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## *Housing Affordability for Seniors Alliance*

### **A Call for Action on Housing Affordability for Older People**

*For release: 30 June 2008*

The Housing Affordability for Seniors Alliance (the Alliance) has warned the Rudd Government that more attention must be paid to housing for older Australians to prevent a crisis in availability and affordability. Aged and Community Services Australia (ACSA), The Council on the Ageing (COTA) and the Brotherhood of St Laurence (BSL) formed the Alliance to highlight the scale of the problem facing growing numbers of older Australians.

#### **The Housing Crisis for Older People**

Recent NATSEM research has found that over 112,000 older people are in housing stress and this number has grown 100% over the past 4 years. AHURI has projected that the number of people aged 65 and over in low income rental households is expected to increase 115% from 195,000 in 2001 to 419,000 in 2026. The number of people aged 85 and over is projected to grow from 17,300 to 51,000 over the same time period, approximately 2/3 of whom will be sole women.

A combination of factors including:

- the increasing numbers of older people,
- the decline in availability of public housing for seniors,
- the increasing numbers of older people retiring without owning a home and
- residential aged care being targeted to higher needs older people.

will escalate this problem unless a concerted approach is adopted at national and state and territory levels. The costs of not acting on these issues are enormous.

#### **The Alliance Welcomes the Government Initiatives**

The Alliance strongly supports the Rudd Government responses to the growing problems of housing affordability in the wider community. We welcome the National Rental Affordability Scheme (NRAS), the Housing Affordability Fund (HAF) and the development of the National Affordability Housing Agreement (NAHA). However, much of the focus of these initiatives is on younger people and the plight of many older people requires greater recognition.

#### **Consumers and the Non Government Sector must be key players**

Strategies for seniors must be informed by consultations with older people about their housing preferences. Older people have different housing requirements, often needing smaller houses with accessible designs, located close to services and support.

A key consideration is the need to renovate and replace housing stock built for low income older people in the past. In addition, the Alliance recognises that church, community and local councils have available land that could be combined with government subsidies to address housing affordability amongst seniors. A key priority is working with older people and the aged care sector to harness the potential of these initiatives and meet the needs of older people to access appropriate and affordable housing. A collaborative approach is now required; providing information, encouraging participation and demonstrating the financing possibilities of these new opportunities.

***The Housing Affordability for Seniors Alliance calls for:***

### **1. Greater recognition of older peoples' housing needs**

The Rudd Government needs to acknowledge the particular needs of older Australians in housing stress and the scale of problem that is emerging. Within the broader responses to housing affordability, older people require *a fair share* of all new resources. Any new initiatives must acknowledge the housing preferences of older people.

In the short term, specific strategies to address housing affordability for older people need to be highlighted in the NAHA. Issues to be identified include target numbers, priority, stock location and stock design.

### **2. Develop a National Older Persons Housing Strategy**

The Alliance calls on the Rudd Government to develop a *National Older Persons Housing Strategy* that would focus on enabling older people to make housing adjustments and choices that enhance ageing in place, wellbeing and lifestyle. Such a strategy would:

- Increase the supply of affordable rental housing;
- Promote the development of adaptable housing, including a change to building standards;
- Address the changing support needs of older public housing tenants;
- Expand home maintenance and modification programs;
- Focus on maintaining or creating supportive local communities that enhance older people's capacity for independence; and
- Include a plan for the redevelopment and support of the more than 32,000 independent living units that currently provide affordable rent for older people but many are in need of refurbishment.

### **For media comment contact:**

Greg Mundy: ACSA Mob: 0416 203 065  
Gerry Naughtin: BSL Mob: 0437 845 210  
Ian Yates: COTA Mob: 0418 835 439  
Megan Stoyles: Media Consultant: 0408 147 829