in the following ways; through Council's role as a planning authority; by contributing land and buildings; by partnering with stakeholders; and advocating to state and federal government to expand funding of public and social housing.

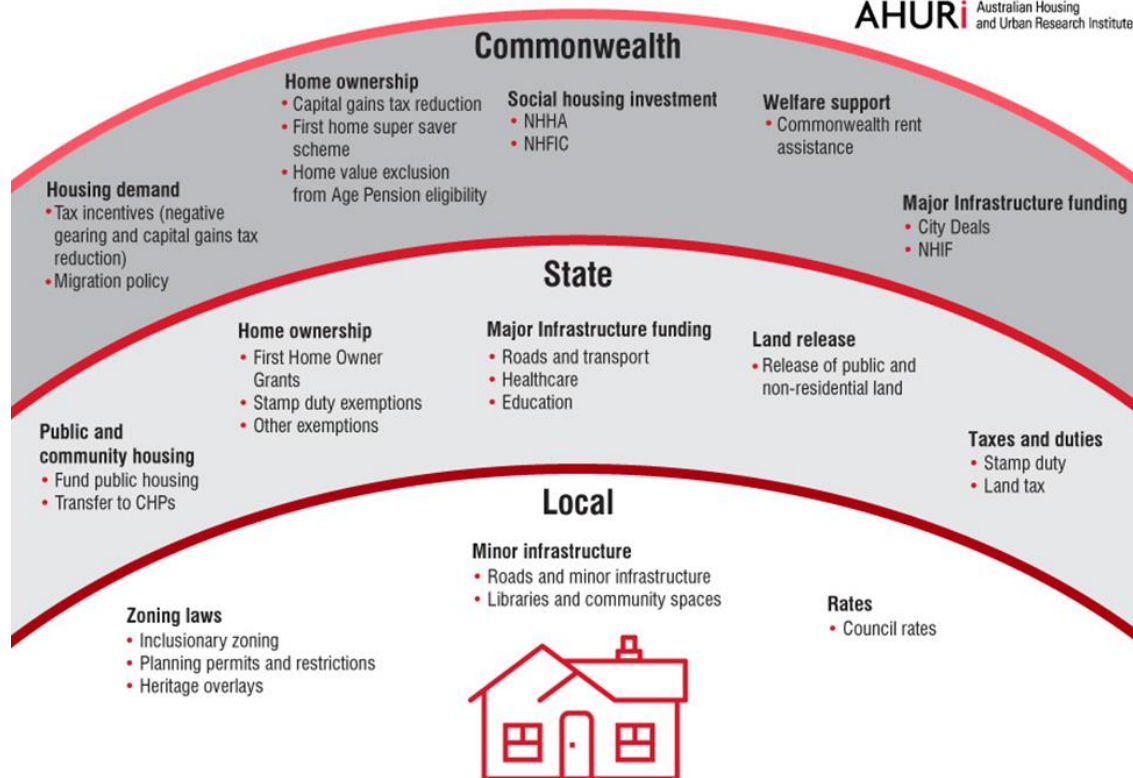
Despite Government policies, plans and commitments issues still remain for older people and housing. This includes those who are looking to downsize in their local area to an affordable home and for those who don't own their own home there remains a lack of affordable housing options including not enough social housing to meet demand and lack of rentals and rental protection for older people.

Figure 1: Housing policy levers of Federal, state and territory, and local governments³

¹ AHURI <https://www.ahuri.edu.au/analysis/brief/understanding-housing-policy-levers-commonwealth-state-and-territory-and-local-government>

² AHURI <https://www.ahuri.edu.au/analysis/brief/understanding-housing-policy-levers-commonwealth-state-and-territory-and-local-government>

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CHANGING SOCIAL CONTEXT

There are many societal factors that impact on older people’s housing, some are included in the South Australian Plan for Ageing Well 2020-2025.

- Around 95 percent of South Australians aged 65 and over live independently in the community and the majority of older Australians own their home where they want to stay.
- The number of people entering retirement years with a mortgage has tripled since the mid 1990s.
- The number of older people in private rental accommodation has also increased.
- For those with limited resources, the cost of renting can lead to a risk of homelessness in later life, particularly for women.
- Women aged 55+ are now deemed the fastest growing group at risk of homelessness (Adelaide Review, 2019). There are a wide number of reasons this may be the case now compared to previous generations including divorce rates where women may have lost assets to rely on, women have lower rates of superannuation due to time off having children, more likely to work part time and more likely to earn less wages across their lifetime.

- Older people can get support at home through the Commonwealth Home Support Program however maintaining the home may be difficult for physical or financial reasons on a fixed income.
- Older people looking to downsize from their larger family home to a smaller home in their local community may experience financial barriers that their ageing property does not provide enough capital to buy something smaller in the current housing market.
- Housing designs and social patterns have changed with less life lived in the front yard and people not knowing their neighbours.

ROLE OF HOUSING AND NEIGHBOURHOODS

“home is more than a house”

Research by The Australian Centre of Social Innovation (TACSI) and their work in Adelaide on the ‘Future of Home’ found that to age well, older people need access to a ‘good home’ — it’s necessary to reach full potential and live a good life as people age.

Work undertaken by TACSI over recent years has revealed a critical link between housing and physical and mental health, impacting significantly on the social connectedness and sense of autonomy which becomes particularly important as people age. Through their extensive co-design and participatory ‘social innovation’ work with older people, TACSI has established that ‘home’ is much more than a financial asset, a roof over heads. It is the place that gives people stability and control over their lives. A good home can provide a sense of belonging to a community which values, needs, and supports people; a place of sanctuary where it feels safe to express themselves.

In short, home is the critical foundation to living the life people want as they age.

Drawing on over five years of social innovation practice, TACSI’s Future of Home initiative demonstrates that a good home has three critical functions in people’s lives. These are expressed through home as an asset, home as a gateway, and home as a means of expression.

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

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

Expression: Home is where we express and evolve our identity. Having control over our space and being able to invest in ‘place’ enables us to form stronger and more congruent identities. Routines, rituals hobbies where we are able to express who we are – to socialize and have people over.

If our home is not performing in one of these areas our home can become a liability rather than asset to a living a good life

HOME AS A GATEWAY...NEIGHBOURHOODS

Knowing your neighbours makes you feel more connected and feel safer

In TACSI research, older people told them there is no substitute for time when it comes to feeling like you 'belong' in a neighbourhood. Time increases the quantity and quality of your neighbourly relationships. Relationships play a key role in creating a sense of belonging - knowing people are looking out for one another...When you belong to the same place, your lives and experiences are connected. ⁴

Council's Social Plan research also identifies well-planned, walkable, mixed-used neighbourhoods enhance trust of others, encourage relationships between neighbours, are more socially engaged and more politically involved. Poor safety and perceived poor safety of neighbourhoods has been linked to various detrimental outcomes for communities including physical inactivity, poor physical health, links to depression and other psychological problems, developmental setbacks, lower social cohesion and reduced opportunities for social networking. ⁵ TACSI's work in Neighbourhoods for Wellbeing outlined that our neighbourhoods are slowly and passively changing. These changes reduce people's ability to develop relationships which can lead to loneliness and isolation.

This is further reinforced by Council staff through conversations with people at Neighbourhood BBQ's where knowing your neighbours increases your sense of connection and feeling safe. During recent COVID-19 restrictions, Staff have heard how neighbours play an important role with daily tasks and reducing isolation. This is also evident in the recent Social Isolation project – research into belonging and loneliness in older age, where a resident talked about her relationship to her neighbours.

One of the reasons I feel that I belong is because I have a very good relationship with my neighbours. We're all independent, but the common thing we have, is that there's that caring attitude toward each other, and the helpfulness (Female 63 years).

Research also indicates that older people want to age in place and are reluctant to move from their existing networks, however a report by Per Capita's Centre for Applied Policy in Positive Ageing (CAPPA) which was exploring models of co-housing with older women experiencing disadvantage, made the surprising discovery that even those women living in secure housing, including homeowners and tenants of public housing, said they would move from their current accommodation to access a model of co-housing which offered a social role and sense of belonging to a closely connected community.⁶ This challenges the notion that all older people want to 'age in place' in the family home and that seeking social connection within their neighbourhood may be a stronger factor in their housing decision.

⁴ TACSI - What Supports Neighbourhoods <https://www.tacsi.org.au/our-work/case-study/understanding-the-lived-experience-of-houselessness>

⁵ Campbelltown Council Social Plan <https://www.campbelltown.sa.gov.au/community/socialplan>

⁶ Per Capita -Mutual Appreciation: A Social Innovation Thinkpiece https://percapita.org.au/wp-content/uploads/2019/09/Mutual-Appreciation_formFINAL.pdf

CAMPBELLTOWN LOCAL HOUSING DATA

Data from the 2016 Census shows of the total number of 19,868 households in Campbelltown, 26.9% (5,148) are lone households with over 50% of these lone households being people aged 65 plus. Information gathered as part of the 2017 Active Ageing Survey identified 254 (76%) of the 335 respondents owned their own home with 15 (4.5%) renting privately and 18 (5.37%) renting through community or public housing. Responses of survey participants in regard to their housing situation include:

"I am selling to move into a larger home with a friend – separate living areas, shared meals area. I am feeling vulnerable by myself as I age."

"If I did not own my own home I would be in a desperate situation"

"If people have secure tenure of their home and a good neighbourhood based on attractive open spaces and easy access to public transport and services, they can plan ahead for their frail years. I have one friend, educated and intelligent, who is about to slip out of home ownership because the mortgage payments for even the cheapest form on independent housing are not sustainable on their income"

"Renting in private rental market at 50% of my aged pension."

Survey participants who were happy with their current housing situation predominately owned their own home or had secure housing in residential, public or Community housing. A small number of participants were in private rental, and these people were less secure and felt more vulnerable with their housing situation due to lease arrangements and the possibility of increased rental costs.

Many people advised through the survey, they did not want to move and were happy in their own homes, however the large properties and gardens were becoming difficult to manage. For some, downsizing was a daunting prospect. Many did not want to move out of the area they had lived in for many years and often selling the family home to move into a smaller unit is not financially viable. Often new unit and townhouse have stairs which are not suitable for older people looking to downsize.

Feeling safe at home is a concern for some older people, with staff being advised of an older Campbelltown resident ringing an organisation who provided share housing and asking for someone to stay with her at night as she was frightened. Another woman told staff, through the Active Ageing Survey, she had purchased size 10 men's shoes to leave at the door so people would think she didn't live alone.

Housing design has changed over the years with houses now designed for privacy with a garage and bedroom at the front. With this design people are separated from their street when in their homes. In a recent presentation by TACSI to the Active Ageing Advisory Committee, it was noted by the presenter that more houses were being positioned at the front of the block with less garden at the front and more garden and living area at the rear of the house. Front verandahs were being designed out and this meant more separation from the street in general. One community member reflected -

If we all had verandahs we could sit and chat to our neighbours during COVID-19 lockdown.

TRADITIONAL HOUSING OPTIONS FOR OLDER PEOPLE

There is a traditional housing trajectory for Australians through the lifespan. The housing options most older people are familiar with are, to either stay in their own home, downsize and move to a retirement village or move into residential aged care. This section of the paper looks at current housing options for older people as they age.

1. Staying in own home

This is the preferred option for many people and also one that the Commonwealth Government encourages and provides support for people to do so. Through the **My Aged Care** program supports are available for low level care through the Commonwealth Home Support Program through to Home Care Packages for more complex care to support people over 65 to remain independent at home and in the community.

2. Retirement Villages

Retirement Villages are a traditional path for many retirees looking to downsize. Retirement Villages Housing operated under the South Australian Retirement Village Act includes independent living units and serviced apartments. The types of financial arrangements include resident-funded and entry contribution.

- **Resident-funded independent living**

Resident-funded units are sold at market value. The resident does not own the unit but enters into a lease/licence agreement that in effect provides the resident with a licence to reside in the village. When the resident leaves the village the administration may retain a percentage of the sale price. Other exit fees may apply. Examples in Campbelltown include Langton Park Retirement Village, Paradise Gardens Independent Leisure Living, Resthaven and ECH

Case Study – Resident funded entry into Retirement Village.

Betty & David both in their 70's found their big property was becoming too much to manage. The couple looked at downsizing and moving into a retirement village within reasonable distance to where they were currently living. Their transition was relatively smooth, finding a suitable retirement village and securing it with a deposit while their house was listed on the market. They bought outright and understand there are exit fees and charges, if and when, they leave. One of the factors in their decision was that the retirement village they chose has an aged care facility on site and if one of them needs high level of care in the future, the other will be close by. Although a big change, they both feel happy in their decision and secure in knowing that their future needs will be accommodated.

- **Entry contribution independent living**

The entry contribution units are usually administered by community and church-based organisations. These units are ideal for people with limited assets or those who wish to have more financial freedom after selling their home. The entry contribution amount varies depending on location, unit and site features. Operators that request a higher entry fee may offer a partial refund when the resident vacates the unit. Examples in Campbelltown – ACH Group

Case Study – Entry contribution to Retirement Village

Brenda is a single woman in her late 60's renting in the private market with the one landlord for many years. The house was run down and the owner indicated he would be selling the property in the future. Brenda was proactive and looked at affordable retirement accommodation options. She did have a small amount savings and relied on the pension with a small amount of income from freelance work.

Brenda secured a retirement unit in a small complex. The entry fee was \$66,000 and she used her savings and also accessed her superannuation to go towards this fee. The shortfall of \$20,000 was secured by a personal bank loan. Brenda pays a weekly maintenance fee which is affordable and covered by her pension. She has slowly paid the loan for the entry fee. Brenda is extremely happy to have secure accommodation, knowing that she is able to stay in this unit for as long as she wants. Sandra says she is also in the 'system' to move into higher needs care, if and when that is needed.

- **Serviced apartments**

This type of accommodation is popular with frail older people who do not require residential aged care but wish to live in a supported environment where services such as laundering of linen, meals and cleaning may be provided. The resident does not own the apartment but enters into a lease or licence agreement. When the resident leaves the village the administration may retain a percentage of or the full sale price (depending on the financial arrangement) Examples in Campbelltown – Bellara Aged Care- Bellara Village, Paradise Retirement Village, Magill Retirement Village

3. Other housing developments targeting over 50's

Other housing complexes with common areas and amenities but not operated under the Retirement Villages Act or the Residential Parks Act may be advertised as catering especially or exclusively for over 50s. These may include groups of houses, units or apartments made available for purchase or rental. These are often marketed to retirees as "downsizing or rightsizing " accommodation, close to café strips and shops, having good access to transport and a lock up and leave scenario for those who wish to travel. There are no current examples of this type of development in Campbelltown. An example of this model is Beulah Road, Norwood, where accommodation has been specifically targeted for the over 55 market.

4. Residential Aged Care Facilities

Residential aged care provides a more intensive degree of care and support for seniors. Aged care facilities are appropriate for those incapable of living independently, usually providing care including daily personal care (Property Council of Australia 2014). Residential aged care usually involves an upfront lump sum (some or all of which may be refundable upon leaving the community) in addition to a daily accommodation payment (Property Council of Australia 2014)—an amount which is partially subsidised on a sliding scale by the government depending upon a residents' assets.

Most residents of aged care do not return to their home or other living arrangements, with 91% of residents dying in aged care (Australian Institute of Health and Welfare 2012). Residential aged care is described as effectively becoming an 'end of life service' (Productivity Commission 2015). Many people enter residential aged care for short stays (around 38% stay less than one year), though around 44% of people stay between one and five years. The average length of tenure is 2 to 3 years, although anecdotal reports suggest average tenure is shorter still, and decreasing (Productivity Commission 2015)

Aged care is not a choice for most who end up there—for the majority, it is a necessity. Living in aged care can have profound impacts on residents—estimates of depression tend to be higher for people living in residential care facilities than for other tenures, with as many as 30% of low care residents and 50% of high care residents suffering depression (Hammond Care Group 2004; Snowdon & Fleming, 2008)⁷

Examples in Campbelltown - Resthaven Aged Care, Bene Aged Care, North East Community Hospital Aged Care, ACH Milpara.

5. Social Housing (Community housing/Public Housing)

Social Housing is made up of community housing and public housing and is provided for low income households. Public housing in South Australia is provided through SA Housing, while community housing is provided and managed by community-based organisations, usually in the not-for-profit sector.

The demand for social housing is growing faster than the supply. Supplying more social housing is not necessarily the answer – it's about reducing the demand itself. A lot of the demand for social housing is due to rent becoming increasingly expensive and home ownership is becoming increasingly inaccessible to greater parts of the population. Older people are a big part of this gap that exists between the private rental market being too expensive but not being vulnerable enough to qualify for social housing.

Among this group too are more and more women, including growing numbers who are newly single following the end of relationships or the departure of dependent children. Older single women's

⁷ *Cohousing for Seniors Literature Review 2017 UTS ISF*
https://www.uts.edu.au/sites/default/files/article/downloads/Cohousing%20for%20Seniors_Lit%20Review.pdf

susceptibility to housing stress is compounded by a life time of low wages, gaps in employment, underemployment and limited accumulated financial resources as reported in the Council of the Ageing (COTA) SA submission to the Housing and Homelessness Support Strategy.⁸

Community Housing Case Study

Rhonda is a single woman in her late 70's and has been living in community housing since 2011. She was on the waiting list for 7 years prior to securing a one bedroom unit. Rhonda was in an abusive relationship and after she left the marriage suffered ongoing health issues and financial disadvantage. She feels lucky to have some friends who supported her during this time. She was unable to secure ongoing accommodation due to the high cost of rent and was housesitting for many years before being offered her unit. Rhonda feels secure now that she has her own unit and knows that she won't be asked to leave. She pays rent which is affordable and is confident that the income from her aged pension will cover any small increases in the future. She is able to have a pet and most importantly make the unit her own – being able to hang pictures on the walls and planting her small garden makes it feel like a home.

6. Private rental

The number of single older women experiencing housing stress has grown exponentially over the past ten years. Many women have never owned property; others are forced into private rental as a result of family breakdown and sole parenting, or family violence – a leading cause of women's homelessness.⁹

As a demographic, older Australians hold more housing wealth than younger people, but home ownership in retirement is in decline. Australians face mortgage rates 600% higher than 30 years ago,¹⁰ and factors ranging from unaffordability to family breakdown are increasingly driving people into the private rental sector, particularly older single women.¹¹ The surge in demand for affordable housing means one third of Australians now live in private rental accommodation, equalling rates of home ownership.¹²

In Australia, if the dwelling is rented through a fixed-term lease the landlord can give the tenant 30 days notice to move out of the premises at the end of the lease, and if the lease is a periodic agreement, the landlord can give the tenant 90 days notice to move out at any time. Recent AHURI research identifies that the 'foremost approach to assuring tenants security is to allow landlords to terminate on prescribed grounds only.' Prescribed grounds for evictions could be, for example, if the tenant damages the property or fails to pay rent.¹³ The research reveals that most countries that afford greater security do

⁸ Reference no longer available

⁹ <https://www.missionaustralia.com.au/newsletters/winter-newsletter-2019/out-of-the-shadows>

¹⁰ https://www.ahuri.edu.au/_data/assets/pdf_file/0025/44953/AHURI-Final-Report-319-Mortgage-stress-and-precarious-homeownership-implications-for-older-Australians.pdf

¹¹ <https://www.yourlifechoices.com.au/news/single-older-women-at-risk>

¹² <https://www.abs.gov.au/ausstats/abs@.nsf/mf/4130.0>

¹³ <https://www.ahuri.edu.au/research/final-reports/292>

not use fixed term leases to provide that security. For example, in Germany most tenancy agreements are for no fixed period. Instead, security for tenants is assured by laws that require landlords to show reasonable grounds for termination.

In Germany, rental prices in Berlin have been be frozen or lowered for five years as a result of new legislation aimed at halting a recent spike in rent that is driving out older and lower-income residents.¹⁴

Case study example – Renting in Campbelltown

The Single Person Aged Pension rate including allowances is \$472 per week.

A modest two bedroom unit in Campbelltown is currently advertised at \$245 per week.

If this pensioner were rent this unit they would be spending approximately 50% of their income on rent and would find themselves in rental stress. Rental stress is described as spending more than 30% of gross income on rent.

RETHINKING HOUSING OPTIONS FOR OLDER PEOPLE

Older people want to grow old in place and need better options to do so. People want to age in their homes and acknowledge this might not always be in the same house. They are seeking options beyond ageing alone in a big house, living on the edge in private rental, moving into villages only for retirees or ending life in institutionalised care. They want options that deliver on their needs and aspirations for the future.

There are 2 options considered in this paper: co-housing and homeshare.

1. Co-housing

Co-housing is an approach to living that is focused on community: it is about sharing more living spaces and reducing social isolation, while recognising that every household wants privacy and security. Co-housing is not a single model of housing, but can take several forms, from two households sharing a block to dozens of households coming together to design and share a community. There are both rental and owner-occupied variants. Co-housing is usually comprised of a mix of private and shared spaces. Each household has their own self-contained dwelling, but shared spaces provide a place for households to come together. Shared spaces might include gardens, barbecue and entertainment areas, community rooms, common lounges, shared guest facilities or common kitchens.¹⁵

¹⁴ <https://www.thelocal.de/20200106/berlin-rent-freeze-340000-tenants-paying-too-much-rent>

¹⁵ UTS ISF Cohousing for Seniors <https://www.uts.edu.au/research-and-teaching/our-research/institute-sustainable-futures/our-research/social-change-4>

Co-housing has some characteristics that make it distinct from other forms of shared or communal living:

- Co-housing communities are usually designed, organised and managed by their residents. Residents are generally involved from the planning stage to design the community, and are engaged in active participation and self-governance once the project is established.
- Co-housing communities are generally designed to encourage community interaction and collaboration. Shared spaces may include common houses, communal kitchens, shared facilities such as laundries or simply outdoor spaces designed for interaction. Buildings are designed to maximise opportunities for community interaction using elements such as sight lines and pedestrian flow to bring people together, while not forcing interaction.
- Co-housing communities do not have communal economies (unlike communes) nor do they need to have shared ideologies (unlike intentional communities). Rather, they are defined by a commitment to neighbourliness and community living.¹⁶

Case Study – Co-housing for Ageing Well in Adelaide

In 2019-20, a cross council partnership investigating co-housing for ageing in place, focusing on new opportunities for existing housing, brought together Unley, Burnside, Prospect and Walkerville Councils, University of South Australia, Office for Ageing Well and the State Planning Commission.

The collaborative design research project explored how existing older houses in Adelaide might be altered and extended to create socially cohesive co-housing arrangements for residents of every age, to support older people wishing to age in place on existing sites.

Older residents participated in a co-design workshop that informed the development of four detailed co-housing design studies. Significant in its scope and broad in its application, this project for the first time explored a major gap in housing opportunities. *(SA Plan for Ageing Well 2020-2025)*

The Final Project Report including recommendations is currently being finalized and will be publically available in early September.

Examples of co-housing

- **Nightingale Housing** provides sustainable energy efficient apartment buildings with shared spaces built in well-appointed urban areas, with accessible public transport, cycling routes, car share and other local amenities. Through their intergenerational co-housing model, Nightingale Housing pre-allocates 20% of homes to Community Housing Providers, who provide affordable, long-term leases to vulnerable members of the community. Nightingale Housing has completed apartments in Melbourne and Ballarat. New constructions underway in Melbourne and Fremantle (WA) www.nightingalehousing.org

¹⁶ UTS IFS Cohousing for Seniors Literature Review 2017

https://www.uts.edu.au/sites/default/files/article/downloads/Cohousing%20for%20Seniors_Lit%20Review.pdf

- **The Henry Project** help individuals, households and extended families explore the concept of shared housing, provide advice on modifying or building shared houses, design practical cost effective solutions for shared houses and facilitate the development of building projects. The Henry Project offers a way for homes to provide better social connection, within the home and on the street and design homes and shared spaces that foster ongoing positive interaction between residents and neighbours. The communities these spaces enable can become the key to an improved quality of life. The Henry Project has completed cohousing new builds and modifications in Western Australia and Victoria. www.henryproject.com
- **Millers Corner** is a community-focused subdivision in Mount Barker located 3 minutes' walk from multiple shopping centres and a 45 min express bus service to Adelaide. At the centre of the subdivision is the communal "Forest House" designed to be the heart and soul of the subdivision where the community can gather for social occasions. The subdivision includes a communal orchard and veggie gardens, open spaces and secret hideaways. In addition to the private land holding, each block shares the common land, walkways and car parking. There are 11 blocks, 1 of the blocks has pre-existing dwellings and six of the blocks are sold. The final larger block of land is set aside for a small ageing-in-place facility. The sub-division has full approval and lots are available for immediate purchase and building has commenced. <https://www.millerscorner.org/>
- **TACSI - NewHOWSE** is a cross-departmental state government partnership project between Renewal SA, Housing SA, Office of Ageing Well and Homestart Finance to address the challenges of ageing in rental, unaffordability and security of tenure. The project is a co-designed initiative to support home for 'older' single women and two design workshops with women have been held to develop the concept which includes, shared equity, housing designs and communication. The project is currently in mid trial.

Co-housing Case Study – Ann and Doug

Anne and Doug are lifelong friends who had both lost their partners. They both found living alone very lonely and decided to share a house together. They sold their family homes and put the money towards a home that they could live in together. They had specific criteria for the house – each to have their own bedroom/bathroom and study with a shared kitchen and lounge room.

They eventually found a property they were happy with and able to purchase jointly. Legally both are provided for in that if one person dies the other is able to live in the house until they are no longer able to do so. When both eventually die the property can be sold and inheritance divided as per instructions in their respective Wills. This has given peace of mind as they age. Both access the Commonwealth Home Support Program to enable them to live independently with limited support.

2. Homeshare

Homeshare allows a householder with a spare room to rent the space to a homesharer in return for affordable rent, an agreed amount of help around the house with tasks such as cleaning, shopping or cooking, or a combination of the two

Homeshare International have programs in 16 countries including Australia. These programs typically match older householders with young homesharers. Homesharing builds relationships, often between two generations, recognising that people who take part have needs *and* something to give.

HANZA – Homeshare Australia and New Zealand Alliance operate in WA, Victoria, NSW, ACT and Queensland, however there is no representation South Australia at present. Both Uniting Communities and ECH have undertaken Homeshare initiatives in South Australia however, these are no longer running. Uniting Communities advised that that the program ceased due to lack of ongoing funding and resourcing.

Homeshare examples

- **Holdsworth Community** Homeshare program in NSW is operating under the HANZA model with funding from Woollahra Municipal Council. Woollahra Municipal Council, along with neighbouring Councils, outsources its Commonwealth Home Support Program to Holdsworth Community and the additional funding was provided by Council to support the Homeshare initiative. Holdsworth as the HomeShare Provider facilitates the matching process, conducts police and safety checks, assists the match to build an agreement and then is available to both the Owner and Sharer to provide ongoing safeguards and checks throughout their time together.
- **Our Place** - Ongoing research and insights from homeshare models globally have informed the prototype currently being trialled by The Australian Centre for Social Innovation (TACSI). The Our Place program, designed with older women in mind is an arrangement by which two or more unrelated people share a dwelling, within which each person retains a private space. IRT Group is participating in this research with TACSI, with the aim of supporting the development of the Homeshare service. This program is currently only being trialled in Wollongong at this stage, with an aim for more areas to be trialled as the prototyping process continues.

Learnings so far from the project:

- Matching people more similar in age (rather than ‘younger’ with ‘older’)
- Matches based on values. Common interests and activities not necessary – matching on life values more successful.
- Being active in engaging with the ‘deal breakers’ (relationships, sex, politics, religion)

- Embracing vetting (respectfully and non-judgmental)
- Matches based in face to face interaction
- Long term matches are key to success

Homeshare case study

June is in her early 70's and lives alone in a large house. The house is designed over two levels and is able to house two people independently. Each level has a bedroom, kitchen and bathroom. The top floor is let out to a single woman in her 60's as a homeshare arrangement and June lives on the lower floor. Both women have independent lives but come together occasionally for meals. The arrangement is mutually beneficial, giving June an income and also the homesharer being able to rent at an affordable rate. The homeshare arrangement has been in place for around 5 years.

Recommendations

This report highlights the importance of home and neighbourhoods for older people, current policies are not addressing affordable housing options for older people and the need to explore new housing models.

Council Policy and plans

- Provide this report to Council's Strategic Planning and Development Policy Committee for consideration as part of their Strategic Plan review, in particular their recommendation *that Council pursues demonstration projects of high quality and good design that supports the diversity of demographics and housing types.* (i.e. Co-housing models)
- Given the importance of neighbourhoods for older people, Council continues to develop and support opportunities for neighbourhood connections as outlined in the Campbelltown Social Plan i.e. street verges, community gardens, street play and Neighbourhood BBQ's.
- Consider developing a Housing Affordability Policy by conducting further research into the need and availability of affordable housing in Campbelltown. This would include Council's role in partnering with stakeholders and advocating to state and federal government regarding housing.

Advocacy

- Council advocate to the State Government that the SA Age Friendly Guidelines Toolkit (see Appendix 1) for Local Government developed by the Office for Ageing Well, be considered for inclusion in the Planning and Design Code.
- Council partner with the Council of the Ageing SA (the peak body representing older people in South Australia) in their advocacy work focusing on affordable housing for older people.

Active Ageing Advisory Committee

- Place housing information on the website including this paper
- Staff investigate further models of successful Homeshare programs and continue to monitor the development of the Homeshare service being trialled by TACSI.
- Hold a “housing forum workshop” with guest speakers to inform the community about housing for older people including new models. This may also involve visiting local co-housing developments
- Staff maintain working relationships with local community housing providers

References

- TACSI – Future of Home <https://www.tacsi.org.au/future-of-home/>
- TACSI - What Supports Neighbourhoods https://www.tacsi.org.au/wp-content/uploads/2020/02/Insights-Report_Landing-Page-sm.pdf
- Campbelltown Social Plan <https://www.campbelltown.sa.gov.au/community/socialplan>
- Per Capita -Mutual Appreciation: A Social Innovation Thinkpiece https://percapita.org.au/wp-content/uploads/2019/09/Mutual-Appreciation_formFINAL.pdf
- Home for Good – A Policy Background Brief by the Centre of Applied Policy in Positive Ageing at Per Capita for the Australian Centre for Social Innovation <https://percapita.org.au/wp-content/uploads/2020/02/Home-for-Good-policy-background-brief.pdf>
- TACSI - What Supports Neighbourhoods https://www.tacsi.org.au/wp-content/uploads/2020/02/Insights-Report_Landing-Page-sm.pdf
- AHURI Australian Housing and Urban Research Institute
- South Australian Plan for Ageing Well 2020-2025 <https://www.sahealth.sa.gov.au>
- Office of Ageing Well – Age Friendly Neighbourhood Guidelines and Toolkit for Local Government <https://www.sahealth.sa.gov.au/wps/wcm/connect/e373ac0042a5706fa978edd8cec31b16/Age-friendlyGuidelinesLocalGovernment2012-PC-OFTA->
- Catalyst Foundation <http://www.catalystfoundation.com.au/>
- Co-housing for Seniors Literature Review 2017 UTS ISF https://www.uts.edu.au/sites/default/files/article/downloads/Cohousing%20for%20Seniors_Lit%20Review.pdf
- Co-housing for Seniors UTS <https://www.uts.edu.au/research-and-teaching/our-research/institute-sustainable-futures/our-research/social-change-4>
- SA Housing Homelessness Report Final <https://www.adelaide.edu.au/hugo-centre/system/files/2018-12/SA-Ageing-Homelessness-final-report.pdf>
- Our Housing Future 2020-2030 https://www.housing.sa.gov.au/_data/assets/pdf_file/0003/130692/Our-Housing-Future-2020-2030.pdf
- Council of the Ageing (COTA) <https://www.cotasa.org.au/lib/pdf/submissions/COTASA-input-to-Housing-and-Homelessness-Strategy-Aug2019.pdf>
- Campbelltown Active Ageing Survey 2017

Appendix 1

The Office for Ageing Well developed The Age Friendly Neighbourhoods Guidelines and Toolkit for Local Government. The Office of Ageing Well acknowledges that the Toolkit is a guideline only stating:

It provides advice and assistance to councils seeking to create an age-friendly city as envisaged by the World Health Organisation. Adherence to these guidelines is not mandatory under the Public Health Act SA or any other legislation.

Section 5.3 (tabled below) outlines the Age Friendly Guidelines and Practices in relation to housing and Council's response to each item. This demonstrates that Council supports some of the Age Friendly practices, however, under the State Planning Development and Infrastructure Act 2016, these practices and principles including universal design are not mandatory. Ultimately, a development will be approved if it meets the State requirements and Council's Development Plan.

GUIDELINES	COUNCIL
The community's housing stock facilitates 'ageing in place' whereby older people can grow older in a familiar community.	Council's housing stock is variable and consists of older established properties as well as newer developments.
New housing is constructed to be adaptable in order to minimise the cost of modifications.	No Universal Design or Adaptable Design requirements New housing must adhere to The National Construction Code (Building Code of Australia)
Older people can access affordable housing in their community.	Social housing (public and community housing) have locations in Campbelltown, eligibility criteria applies. Rental findings suggest no Downsizing issue
The location of housing makes it easier for older people to access transport, shops, services and open space on foot.	These principles are in Council's Development Plan and are applied for all aged specific housing development.
Housing specifically designed for older people is integrated into the surrounding community and appropriately designed.	Residential Aged Care - facilities have to meet specific requirements

<p>Financial and practical support for home modifications is available.</p>	<p>Commonwealth Home Support Program (CHSP) – Council is able to assist with minor modifications only such as ramps, rails, fitting hand showers and key safes. Major modifications and larger jobs are not in the scope of Council’s funding.</p>
<p>Housing is energy efficient.</p>	<p>New housing must comply with the National Construction Code. A certain rating is required to meet the energy efficient standard, however, sometimes these are not best practice.</p> <p>ie. Energy Star rating of 6 is minimum standard, however, this can be achieved through a variety of energy efficient applications.</p> <p>Renters are often disadvantaged because landlords do not invest in energy efficient practices for existing dwellings and they are not in a financial position or willing to invest in energy efficiency due to tenure of rental agreement. Often rental accommodation is not energy efficient and Council staff have heard of instances where older people do not turn on air-conditioners or heaters because they cannot afford the added cost to their energy bill.</p>
<p>PRACTICE</p>	
<p>Adaptable or Liveable Housing Standards are applied in new residential developments.</p>	<p>No – Compliance to National Construction Code</p>
<p>Information is provided to residents by local government to support access to affordable and timely home modifications.</p>	<p>Through the Commonwealth Home Support Program</p>
<p>Council’s Development Plan and Building Regulations contain provisions to encourage the provision of the following in residential development:</p>	<p>There is no specific provision in Council’s Development Plan, however, Council staff do encourage these principles (as detailed below) when assessing applications.</p> <p>All Developments approved by Council must comply with the following:</p> <ul style="list-style-type: none"> • The State Planning Development and Infrastructure Act 2016

	<ul style="list-style-type: none"> • Planning and Design Code • National Construction Code
<ul style="list-style-type: none"> • 15% affordable housing. 	There are for larger developments (20 dwellings and over) however, developers often stage their construction so that dwellings are built under the limit for affordable housing. i.e. 2 x 10 dwellings.
<ul style="list-style-type: none"> • Adaptable housing. <p>In addition to being designed to be usable by most people, the adaptable house has provision for further modifications should they be required to meet the specific needs of a disabled occupant.</p> <p>www.yourhome.gov.au/housing/livable-and-adaptable-house</p>	<p>No Adaptable Housing requirements</p> <p>New housing must adhere to The National Construction Code (Building Code of Australia)</p>
<ul style="list-style-type: none"> • Diversity of dwelling types. 	Yes
<ul style="list-style-type: none"> • Fence heights that allow the surveillance of nonprivate areas. 	<p>Fence heights of 2.1 meters no approval required.</p> <p>Crime Prevention Through Environmental Design (CPTED) principles encouraged. CPTED principles include, passive surveillance. Design and placement of physical features to maximize visibility. This may include building orientation, windows, entrances and exits, lighting, walkways, landscaping, trees and shrubs and use of fences or walls.</p>
<ul style="list-style-type: none"> • Active energy efficient technologies, including solar electricity and hot water generation, and lighting and appliance efficiency. 	<p>No – National Construction Code Standard</p> <p>Specific insulation is required</p>
<ul style="list-style-type: none"> • Passive energy efficient techniques, such as passive solar building orientation, insulation, window glazing, and appropriate shading and construction materials. 	<p>Yes – National Construction Code</p> <p>Planners discuss principles around orientation/insulation/windows</p>

<ul style="list-style-type: none"> • Housing specifically for older people being located on flat sites within 400 metres level walk of developed open space, local shops and services and 200 metres of a regular public transport service. 	<p>Yes - there are specific provisions which should be adhered to as outlined in the Planning and Design Code. Each application for this type of development is approved on merit.</p>
<ul style="list-style-type: none"> • Housing specifically designed for older people is not concentrated in one location in the community and does not look physically different from other forms of housing. 	<p>Varies throughout Council. Village type dwellings have different looks depending on the age. Evenly distributed throughout Campbelltown.</p>