

## FINAL INQUIRY REPORT

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# Inquiry into housing policies and practices for precariously housed older Australians



**From the AHURI Inquiry:** Inquiry into housing policies and practices for precariously housed older Australians

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### **Inquiry panel members**

Each AHURI Inquiry is supported by a panel of experts drawn from the research, policy and practice communities.

The Inquiry Panel are to provide guidance on ways to maximise the policy relevance of the research and draw together the research findings to address the key policy implications of the research. Panel members for this Inquiry:

- Keith Bryant, Philanthropy Strategy Innovation, NSW
- Michelle Brown, Department of Housing and Public Works, Queensland
- Robert Day, Department of Health, Canberra
- Alex Dordevic, Department of Health & Human Services, Victoria
- Debbie Georgopoulos, Women's Housing Company, NSW
- Jenny Hughes, Catalyst Foundation, South Australia
- Ben Myers, Property Council of Australia, Queensland
- Sidesh Naikar, Department of Social Services, Canberra
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- Andrew Tyndale, Inspire Impact, NSW
- Ian Yates, COTA, Canberra

# Contents

List of tables	v
List of figures	v
Acronyms and abbreviations used in this report	vi
Glossary	vii
Executive summary	1
<b>1. Introduction</b>	<b>6</b>
1.1 Why this Inquiry	6
1.2 Policy context	8
1.3 Existing research	10
1.4 Research methods	11
1.5 Conclusion	13
<b>2. Understanding diversity and housing aspirations among lower income older households</b>	<b>14</b>
2.1 Introduction	15
2.2 Lower income older rental households	15
2.3 Housing aspirations	18
2.4 Availability and preferences for alternative housing options	19
2.5 Policy development implications	20
<b>3. Housing supply: continuity and change</b>	<b>21</b>
3.1 Caravan parks and Land Lease developments	23
3.2 Retirement villages and independent living units	24
3.2.1 Vertical villages	26
3.2.2 Other developments and redevelopments of retirement villages	26
3.3 Build-to-rent	26
3.4 Rooming houses	27
3.5 Micro-apartments	27
3.6 Co-living	27
3.7 Homeshare	28
3.8 Collaborative housing	28
3.9 Other models and challenges and opportunities for emerging alternative housing provision	28
3.10 Social housing investment	29
3.11 Policy development implications	30
<b>4. Constraints to alternative housing market supply and access</b>	<b>31</b>
4.1 Introduction	32
4.2 Lending practices	32
4.3 Development costs	34
4.3.1 Taxes and charges	34
4.3.2 Land supply	35
4.3.3 Other issues	36

<b>4.4 Planning regulations</b>	<b>37</b>
<b>4.5 Policy development implications</b>	<b>38</b>
<b>5. Matching housing aspirations to supply</b>	<b>39</b>
<b>5.1 Introduction</b>	<b>40</b>
<b>5.2 Alternative housing options available</b>	<b>40</b>
<b>5.3 A comprehensive information gateway</b>	<b>41</b>
<b>5.4 Policy development implications</b>	<b>42</b>
<b>6. Policy development options</b>	<b>43</b>
<b>6.1 Summary of research findings</b>	<b>44</b>
<b>6.2 Policy development options</b>	<b>44</b>
6.2.1 Development in regional areas	44
6.2.2 Development in metropolitan areas	45
6.2.3 Planning	45
6.2.4 Taxes and charges	46
6.2.5 Regulation	47
6.2.6 Subsidies	47
6.2.7 Comprehensive information and support gateway	47
<b>6.3 Changing the narrative around housing</b>	<b>48</b>
<b>6.4 Final remarks</b>	<b>48</b>
<b>References</b>	<b>49</b>

## List of tables

Table 1: Inquiry project research questions, methods and outputs	12
Table 2: Key demographic variables for the LIRiA50+ cohort and total Australian population 50+ years	16
Table 3: Areas expecting significant growth in LIRiA50+, 2016–32	17

## List of figures

Figure 1: Changes in market structure	23
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## Acronyms and abbreviations used in this report

<b>AAG</b>	Australian Association of Gerontology
<b>ABS</b>	Australian Bureau of Statistics
<b>AHURI</b>	Australian Housing and Urban Research Institute Limited
<b>AIHW</b>	Australian Institute of Health and Welfare
<b>AHRC</b>	Australian Human Rights Commission
<b>BHC</b>	Brisbane Housing Company
<b>CGT</b>	capital gains tax
<b>CHC</b>	Community Housing Canberra
<b>CHP</b>	community housing provider
<b>COTA</b>	Council on the Ageing
<b>CRA</b>	Commonwealth Rental Assistance
<b>GST</b>	goods and services tax
<b>LIRiA50+</b>	low-income renters in Australia aged 50+ years
<b>NHFIC</b>	National Housing Finance and Investment Corporation
<b>NFP</b>	not-for-profit
<b>RLC</b>	Retirement Living Council
<b>RLLA</b>	Residential Land Lease Alliance
<b>SHA</b>	state housing authority
<b>UNSW</b>	University of New South Wales
<b>WHO</b>	World Health Organization

## Glossary

The following definitions are offered for key terms used in this report.

- **Alternative housing models:** In the context of this Inquiry, the term alternative housing models refers to housing options that do not sit within the bounds of mainstream provision (i.e. conventional home ownership, private rental or social housing). Such forms of housing generally only exist on a small scale and are in concept, planning, development or early implementation phases, and are, therefore, not readily available or accessible to a significant number of (older) people. The term 'model' is used alongside the term 'alternative housing' throughout the Inquiry to refer to general frameworks and approaches as well as specific housing types.
- **Lower income:** There is no universal definition of 'lower income'. Because of the nature of this research element within the Inquiry, we have taken a broad view of lower income. In large measure, this view equates to how the housing industry sees the affordable housing models (products) market for older people, which varies based on geography and regional housing markets. The decision to take this broad view of lower income aligns more to market considerations of affordability than income.
- **Older people:** In the context of this Inquiry, 'older' refers specifically to people aged 55 years and over for non-Indigenous people and 45 years and over for Indigenous Australians. This definition has been adopted for a number of reasons and does not necessarily reflect community norms around 'older' (e.g. aged 65 years and over).
- **Precariously housed:** In this Inquiry, 'precariously housed' refers to any person (in this case an older person) living in a housing situation that places them at risk of homelessness, or where the ability to live day-to-day – financially or otherwise – is compromised, placing their home at risk and/or impacting on their health and wellbeing. Precarious housing relates to low-income households, in most instances in the private rental sector, facing affordability issues. Affordability is most commonly defined by the 30:40 indicator, which identifies housing stress or housing unaffordability as occurring when a household with an income in the lowest 40 per cent of the income distribution is spending more than 30 per cent of their income on housing costs (Hulse, Reynolds et al. 2019). Individuals and households can also be precariously housed in other tenures because of extenuating circumstances.

A list of definitions for terms commonly used by AHURI is available on the AHURI website [ahuri.edu.au/glossary](http://ahuri.edu.au/glossary).



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# Executive summary

## Key points

- A lack of policy reform and action has resulted in increasing numbers of older people facing their later years living in precarious housing situations.
- Australia's housing market for older people has long been characterised by significant continuity and limited change.
- The average low-income renter aged 50+ years in Australia is most likely to be female, be in the 'young old' age cohort (aged 50–64 years), have a low level of education (high school only), not be in the labour force, live alone and have a higher need for assistance with activities for daily living than the average older Australian.
- Geographically, there is considerable variation across state and territory jurisdictions in the location and subsequent growth of lower income rental households.
- Older lower income tenants are more likely to experience a mismatch between their current residence and/or location and expressed needs and aspirations.
- Lower income older renters are more open to alternative housing options outside the dominant tenures of home ownership, private rental and social housing.
- Seven composite alternative housing models were developed and tested with lower income households. There was a preference for a shared equity home ownership model, a cooperative housing model and a transportable model.

- **A number of new small-scale models of alternative housing provision have emerged, but provision at scale seems unlikely for the foreseeable future.**
- **A number of constraints inhibit the supply of innovative forms of housing for lower income older households. These constraints relate specifically to lending practices, costs of development, planning regulations and land supply.**
- **Older Australians in precarious housing do not always have a complete understanding of the housing options or services available to support their decision-making.**

### **Key findings**

There is growing instability in the housing circumstances of the older population, witnessed through increasing housing precariousness and homelessness, which is the result of declining rates of home ownership, carriage of mortgage debt into retirement, restricted access to social housing and a decline over time in investment in alternative affordable housing options.

The older people at risk of housing precarity are a subset of the older population. Analysis of census data indicates that, at the moment, they are the 'young old', likely to be female with little if any attachment to the workforce (and, therefore, no means of acquiring wealth), living alone and likely to need assistance. Older people in need are spread across metropolitan, urban and regional communities and are expected to grow in number over the next decade or so. The group is not highly mobile, making the targeting of assistance to support alternative housing arrangements arguably easier, more efficient and effective than for other groups within the housing system.

From our survey research and testing of composite alternative housing models, lower income older people's housing aspirations are reflective of the aspirations of older Australians more generally (regardless of income and wealth) and are consistent with people's life experiences. As the housing market has tightened in terms of cost and availability, however, there is a clear mismatch between what older people desire and what is possible for them to access and sustain. Older people desire home ownership and the security and independence that it provides. Beyond tenure, and reflecting the nature of the built form in Australia, older tenants have a preference for detached housing with two or three bedrooms. Despite this, research indicates that lower income renters, especially as the housing market tightens, are interested in, and more open to alternative housing options. Yet, there is both a lack of alternative housing options and a lack of knowledge about those that exist, their conditions and risks. These factors serve as a significant barrier to the uptake of alternative housing options in Australia.

The development of alternative housing options for lower income older households is in its infancy in Australia. While a number of small-scale models of alternative housing provision have emerged, provision at scale seems unlikely for the foreseeable future. A wide array of barriers or obstacles across financing, taxes and charges, regulation and planning spheres currently exist. At the same time, changes are occurring in what has previously served as, or been seen as, the 'alternative' housing market for older people, reducing the number of homes that were traditionally available to lower income older households.

A policy environment that recognises the central role of housing as a public good with flow-on effects for people's health, wellbeing and social inclusion is important in envisioning the types of housing options suitable and desired by older people in an affordable housing market. We need a clear and consistent vision and cooperation across sectors, driven by a coherent national housing policy.

## Policy development options

The findings of this Inquiry, and the policy options offered here, are being presented at a time when widespread community concern about housing affordability has highlighted the need for reform in housing and interconnected policy areas. And, for older people, time is of the essence in these calls for reform. Older people's more limited lifespan and lack of avenues to accumulate wealth means their need for appropriate housing is immediate, with limited time to wait for the potential development of large-scale private alternative housing options. Good quality, well-connected, government-funded, social housing remains the most efficient means of providing affordable, secure housing, but, at the same time, governments need to facilitate greater involvement and support of non-government sector provision.

The policy development options identified in this study range across a number of areas including development in regional and metropolitan areas, planning, taxes and charges, regulation, subsidies, and an information and support gateway.

Regional areas are a key source of affordable land and a part of the country where there will be considerable growth in older households in need. There are a range of possible policy options to assist with development in regional areas:

- rezoning of greenfield development, including a requirement for a proportion of social and affordable housing (inclusionary zoning)
- delaying the increase in land taxes and council rates until development is complete
- councils investing in land as patient (long-term) capital to support the development of Land Lease and retirement villages providing social or affordable seniors housing; councils granting land that is surplus to requirements or land purchased for the specific purposes of affordable housing supply to Land Lease developments and retirement villages providing social or affordable seniors housing
- state and federal land provision and grant support to bolster the efforts of not-for-profit (NFP) organisations, which often hold surplus land.

Growth opportunities in major cities are constrained by the limited number of sites available for intensification, but known opportunities exist for the recycling of existing state housing authority (SHA) assets, which could improve the options available. Moreover, institutional equity could underpin the redevelopment of public housing estates if a pool of renewal sites was created to provide the scale needed by institutional investors.

Planning flexibility is an essential structure to support alternative housing provision. Development scale is critical to achieving efficiencies in the provision of villages, Land Lease communities and caravan parks. In some instances, intensification provides an opportunity for the inclusion of affordable housing in well-located areas. A range of potential policy development options with regard to planning are evident from this study, including:

- increasing planning flexibility by involving an offset mechanism in cases where owners provide affordable seniors housing at some sites in exchange for greater flexibility at other sites
- considering how planning schemes could encourage more one-bedroom and smaller dwellings when subdivision occurs
- reducing car parking requirements so that more projects are financially viable
- improving the efficacy of the planning appeals process. Here state governments could introduce mandatory education for councillors to understand the role of the planning system. Separately, councillors need to know the responsibilities and opportunities local government has in relation to social and affordable housing.

Taxes and charges increase the cost of land and housing development and can be a disincentive to changes in use. A range of policy development options exist to improve opportunities and reduce barriers, such as:

- rental villages providing affordable rents could be relieved from land tax to reflect the constraint on passing through this cost to tenants and the advantage conferred by home ownership for the license to occupy model
- the basis of infrastructure charges could be reviewed with a view to encouraging smaller dwellings in general and to supporting affordable seniors housing
- more favourable charges for affordable seniors housing would reflect the lower consumption patterns typical of aged pensioners with smart contracts/blockchain utilised to reduce the administrative burden and reduce approval times
- under-utilised existing housing could be a significant source of affordable housing if space could be provided as lodgings.

On the last point, people are often discouraged from share housing arrangements as receipt of rental income triggers a requirement to pay capital gains tax (CGT). The Commonwealth could reconsider the application of CGT where both the home owner and tenant are in receipt of the age pension or benefits.

There are a number of areas of regulation where opportunities for change to better support the expansion of alternative housing market offerings exist. These policy options encompass housing design, living expenses (such as energy costs), residential tenancies legislation and responsible lending obligations. For example:

- The success of models such as co-living will be dependent on changing social attitudes and the quality of management. Given the potential to house large numbers of older people, the support of governments to establish good practice and an optimal regulatory regime is warranted.
- SHA rules regarding the minimum size of social housing apartments could be reviewed, as good design and shared spaces can alleviate many of the disadvantages of small floor plates and compensate for the lack of private space.
- Regulators need to find a solution to facilitate the benefits of embedded energy generation while protecting energy consumers.
- Responsible lending obligations have created a conservative lending environment. The circumstances in which age should be grounds for refusing a mortgage loan and assumptions about capacity to service loans need to be examined. Financial regulators could study the patterns of income and consumption of older people, as well as loan defaults and rent arrears, to understand the risk of lending to this age cohort and the ramifications of not servicing this cohort.
- Residential tenancies legislation could provide more flexibility for landlords to offer longer leases. Further, an option could be created for tenants in social housing, retirement villages and Land Lease communities to be provided with a lifetime lease in which tenants agree to meet specified conditions.

In terms of subsidies, Commonwealth Rent Assistance (CRA) needs to be reassessed. Most residents in Land Lease communities claim CRA assistance for their ground lease. CRA was not intended to support home owners, and this situation could be reviewed. Changes to eligibility and/or the asset test could be used to redirect subsidies to those in greater need, which could address the yield gap faced by rental-only communities providing affordable housing.

Finally, a comprehensive information and support gateway would help with navigating a complex housing market. A mechanism to bridge the gap between people's housing literacy and housing aspirations is needed and developing a centralised service or services – a trusted and appropriately resourced gateway or gateways – is a readily achievable target for governments that will have a clear and direct impact on the ground.

## The study

The impact of stable, quality, affordable housing on older people's wellbeing cannot be understated, yet a lack of policy reform and action has resulted in increasing numbers of older people facing their later years living in precarious housing situations, including first time homelessness. While, for some, this change in older people's circumstances seems largely unanticipated, for others, the warning signs were evident two decades ago when it was clear that population ageing was driving changes in housing demand and that the reliance on market solutions was unlikely to provide appropriate and affordable housing for older Australians. As the size of the challenge has worsened, the housing security of lower income older Australians without home ownership has been identified as an area of notable housing and broader social policy concern.

This research is part of a wider Inquiry addressing the research question:

**How can we deliver the types of housing precariously housed individuals in, or approaching, retirement want and need to support their life aspirations, wellbeing, participation and inclusion?**

The Inquiry was designed as a set of three nested intersecting projects, each focused on particular aspects of the policy challenge:

- based on census data, understanding who the population of lower income older Australians are now and in the future (Barrie, Cebulla et al. 2023)
- through a desktop review of the literature, a short national online survey and interviews with housing industry stakeholders and international housing experts, determining the types of innovative and alternative housing options that exist in the market for older lower income households (Tually, Coram et al. 2022)
- via a national online survey and focus groups investigating the types of alternative housing options and housing attributes that could better meet the needs of the target group (James, Crowe et al. 2022).

The collective findings of the nested projects are summarised in this Inquiry Final Report, considered alongside additional research activity that has taken the findings of the research to supply-side players and to the expertise of Inquiry Panel members. Consultations were designed specifically to draw out the policy implications of the research to enable the provision of a more nuanced and appropriate alternative housing market for lower income older households.

---

# 1. Introduction

- It has been recognised for over two decades now that the availability and supply of appropriate (including affordable) housing for lower income older households is a challenge, driven by a range of factors including the absence of explicit policy recognition and intervention.
- There is growing instability in the housing circumstances of the older population, witnessed through declining rates of home ownership, carriage of mortgage debt into retirement, restricted access to social housing and a decline over time in investment in alternative, affordable options.
- The impact of stable quality housing on older people's wellbeing cannot be understated. Housing in general is important to physical, psychological and emotional security. The importance of housing to wellbeing is amplified with ageing. As people age their need for supportive physical and social environments increases.
- In this context, this AHURI Inquiry has examined how to build a more responsive housing system for lower income older Australians.

## 1.1 Why this Inquiry

In 2003, AHURI and the Myer Foundation held a one-day conference 'Housing Futures in an Ageing Australia' (AHURI 2004). That event, held 20 years ago, identified how population ageing was driving changes in housing demand and how the policy settings of the day and reliance on market mechanisms were 'unlikely to deliver appropriate and affordable housing for all older Australians in the future – particularly for those with limited assets' (AHURI 2004: 1). In fact:

A clear message from the conference was that the policy implications of housing an ageing population have yet to be addressed in a concerted way in Australia. There is no evidence of policy-makers viewing the housing system from the perspective of the needs of an increasingly diverse and numerous group of older Australians, or of moves to develop a policy with clear strategic objectives for housing older Australians. (AHURI 2004: 6)

In 2007, Jones and colleagues' report for AHURI on *Rental housing provision for lower-income older Australians* reiterated the need for policy intervention if Australia was to meet the needs of the growing number of older people who would be reliant on the private rental market as they age, recognising also that the social housing sector was unlikely to be able to adequately respond (Jones, Bell et al. 2007). Not long after the release of this report, another AHURI event, 'Future Housing for Older Australians –Overcoming Barriers to Innovation', this time held in conjunction with The Benevolent Society NSW, emphasised the challenges facing the sector. A key suggestion to overcome acknowledged barriers at that time was to place housing at the centre of ageing policy (AHURI and Benevolent Society 2011).

A decade later, in 2021, the importance of housing to older people's wellbeing was again reiterated, this time in the highest form of public inquiry we have in Australia, a royal commission. The Royal Commission into Aged Care Quality and Safety noted that:

older people who are at risk of not having secure and accessible accommodation are especially at risk of not being able to receive aged care services in their homes or to age in place. (Pagone and Briggs 2021: 107)

Recognising the lack of connection between the national aged care system and any state or territory government housing program, the royal commission recommended that the:

National Cabinet Reform Committee on Ageing and Older Australians, which we have recommended be established, work with housing ministers on options to provide for more integrated solutions to the housing and care needs of older people who are experiencing homelessness or are at risk of homelessness. (Pagone and Briggs 2021: 107)

The rising incidence of overall homelessness among the older population alongside a rise in first time homelessness among older women reflects the deteriorating nature of the housing market situation for older people (Australian Institute of Health and Welfare [AIHW] 2021a). These largely unanticipated changes in older people's circumstances have raised the profile of the difficulties older people face in the current housing market. This includes having the housing foundation needed for people to receive appropriate supports and care as they age.

Researchers and commentators in Australia, have, for some time now, advocated for policy reform to enable the provision of a diversity of housing options at a scale to ensure lower income older households are able to live a reasonable life. However, there has been little action. The size of the challenge Australia now faces is immense, driven by seemingly ever-worsening housing affordability; by 2031 an estimated 440,000 older households will be without suitable housing (Ong, Wood et al. 2019: 95). This AHURI Inquiry, like many other voices, seeks policy reform to address the needs of older Australians. Specifically, the Inquiry addresses the core research question:

**How can we deliver the types of housing precariously housed individuals in, or approaching, retirement want and need to support their life aspirations, wellbeing, participation and inclusion?**

To investigate this question, three research projects were undertaken to understand:

1. the characteristics of older lower income households and where they are located now and will be in the coming years
2. the housing options and innovation that exists in the market both locally and internationally
3. the knowledge that older lower income households have of alternative housing models and the extent to which particular models could meet their housing needs and aspirations.

The findings of these projects, and an additional research activity that took the findings of the research to supply-side players, are woven together in this Final Inquiry Report. Additional perspectives have been included in this report from the Inquiry Panel members.

It is clear that finding solutions appropriate to the housing needs of lower income older households requires a holistic, integrated government strategy incorporating a range of policy areas and acknowledging that the needs of older people are different to other (younger) cohorts.

### 1.2 Policy context

For much of the postwar period the housing situation of the older population was stable. High levels of home ownership persisted among older Australians generally, with social housing (predominantly public housing) or independent aged housing offered by the NFP sector for people unable to enter home ownership (Beer and Faulkner 2011; Dargavel and Kendig 1986; McNelis and Herbert 2003). The last 20 years, however, have seen growing instability in the housing circumstances of the older population, witnessed through declining rates of home ownership, carriage of mortgage debt into retirement, restricted access to social housing and a decline over time in investment in alternative options (Dargavel and Kendig 1986; Eslake 2017; Faulkner, Verdouw et al. 2021; McNelis and Herbert 2003; Ong, Wood et al. 2015; Ong ViforJ 2022; Wood, Cigdem et al. 2017). These trends have resulted in significant numbers of lower income households retiring or approaching retirement who are precariously housed in the private rental market or, worse still, homeless. Such challenges in the housing circumstances of older lower income households have significant impacts on people's wellbeing, challenging the social welfare system in Australia, particularly the idea that Australia's retirement income system is appropriate for older Australians (Eslake 2017; Fiedler and Faulkner 2017a; 2017b; Ong ViforJ, Wood et al. 2018).

The belief that home ownership is the desired option for everyone remains popular in Australia, as reflected in the continuing focus on home ownership through existing policy settings; yet, it is clear that, at all ages, this is no longer the reality (Coates and Moloney 2022; Eslake 2017). While we often hear about the difficulties young people experience in not being able to get 'a foot in the door' or 'onto the housing property ladder', home ownership rates are falling among all age groups. Home ownership rates were around 75 per cent for people aged 55 years and over in 2019; by contrast, relatively recent analysis suggests that home ownership rates will fall to an estimated 56–57 per cent by 2056 (Coates and Chen 2019). Of particular significance in the same analysis is that home ownership rates among lower income retirees will decline from a high of around 70 per cent today to below 50 per cent over the coming years (Coates and Chen 2019: para 1).

The decline in home ownership for older households is the result of a number of factors, including increasing mortgage stress. Whereas in the past retirement was likely to coincide with outright home ownership (Faulkner 2017; Ong ViforJ 2019), a growing trend, across all age groups, is an increase in the proportion of home owners with home mortgage debt at retirement (Ong ViforJ and Wood 2019). Not only is the number of households carrying debt increasing but, for older Australians, the amount of mortgage debt has increased by over 600 per cent over the last 30 years (Ong, Wood et al. 2019). These changes are a result of the ability of households to borrow considerably more than they could in the past due to banking deregulation and the use of mortgage finance for other types of consumption, the deferral of home purchase until later in life and/or the re-establishment of a loan to regain home ownership<sup>1</sup> (Ong ViforJ 2019; Wood, Smith et al. 2013). As a direct consequence, the age at which outright ownership of housing is occurring has increased from 58 years in 1988 to 67 years in 2015–16 (Burke, Nygaard et al. 2020: 33). Additionally, evidence suggests that superannuation is being used to pay mortgage debt, which potentially has repercussions for the ability of the household to maintain standards of living as they age (Ong, Jefferson et al. 2013; Ong ViforJ and Wood 2019; Ong, Wood et al. 2019). Detrimentially, mortgage debt increasingly leads to increases in repayment default, with a growing number of middle and older age households falling out of home ownership (Ong, Wood et al 2015; Ong, Wood et al. 2019; Wood, Smith et al. 2013).

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<sup>1</sup> Some people who relinquish home ownership, particularly females, through such life events as separation, divorce, bereavement or lack of employment, are unable to regain or re-establish home ownership (Stone, Sharam et al. 2015).



Social housing and, in particular, the public housing system, has historically played an important role in housing lower income, older people who have been unable to obtain, or retain, home ownership (Jones, Bell et al. 2007; Morris 2018; Pawson, Milligan et al. 2020; Productivity Commission 2015). As of 30 June 2020, people aged 55 years and over comprised close to 55 per cent of all social housing tenants, reflecting in the main existing tenants ageing in place and past housing allocation priorities (AIHW 2021b; Faulkner, Verdouw et al. 2021). It is widely recognised, however, that under current policy directions and proposed changes to the National Housing and Homelessness Agreement (Productivity Commission 2022) social housing will not be able to accommodate the growing numbers of people of all ages on state and territory priority access waiting lists (Pawson, Randolph et al. 2022), let alone older people whose need may be driven more by financial circumstances than complex needs. In addition, residualisation of social housing stock has the potential to impact the ability of older tenants to age well, particularly where the only housing options available are congregate housing settings that expose older people to neighbourhood challenges or poor dwelling design (Faulkner, Verdouw et al. 2021). While some jurisdictions recognise the fragility of lower income older people and provide priority access based on age alone, this is not universal across Australia. More often, eligibility for priority access to social housing is limited to experiences of homelessness or having other specific support needs.

Declining rates of home ownership, restricted and limited access to social housing and a lack of alternative aged housing options are occurring at a time and in a housing market that is increasingly unaffordable to people on lower incomes. The COVID-19 pandemic has further exacerbated challenges, which, according to Pawson, Randolph et al. (2020: paras 2 and 3), has 'served to highlight deep and long-standing faultlines', resulting in the 'triple crises of rising homelessness, growing queues for non-market, affordable housing and the pervasive affordability problems for middle- and lower-income households who depend on the private housing market'. Reliance on the private rental market, a previously transitional housing option, is having serious consequences on the lives of older people, as the rental market has seen the fastest annual growth rate in rents in over a decade (CoreLogic 2021). Prior to the pandemic, older renters were already at greater risk of housing stress than any other age group. Among lower income households, for example, around 37 per cent of renters aged 65–74 were in housing stress – that is, paying more than 30 per cent of their (low) income in housing costs (Chomik and Yan 2019: 46). Moreover, the annual rental affordability snapshot conducted by Anglicare has shown for quite some time now the worsening situation in the private rental market for lower income households, including older people. In 2022, of the available rental properties nationally, only 0.7 per cent were affordable for a single, age pensioner, and only 1.4 per cent were affordable for a couple reliant on the pension, despite the availability of CRA to these households (Anglicare 2022). Precariousness in the private rental market is driving increasing mobility among older renters (Sharam, Ralston et al. 2016).

It is not only the cost of rents in the private sector that poses stresses for older people. An established body of literature documents the reasons why the private rental sector is unsuitable for older people: unaffordable rent levels for fixed incomes, short lease periods, poor housing standards and a lack of options for modifications to suit changing needs all impact older people's physical and mental health and wellbeing (Faulkner 2009; 2017; Fiedler and Faulkner 2017a; Jones, Bell et al. 2007; Morris 2016; Ong ViforJ, Singh et al. 2022; Ong, Wood et al. 2019).

Reliance on an ever more unaffordable housing market means that older lower income households are increasingly at risk of poverty and homelessness (Australian Council of Social Service and University of New South Wales 2018). While the absolute number of older people experiencing homelessness is less than for other age cohorts, the increase in homelessness among older persons has been substantial, up 56 per cent for people aged 55 years and over between the 2006 and 2021 censuses (to 19,378 persons) (Australian Bureau of Statistics [ABS] 2023). The increase in the number of older people experiencing homelessness is mirrored in the sharp rise in older people accessing specialist homeless services nationally (AIHW 2020). This trend is expected to continue due to the ageing of the population, the added impacts of COVID-19 and the resultant tightening of the housing market.

In discussing older people's experiences of homelessness, it is important to note that there is a changing, gendered face to such experiences of homelessness. While homelessness in the past generally impacted mostly older men, it is now older women who are increasingly presenting to services in need, including an unacceptable number of women experiencing homelessness for the first time after a conventional life or housing history (Petersen and Parsell 2014; Sharam 2008; 2010; 2011; 2017). It is important to note here also that female homelessness is very likely to be understated due to its less visible nature, with many older women staying temporarily with friends and family (Australian Association of Gerontology [AAG] 2018; Australian Human Rights Commission [AHRC] 2019; Sharam 2008). Older women's homelessness is exacerbated by a number of financial, structural and social factors (AAG 2018; AHRC 2019; Fiedler and Faulkner 2017a).

The increasing prevalence of older people in the specialist homelessness services system is something that presents particular concerns. As older people have traditionally not been seen in the system, it is not geared to understanding or meeting their needs, leading commentators like Thredgold, Beer et al. (2019: 1) to conclude:

Service providers and people who are homeless alike report that the current system of supporting older people who experience homelessness is fragmented, too poorly resourced and unable to provide long-term solutions.

The lack of appropriate and affordable housing in the marketplace that is supportive of an ageing population who are not home owners has serious consequences for the wellbeing and life expectancy of older people, impacting their ability to live a decent and valued life.

### 1.3 Existing research

The impact of stable quality housing on older people's wellbeing cannot be understated. Housing in general is important to physical, psychological and emotional security, and the importance of housing to wellbeing is amplified with ageing. As people age their need for supportive physical and social environments increases. Such environments support the ability of older people to maintain their intrinsic capacity and functional ability, and to live the lives they desire and that are important to them (World Health Organization [WHO] 2020).

It is well recognised in existing research that housing and home play a fundamental role in the lives of older people. In fact, the appropriateness and affordability of housing in Australia has been identified as the most significant predictor of an older person's level of wellbeing. Further, appropriate and affordable housing is a significant predictor of the need for, and receipt of, necessary aged care supports (Pagone and Briggs 2021; Power and Mee 2020; Steering Committee for the Review of Government Service Provision 2020; Tanton, Vidyattama et al. 2016; Toohey 2016).

Inappropriate housing in terms of affordability, physical structure, condition or location – singularly or in combination – can impact on both the physical and psychological health of older people (Faulkner and Bennett 2001; Foley, Coombes et al. 2018; Howden-Chapman, Chandola et al 2011; Lawton and Nahemow 1973; Ong ViforJ, Singh et al. 2022; Pearson, Windsor et al. 2012; Population Reference Bureau 2017; Stafford, Gimeno et al. 2008). Unaffordable housing, in particular, leads to older people going without (through limiting spending on food, heating and cooling or medications), as well as creating stress, fear, feelings of vulnerability and isolation, all of which impact adversely on a person's health and wellbeing and, at the extreme, can limit life expectancy (Colic-Peisker, Ong et al. 2015; Donald 2009; Fiedler and Faulkner 2017a; 2019; Smith and Hetherington 2016; Sutherland, Bulsara et al. 2021). Evidence suggests that the effects for single, older person households are more dire. Research by Kiely, Anstey et al. reported in Chomik and Yan (2019) indicates that the life expectancy of single person, non-home owner households in Australia is curtailed by 4–5 years at age 60 compared with their partnered home owner counterparts. Moreover, single, non-home owner households face up to 30 per cent of their remaining life in hardship compared with partnered home owners.

In the latter decades of the 20th century in Australia there was strong recognition of the importance to health and wellbeing for supporting older people to remain living in familiar home environments – to age in place in the community – rather than people being forced to move to some form of residential care (hostels and nursing homes) when housing and care needs changed (Faulkner 2001). This recognition of the importance of home and community to older people, alongside acknowledgement of the diversity and rights of older people to choose what is best for them, led to important and, arguably, necessary changes in social and health policy, ushering in a more holistic approach. However, such evolution in health and social care policy, which includes foregrounding the importance of housing to wellbeing (and has been ongoing in many ways), has not been mirrored in the development of housing policy (Burke, Nygaard et al. 2020; Ong ViforJ, Wood et al. 2018; Pawson, Milligan et al. 2020). Lack of progress and policy foresight in housing policy has led to harsh criticisms from notable commentators, such as Saul Eslake (2021), who contributed:

it is hard to think of any area of widespread public concern where the same policies have been pursued for so long, in the face of such incontrovertible evidence that they have failed to achieve their ostensible objectives.<sup>2</sup>

Focused attention on the provision of in-home care in the aged care sector has shone significant light on market and housing policy failures, notably the absence of the scale and diversity of appropriate housing types that older lower income households want and need and that support timely, quality service provision. Accordingly, noticeable calls have been made for a more integrated approach to housing and care provision, extending across policy areas, reinforced most recently through the Royal Commission into Aged Care Quality and Safety (Pagone and Briggs 2021). Despite such calls and clear evidence of individual and system benefits, the connected policy and service environment our most vulnerable older people need to sustain a good life into old age remains elusive.

### 1.4 Research methods

Confronted by the reality that older people have become one of the most vulnerable groups in the housing market over recent years, this AHURI Inquiry set out to understand how we can deliver the types of housing precariously housed individuals in, or approaching, retirement want and need to support their life aspirations, wellbeing, participation and inclusion. The Inquiry was designed as a set of three nested intersecting projects, each focused on particular aspects of the policy challenge:

- understanding who the population of lower income older Australians are now and in the future (Barrie, Cebulla et al. 2023)
- determining the types of innovative and alternative housing options that exist in the market for older lower income households (Tually, Coram et al. 2022)
- investigating the types of alternative housing options and housing attributes that could better meet the needs of the target group (James, Crowe et al. 2022).

The collective findings of the nested projects are summarised in this Inquiry Final Report, considered alongside an additional research activity that has taken the findings of the research to supply-side players and the expertise of Inquiry Panel members.

Each of the Inquiry projects, and the final Inquiry activities, were guided by a discrete set of research questions and methods, outlined in Table 1. The final activity of the Inquiry included consultations with representatives of the broader housing sector, including community housing providers, aged care housing providers, private developers, the finance and philanthropic sectors, architects and planners and local government. Consultations were designed specifically to draw out the policy implications of the research to enable the provision of a more nuanced and appropriate alternative housing market for lower income older households.

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<sup>2</sup> The House of Representatives Standing Committee on Tax and Revenue is investigating the impact of tax and regulatory regimes on price, affordability, and supply of housing in Australia today as well as into the future. See <https://www.austaxpolicy.com/news/new-parliamentary-inquiry-housing-affordability-and-supply-in-australia/>.

Table 1: Inquiry project research questions, methods and outputs

Research projects	Research questions	Research methods
<b>Portraying and mapping Australia's current and future cohorts of older, low-income renters</b>		
Barrie, H., Cebulla, A., Lange, J., Faulkner, D. and Sharam, A. (2023) <i>Mapping Australia's older, low-income renters</i> , AHURI Final Report No. 405, Australian Housing and Urban Research Institute Limited, Melbourne, <a href="https://www.ahuri.edu.au/research/final-reports/405">https://www.ahuri.edu.au/research/final-reports/405</a> , doi: 10.18408/ahuri3225101.		
<b>RQ1: Who are the cohorts (45 and over) of lower income households without the security of home ownership in Australia?</b>	<ul style="list-style-type: none"> <li><b>RQ1a:</b> What is the size, characteristics and geographic distribution of the current older population with low incomes and assets and what are the characteristics of the pre-retirement age group 45–64 years?</li> <li><b>RQ1b:</b> How will future retirement decisions and incomes in retirement affect these characteristics and distributions, if at all?</li> <li><b>RQ1c:</b> What will be the impact of later retirement age on income and access to housing options, particularly for non-home owners?</li> </ul>	<ul style="list-style-type: none"> <li>Demographic and spatial analysis of secondary data sources, chiefly Australian Bureau of Statistics census data to produce an interactive story map</li> </ul>
<b>Alternative housing models for precariously housed older Australians</b>		
Tually, S., Coram, V., Faulkner, D., Barrie, H., Sharam, A., James, A., Lowies, B., Bevin, K., Webb, E., Hodgson, H. and Cebulla, A. (2022) <i>Alternative housing models for precariously housed older Australians</i> , AHURI Final Report No. 378, Australian Housing and Urban Research Institute Limited, Melbourne, <a href="https://www.ahuri.edu.au/research/final-reports/378">https://www.ahuri.edu.au/research/final-reports/378</a> , doi: 10.18408/ahuri3225201.		
<b>RQ2: What workable or innovative housing options exist for lower income households who are precariously housed?</b>	<ul style="list-style-type: none"> <li><b>RQ2a:</b> What determines the suitability/ appropriateness of these housing options (design, price, legal and financial protections, sense of community, pathways to other housing/ assistance, cultural or other factors)?</li> <li><b>RQ2b:</b> What can we learn from international practice in appropriate housing for lower income, precariously housed, older households (including identifying supporting mechanisms: design, regulation, management, financing, other factors)?</li> <li><b>RQ2c:</b> What are the enablers and barriers for scalable provision of appropriate housing for lower income, precariously housed, older households (including direct housing assistance)?</li> <li><b>RQ2d:</b> How are key stakeholders, including housing (and support) providers and governments, planning for and meeting the shelter and non-shelter needs of these households?</li> </ul>	<ul style="list-style-type: none"> <li>Extensive desktop review of academic and grey literature</li> <li>Short, national, online survey with housing industry stakeholders</li> <li>In depth interviews with industry stakeholders</li> <li>Interviews with five international housing experts</li> </ul>
<b>Housing aspirations for precariously housed older Australians</b>		
James, A., Crowe, A., Tually, S., Faulkner, D., Sharam, A., Cebulla, A., Hodgson, H., Webb, E., Coram, V., Singh, R., Barrie, H. and Bevin, K. (2022) <i>Housing aspirations of precariously housed older Australians</i> , AHURI Final Report No. 390, Australian Housing and Urban Research Institute Limited, Melbourne, <a href="https://www.ahuri.edu.au/research/final-reports/390">https://www.ahuri.edu.au/research/final-reports/390</a> , doi: 10.18408/ahuri8125301.		
<b>RQ3: How do older lower income Australians understand and navigate available alternative housing options and to what extent could new options meet their housing needs?</b>	<ul style="list-style-type: none"> <li><b>RQ3a:</b> What is this group's knowledge and understanding of the housing options currently available to them and how does this match aspirations and need (including gender-specific models and culturally appropriate housing)?</li> <li><b>RQ3b:</b> Which innovative housing models do this group consider will best meet their needs and what is their understanding of the benefits gained from such models?</li> <li><b>RQ3c:</b> What structures currently exist for assisting people to navigate their options, and what can be learnt from international practice?</li> <li><b>RQ3d:</b> Can a typology of preferred housing options be developed to inform policy/practice based on cohort characteristics and attitudes to different housing types?</li> </ul>	<ul style="list-style-type: none"> <li>Detailed desktop review of academic and grey literature</li> <li>National online survey of consumer demand N = 2336</li> <li>Focus groups/interviews with older people</li> </ul>

Table 1: Inquiry project research questions, methods and outputs (*continued*)

Research projects	Research questions	Research methods
<b>Building a more responsive housing system for older Australians</b>		
Faulkner, D., Sharam, A., James, A., Tually, S. and Barrie, H. (2023) <i>Inquiry into housing policies and practices for precariously housed older Australians</i> , AHURI Final Report No. 406, Australian Housing and Urban Research Institute Limited, Melbourne, <a href="https://www.ahuri.edu.au/research/final-reports/406">https://www.ahuri.edu.au/research/final-reports/406</a> , doi: 10.18408/ahuri3225001.		
<b>RQ4: How can we deliver the types of housing precariously housed individuals in, or approaching, retirement want and need to support their life aspirations, wellbeing, participation and inclusion?</b>	<ul style="list-style-type: none"> <li>• <b>RQ4a:</b> What are the implications for policy and practice?</li> <li>• <b>RQ4b:</b> What role can other players (NFP, philanthropic sector, etc.) play in facilitating a better housing system for low-income older people without home ownership?</li> </ul>	<ul style="list-style-type: none"> <li>• Focus groups/interviews with community housing providers, aged care housing providers, private developers, banking sector, philanthropic sector, architects and planners, local government</li> </ul>

Source: Authors.

## 1.5 Conclusion

The key aim of this Inquiry has been to consider how we can deliver the types of housing precariously housed individuals and households in, or approaching, retirement want and need to support their life aspirations, wellbeing, participation and inclusion. Based on the findings of three discrete but associated research projects, and targeted consultations with a cross-section of stakeholders involved in alternative housing markets undertaken as a final Inquiry research activity, it is clear that older people now, more than ever, need a more nuanced approach to housing provision if they are going to be able to age well in the ways they desire in communities of their choosing. A broader range of housing options and improvements to existing options are needed.

The next section of the Inquiry Final Report examines who precariously housed older households are and the characteristics of the housing they prefer. Chapter 3 considers continuity and change in the supply of housing for an older population, a discussion that is extended in Chapter 4, which looks more specifically at the current constraints on alternative housing market access and supply. Chapter 5 identifies the housing aspirations of lower income households and people's knowledge and acceptance of alternative housing models. Finally, the report concludes with consideration of the policy development options needed to better cater to the needs of our ageing population without the benefit of home ownership.

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## 2. Understanding diversity and housing aspirations among lower income older households

- **Australia's older population is increasingly diverse, with such diversity reflected in terms of people's housing needs and aspirations.**
- **Geographically there is considerable variation across state and territory jurisdictions in the location and subsequent growth of lower income rental households. This spatial disparity needs to be taken into account when considering where to target innovative housing solutions.**
- **Lower income older renters are interested in, and more open to, alternative housing options outside the dominant tenures of home ownership, private rental and social housing.**
- **Older lower income tenants are more likely to experience a mismatch between their current residence and/or location and expressed needs and aspirations.**
- **Seven composite alternative housing models were developed and tested in the Inquiry with lower income households. The households had a clear preference for a shared equity home ownership model, a cooperative housing model and a transportable model. For some, none of the models met their needs and aspirations.**
- **The response to the alternative options offered is not only a result of a mismatch between the models and entrenched aspirations, but also the lack of familiarity older people have with 'alternative' housing options, the development of which has been hampered by a range of known structural, practical and policy barriers.**

## 2.1 Introduction

Understanding the demography of the population both currently and in terms of future dynamics is essential for longer-term, outcome-focused planning, policy and practice. Australia's population continues to age. In 2021, around 29 per cent of Australians were aged 55 years and over and this population is expected to more than double by 2057 (ABS 2022; AIHW 2021a). Australia's current older generation, moulded by the unique circumstances and policies that have prevailed during their lifetimes, exhibit very different characteristics than previous generations in terms of demography, family dynamics, socio-economic and health status, lifestyle, mobility, housing preferences and needs (Beer and Faulkner 2011; James, Rowley et al. 2019; Olsberg and Winters 2005).

While the challenges and opportunities of Australia's ageing population have been well known for a while now, little is known specifically about the target group of this Inquiry – lower income older Australians in, or approaching, retirement without the security of home ownership and facing precarious housing situations (Eslake 2017; Faulkner Verdouw et al. 2021; Hodgson, James et al. 2018; Jones, Bell et al. 2007). This group is a distinct subset of the population whose housing pathways vary from the general home owning older population; they have traditionally relied on the social housing sector for housing stability and have grown increasingly reliant on the private rental market due to a lack of affordable and accessible alternatives. The housing situation facing the identified target group has been shaped by a range of changes in political, social and economic landscapes nationally. Evolution and change in the labour market, shifting policies around income and social supports (including the increasing conditionality of welfare, the increase in the age of eligibility for pensions and the inadequacy of job seeker payments) have contributed to uncertain futures for the target cohort, likely increasing hardship across people's lives.

This chapter of the Inquiry Final Report outlines evidence gathered in the Inquiry about the structure, geographic footprint, characteristics, aspirations and knowledge of alternative housing options among the target cohort. Policy, practice and planning requires such information in order to be more effective and nuanced than has clearly been the case to date.

## 2.2 Lower income older rental households

The first stage of this Inquiry (Barrie, Cebulla et al. 2023) provided, through the analysis of census data, insight into lower income renters in Australia aged 50+ years (LIRiA50+). In terms of this analysis, a clearer picture is provided of who they are and where they are located at a fine geographic scale for the whole of Australia (SA2)<sup>3</sup>; the latter is important for the provision of sustainable housing solutions.

Table 2 provides a comparison of the LIRiA 50 years and over population with the overall older population aged 50 years and over at the 2016 census.

Based on the age structure of this cohort, their lower levels of education and limited connection to the labour force, these figures imply a population cohort that is going to remain an ongoing issue for housing assistance and supply over the coming decades.

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**3** 'Statistical Area Level 2 (SA2s) are functional areas that represent a community that interacts together socially and economically. They often align with Suburb and Locality boundaries to improve the geographic coding of data to these areas. In major urban areas SA2s often reflect one or more related suburbs. The SA2 is the smallest area for the release of many ABS statistics.' (Spatial Information Council 2023, [https://link.fsd.org.au/dataset/asgs-statistical-area-level-2#:~:text=the%20Read%20More%20C2%BB-Statistical%20Area%20Level%20\(SA2s\)%20are%20functional%20areas%20that%20represent,one%20or%20more%20related%20suburbs.](https://link.fsd.org.au/dataset/asgs-statistical-area-level-2#:~:text=the%20Read%20More%20C2%BB-Statistical%20Area%20Level%20(SA2s)%20are%20functional%20areas%20that%20represent,one%20or%20more%20related%20suburbs.))



## 2. Understanding diversity and housing aspirations among lower income older households

Table 2: Key demographic variables for the LRIa50+ cohort and total Australian population 50+ years

Characteristic		LRIa50+ population	Total population 50+ years
		Per cent	
<b>Age</b>	50–59	39.5	37.4
	60–69	31.8	31.3
	70+	28.7	31.3
<b>Gender</b>	Males	45.0	47.7
	Females	55.0	52.3
<b>Education levels</b>	At or before Year 9	21.6	13.1
	Secondary school only, Year 10 & above	35.3	28.5
<b>Employment status</b>	Not in labour force (50+years)	74.7	52.9
	50–59	52.0	20.7
	60–69	76.6	54.1
	70+	95.6	83.8
<b>Need for assistance</b>	Has a need with core activities	18.4	10.6
<b>Living arrangements</b>	Lone-person households	38.0	20.0
<b>Landlord type</b>	All rental types (as % of all housing tenure)	21.0	15.4
	Private landlord	41.0	51.0
	Social/public landlord	34.0	23.0
	Other	25.0	26.0

Source: Derived from ABS Census data.

As noted by Barrie, Cebulla et al. (2023), encouraging older workers to remain working for longer is often proposed as a means to avoiding housing precarity (Ong, Wood et al. 2021), however:

such a solution requires an appreciation of the challenge ahead given the majority of LRIa50+ are not in the labour force, generally have lower levels of education and higher needs for assistance. (Barrie, Cebulla et al. 2023)

This population is more likely to be living alone and in need of housing modifications to address health issues, a challenge for those in the private rental system. While some of this population group are resident in social housing, around 40 per cent, particularly those residing in Victoria, Queensland and New South Wales, are reliant on the private rental market.

Geographically, there is considerable variation across state and territory jurisdictions in the location and subsequent growth of this population. Table 3 highlights those areas where growth will be considerable over the projection period. Over the period 2016–32 the greatest growth will occur in outer suburban and peri-urban areas. For example, in Sydney, some outer western suburbs are expecting significant increases (e.g. Austral-Greendale SA2 and the adjoining Cobbity-Leppington SA2); in Brisbane, the outer western areas (Springfield Lakes, Ripley and Bellbird Park – Brookwater SA2s); in Melbourne, the outer northern areas, in particular the Wollert SA2; and, in Perth, the outer north areas, with Alkimos-Eglinton SA2 facing an overwhelming increase in the older, low-income population.



## 2. Understanding diversity and housing aspirations among lower income older households

Table 3: Areas expecting significant growth in LIRiA50+, 2016–32

State	SA2	Region	Population		Per cent change
			Actual 2016	Projected 2032	
<b>NSW</b>	Cobbity–Leppington	Outer Western Sydney	188	1,000	431.9
	Austral–Greendale	Outer Western Sydney	211	793	275.8
	Riverstone – Marsden Park	Outer North-West Sydney	293	1,074	266.5
	Homebush Bay – Silverwater	Northern Greater Sydney	243	806	231.7
	Douglas Park – Appin	South-West Greater Sydney	75	227	202.7
	Shellharbour–Flinders	South Coast	381	971	154.8
<b>Qld</b>	Springfield Lake	South-West Greater Brisbane	211	1,145	442.6
	Ripley	Outer West Greater Brisbane	45	242	437.8
	Bellbird Park–Brookwater	Outer West Greater Brisbane	262	1,130	331.3
	North Lakes – Mango Hill	Outer North Greater Brisbane	561	2,271	304.8
	Pimpana	Gold Coast	236	1,947	725.0
	Coomera	Gold Coast	356	1,766	396.1
	Caloundra West	Sunshine Coast	527	1,790	239.7
<b>Vic</b>	Wollert	Outer North Greater Melbourne	105	3,145	2,895.2
	Mernda	Outer North Greater Melbourne	245	2,204	799.6
	Mickleham–Yuroke	Outer North Greater Melbourne	12	77	541.7
	Cranbourne East	Outer East Greater Melbourne	261	1,760	574.3
	Point Cook–East	Outer South-West Greater Melbourne	170	1,123	560.6
	Truganina	Outer South-West Greater Melbourne	296	1,350	356.1
	Bannockburn	North of Geelong	97	299	208.2
<b>SA</b>	Munno Para West – Angle Vale	Outer North Greater Adelaide	278	1,596	474.1
<b>WA</b>	Alkimos–Eglinton	Outer North Greater Perth	97	4,373	4,408.2
	Yanchep	Outer North Greater Perth	150	749	399.3
	Ellenbrook	Outer North-East Greater Perth	382	1,182	209.4
	Bertram–Wellard (West)	Outer South Greater Perth	166	894	438.5
	Baldivis	Outer South Greater Perth	337	1,323	292.6

Source: Barrie, Cebulla et al. (2023), derived from ABS 2016 unpublished census data.

Tasmania, the Northern Territory and the Australian Capital Territory show no significant population shifts across any SA2s. This underscores the spatial disparity in population change and the different requirements across states, territories and regions that should be considered when planning for future housing supply needs.

While the changes in population in regional areas are not as great as in metropolitan areas, strong population increases (between 40–100%) are expected in many regional centres across Australia. For example, in New South Wales, in Orange North SA2 (117%), Muswellbrook (75%) and in Maitland West SA2 (126%); in Victoria, in the regional centres of Horsham (48%), Shepparton (47%), Ballarat North (72%) and Wodonga (93%); in South Australia, Victor Harbor (68%), Port Lincoln (40%) and Murray Bridge (61%) are likely to see population increases of older lower

income renters. Similarly, Albany (55%) and Busselton (107%) in Western Australia, and Sorell–Richmond (97%) in Tasmania, are expecting increases in older lower income renters. These increases are likely to place pressure on regional centres to provide affordable and suitable housing and services for this group.

This spatial disparity in the older lower income renter population needs to be taken into account when considering where to target innovative housing solutions. Most of this population growth is from ageing in place rather than high population movement. Almost every SA2 area reported some change in the population of LIRiA50+ between 2011 and 2016 but, overall, net flows were small. In general, the population aged 50+ years in Australia is not highly mobile. The lack of mobility that characterises this group means planning for this growth is highly predictable.

These proportional increases in peri-urban and outer suburban locations along with high population stability are significant and need careful long-term planning to ensure the right housing stock is provided in the right places. This is particularly the case in regional and rural Australia where significant population changes, often in areas with limited resources, need planning strategies that begin now to address these projected needs in 10 years.

### 2.3 Housing aspirations

People's aspirations across life's domains are shaped by a range of social, economic, political, cultural, spatio-temporal and individual elements (Crawford and McKee 2018; Stone, Rowley et al. 2020). Aspirations about housing reflect people's cumulative lifetime opportunities and experiences; their present economic, social and personal characteristics and circumstances in the context of current policy settings; and normative expectations within society. Research suggests that people's housing aspirations 'are grounded in perceptions of reality', with people aspiring to housing attributes that are considered achievable (Preece, Crawford et al. 2020). In concrete terms, housing aspirations reflect the housing and community attributes that householders perceive best meet their needs in relation to price/rent of dwelling, age of dwelling, tenure, number of bedrooms, design and location with regard to environmental features and proximity to education, work, leisure activities, transport, shops and services, and family and friends, for example. Some of these factors gain greater significance with increasing age, as does the tendency to want to age in place in affordable, safe, secure, housing and neighbourhoods (Beer and Faulkner 2011; Faulkner 2001; James, Rowley et al. 2019; Jones, Bell et al. 2007; Productivity Commission 2019). Of importance to older people is ontological security – that is, that housing is home (Colic-Peisker, Ong et al. 2015; Dupuis and Thorns 1998; Faulkner, Verdouw et al. 2021).

As noted above, the older population is increasingly diverse and, therefore, so are their housing aspirations. A common feature is the desire for home ownership and the advantages this brings. Such desire for home ownership is similarly expressed by people in the private and social housing sectors, with research by James, Rowley et al. (2019) on older people's housing aspirations finding that around two-thirds of private renters and social housing tenants indicated a preference for home ownership. Australia's rates of home ownership, which, until relatively recently, have been sustained at high levels and supported by strong government policy that favours this form of tenure (Burke, Nygaard et al. 2020; Ong ViforJ 2022), make home ownership a normative expectation.<sup>4</sup> Beyond tenure, and again reflecting the nature of the built form in Australia, older tenants have a preference for mainly detached housing of two or three bedrooms (James, Rowley et al. 2019).

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<sup>4</sup> As noted in the Introduction to this report, Australia's high rates of home ownership are in decline. According to Burke, Nygaard et al. (2020: 2), 'Australia appears to have little chance of sustaining ownership at current levels' due to a changing institutional environment. Such change in people's housing reality and the cultural lag in aspirations described by Colic-Peisker and Johnson (2012) is why a number of commentators, including Preece, Crawford et al. (2020), describe Australia's housing systems as in crisis.

In assessing the suitability of housing for ageing well there is often a mismatch between the characteristics or features of a dwelling or property and the changing needs of householders no matter the tenure of the occupant (James, Rowley et al. 2019). Of importance to this research, however, is that lower income tenants are more likely to experience a mismatch between their needs and aspirations and their current residence and/or location (Fiedler and Faulkner 2017b; James, Rowley et al. 2019). A growing body of research indicates that lower income renters are interested in, and more open to, alternative housing options but there is a paucity of research into the preferences of older lower income households for alternative housing models (Brisbane Housing Company [BHC] 2018; Fiedler and Faulkner 2017b; 2019; Gilbert, Rowley et al. 2020; James, Rowley et al. 2019; Ong, Wood et al. 2019).

## 2.4 Availability and preferences for alternative housing options

Research within this Inquiry reviewed domestic and international evidence on the different housing models considered appropriate options for older lower income households (Tually, Coram et al. 2022). Such models include:

- accessory dwellings
- mobile and manufactured homes
- collaborative housing
- rental retirement villages
- homeshare arrangements
- dual-key housing.

All these options/models are discussed in one form or another in this Final Inquiry Report. In addition, from this analysis a range of key housing attributes were identified that are known to appeal to older Australians:

- tenure type
- number of bedrooms
- dwelling type
- location
- private outdoor space
- private car parking
- mutual support opportunities
- mixed age setting
- amenities within developments
- permission for pets
- smart home technology
- environmental features.

Using these attributes in different combinations, seven composite housing models were developed: mixed use apartment building, cooperative housing, communal housing, transportable house, two-bedroom unit, dual-key property and village-style housing. The appeal and practicalities of these models were tested in the Inquiry through a modified, discrete choice–style survey of 2,336 individuals to establish the preferences of lower income older households. As outlined in Tually, Coram et al. (2022: 3):

Each model has been designed to reflect desire for affordability, diversity and ageing in place. Additionally, the models reflect themes emerging from the evidence review and fieldwork: potential home ownership opportunities for lower income older Australians; movement towards higher density developments in amenity-rich locations; the scope for housing to deliver social, safety, security, health and wellbeing benefits; and, the need for a diverse range of housing options for older people.

Of the seven models presented, the lower income households surveyed had a clear preference for a shared equity home ownership model, a cooperative housing model and a transportable model. For some respondents to the survey – around 10 per cent – none of the models met their needs and aspirations. This appears to be due to their preference for a separate house of two or more bedrooms and a desire for home ownership. That a proportion of respondents had a focus on home ownership reflects the normative expectation noted above: the centrality of home ownership to the Australian psyche and the nature of housing occupancy and provision that has been a mainstay of life in Australia for decades now, supported by taxation and other policies.

The muted response to the alternative options offered is not only a result of a mismatch between the models and entrenched (embedded) aspirations, but also the lack of familiarity older people have with 'alternative' housing options, the development of which has been hampered by a range of barriers. Such barriers are discussed in Chapters 4 and 5.

## 2.5 Policy development implications

The findings presented in this chapter lead to a number of policy development implications.

- The increase in the number of older households in Australia generally will translate into an increase in lower income older renters. While the growth in these households will predominately occur in urban and especially capital city locations across the states and territories, many peri-urban and regional locations will also see large increases in the proportions of older lower income renters. Such demographic change in areas with limited resources require innovative planning strategies now to address projected housing needs.
- The growth in the number of older people requiring subsidised housing is occurring at a time when demand for social housing is high and when social housing supply lags well behind demand.
- There is a lack of diversity in the types of housing available to older people; therefore, older people are presented with little choice.
- Older people lack knowledge about alternative housing options and face significant challenges in navigating an opaque and disjointed housing system.
- A major part of the demand for social housing is from so termed 'younger older people' – those aged in their 50s – who have low attachment to the workforce (Barrie, Cebulla et al. 2023). Many are unable to work for health-related reasons. Reliance on statutory payments drives demand for social housing as almost no private rental housing is affordable (Anglicare 2022). The 'young old' tenants who do manage to access social housing are likely to remain there for the rest of their lives, imposing significant costs in terms of such social infrastructure. However:
  - Diversion away from social housing is only possible if CRA is increased substantially to support people in private rental, if there is an adequate supply of affordable rental options and if private rental stock provides security of tenure.
  - For those younger older people capable and willing to work, improving access to the labour market is highly desirable from a demand management perspective and for their broader wellbeing.

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## 3. Housing supply: continuity and change

- Australia's housing market for older people has long been characterised by significant continuity and limited change, with the latter remaining the case despite demographic change and the emerging desire for, and advantages of, alternative housing models.
- Co-living arrangements offer sources of informal support and affordable housing. Homeshare programs exploit a source of existing, under-utilised housing but have been unable to gain ongoing government support.
- There is an ongoing loss of caravan parks and rental retirement villages that have been important sources of affordable housing for older people over past years.
- A number of new, small-scale models of alternative housing provision have emerged, adding minimally to market diversity; however, provision at scale seems unlikely for the foreseeable future.
- A small number of companies are intent on establishing rental retirement villages aimed at older people without wealth. Obtaining economies of scale will be critical to their success.
- Land Lease communities' ability to exploit CRA for the benefit of home owners raises a question of how this subsidy could be better targeted to expand alternative offerings and market diversity.

As noted earlier, overwhelmingly, housing, welfare and taxation policy responses in Australia support the prominence of the three mainstream housing tenures: home ownership, social housing and private rental. This has been the case for many decades now, albeit with broad acknowledgement that governments, financiers and providers simply have not supported the supply of affordable stock across these tenure types to the extent needed. This includes the social housing sector, in which supply continues to be constrained by lack of capital grants for growth and conditions, and the community housing sector, in which the borrowing capacities of housing providers are constrained.

Some variations of mainstream options have been adopted across the market for older people: for example, license to occupy rental housing, which has been a key source of purpose-built older persons' housing in the past. Such housing, operated by both for-profit and non-profit entities, includes independent living units funded by the Australian Government between 1954 and 1986 under the *Aged Persons' Homes Act* (McNelis 2004). Caravan parks and rooming houses have also been traditional sources of affordable accommodation for singles.

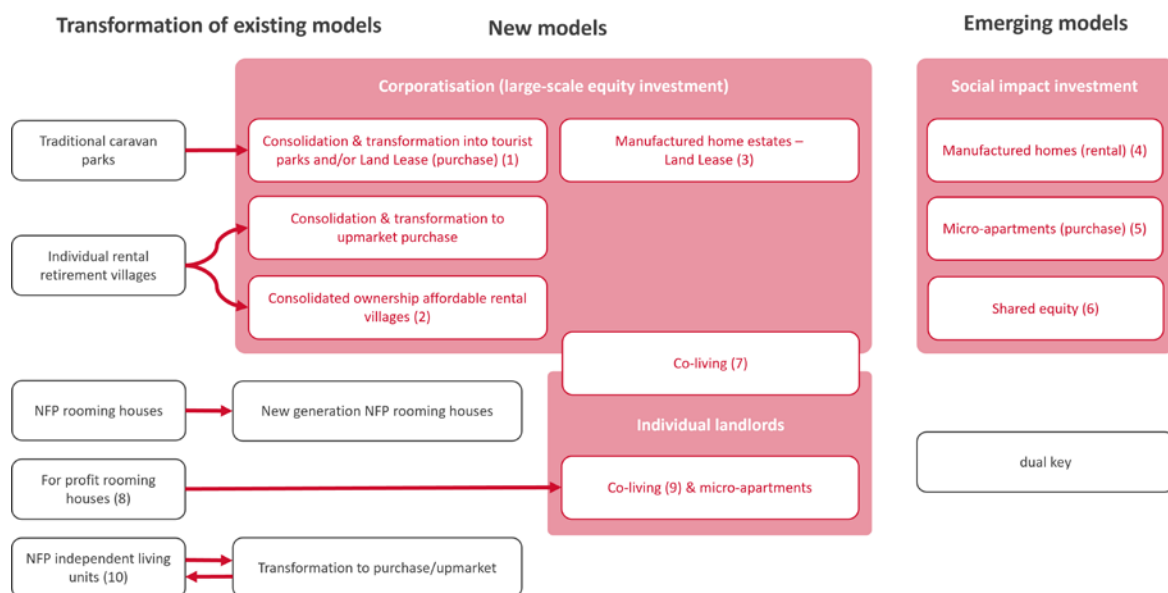
New supply options and patterns of provision are emerging in response to the opportunities presented by the scale of Australia's ageing population. Much market change, though, has been focused on the unprecedented purchasing power of retired baby boomers and their aspirations for lifestyle change (Richardson 2021). However, as in any market, participants respond to a range of incentives. In terms of social and affordable housing, CRA is vitally important and thus much supply is shaped by this subsidy stream.<sup>5</sup> For private providers, CRA can ensure an adequate margin where costs and/or risks can be contained. Critically, the size of the older person population in need of affordable housing is of a magnitude that economies of scale may be able to drive cost reduction. This dynamic is at the centre of the most significant change occurring in the sector.

Figure 1 outlines the broad transformations occurring in the market for housing for older people encompassing transformation of existing models (e.g. caravan parks and rooming houses) to meet market/occupancy needs, alongside development of more or less established new and emerging (trailing) models.

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<sup>5</sup> Changes to CRA have been called for by a number of commentators, including changing CRA eligibility (Ong, Pawson et al. 2020) or raising the maximum CRA payments by 50 per cent (Interim Economic Inclusion Advisory Committee 2023; Phillips and Webster 2022).

Figure 1: Changes in market structure



Notes:

- 1 Tourism offers highest and best use for caravan parks, attracts higher revenue while being lower cost. Land Lease provides stable rent income on land while permitting profit on sale of development.
- 2 Ownership is concentrating.
- 3 A large sector aimed at a cohort able to purchase a dwelling, often upmarket and typically well above modest savings level.
- 4 Rental of both land and dwelling model under consideration if scale and replicability possible. Affordability potential if land costs sufficiently low (e.g. in regional areas).
- 5 Demand but planning, project and mortgage finance barriers. Requires cross-subsidy from other housing provision.
- 6 Affordability extremely difficult to obtain if purchaser needs to pay mortgage and rent. Australian Consumer Law presents a barrier to lending for older people.
- 7 Sold to individual buyers with property manager provided by developer as part of their retirement home operations.
- 8 Small enterprises with owner/managers. Site value and lack of profitability resulting in sale for other uses.
- 9 Sold to individual buyers with property manager appointed by landlord.
- 10 NFPs converting to aged care reflecting the greater subsidy and the need for asset renewal. Some providers cross-subsidising affordable independent living units from high earning villages.

Source: Authors.

There are some noteworthy trends to discuss from the changing market structure journey represented in Figure 1, as discussed in the remainder of this chapter.

### 3.1 Caravan parks and Land Lease developments

Caravan parks as a form of low-cost longer-term ‘housing’, particularly in urban areas, are rapidly disappearing. While it is desirable to protect caravan parks (disregarding that such housing does not meet social housing standards in terms of size) as a source of relatively affordable housing, many traditional caravan parks (which, along with rooming houses, have functioned as housing of last resort) are being redeveloped for general market housing, or as tourism-only parks or are being converted into Land Lease communities (Informant 14). Conversion of parks is an example of how property markets operate to exploit the highest and best use of land, and how market participants and property sectors evolve to achieve this.

One of the biggest changes [in the parks sector] is the corporatisation of ... [the] industry itself, and with a lot of large players like ... [company] moving into that space ... So there’s some big money washing in industry looking for land. (Informant 7)

According to the Residential Land Lease Alliance (RLLA 2016), 900 Land Lease parks house 100,000 people; however, strong growth since 2016 would suggest this number is now far higher. Informant 7 explained that large companies recognise the opportunity for a 'strong annuity play'; Land Lease housing is able to deliver 'predictable income streams' with the manufactured homes in Land Lease parks typically priced at around 70 per cent of a suburb's median price (RLLA 2016: 6). Where lifestyle can attract a premium (e.g. in coastal areas), this increases to 90 per cent of the going market price. This is substantially higher than claimed by the RLLA, which argues that prices reflect '50% to 75% of the median house prices in suburbs in which they are built' (RLLA 2016: 6), signalling that this type of product is more attractive to wealthier households than initially believed by the industry. What was relatively affordable housing in the 2010s is increasingly out of reach for many existing home owners.

Land Lease development is extensive and undertaken by many of Australia's largest land and housing developers. As noted by Tuall, Coram et al. (2022), Land Lease is an important sector providing affordable housing; however, there is an issue of how appropriately the subsidy it attracts – CRA – is targeted.

The purchasers of manufactured homes in Land Lease communities, in the main, need to make a cash purchase as banks typically do not provide mortgages to support people's entry into this alternative housing type. As Land Lease development typically occurs in urban fringe and regional areas where land is available and relatively inexpensive, entry costs of 70 per cent of median house prices enables households moving from existing urban areas to release some housing equity. The benefits of home ownership are retained (such as the exemption of their home from the aged pension asset test) but occupants are also able to obtain CRA on the land rental: 95 per cent of Land Lease residents receive CRA, which pays between \$120 and \$180 per week in rent assistance (RLLA 2016).

The CRA component of the Land Lease model is an important factor in understanding the feasibility, and appeal, of the Land Lease model overall. Ability to access CRA on at least a proportion of the housing-related costs residents pay means a more affordable housing situation for occupants and a solid ongoing revenue stream for developers.

The RLLA states that net lease payments, after CRA, generally represent 15–20 per cent of the fortnightly age pension (RLLA 2016). Twenty per cent for a single aged pension is around \$5,135 per annum and around \$3,870 for a couple.

In outlining the opportunity that Land Lease developments may make in the landscape of alternative housing models, a key consideration is what the ground lease that people enter into as part of this tenure arrangement actually pays for? Purchasers do not pay council rates or water rates, although the community, as a whole, is liable for both. As there is no common ownership, body corporate fees are not relevant; however, a site fee is charged covering access to park facilities. Such facilities are often extensive, including golf courses, swimming pools and community rooms. The effect of ground leases attracting CRA support means that there is possible subsidisation of costs in these arrangements that are not captured in other titling arrangements. These considerations raise a genuine question here regarding what proportion of the ground lease fee is for *housing* as opposed to *lifestyle*?

One of the informants in our study emphasised that CRA is 'massively important to this industry'. The RLLA (2016) argues that subsidies should be increased to encourage older people to downsize in order to release housing for larger households. However, it could be argued that these home owners are double-dipping (as they benefit from a tax regime that rewards home ownership) and that subsidies could be better targeted. Based on the number of CRA recipients and the rents cited by the RLLA in 2016, between \$277,875,000 and \$426,075,000 in CRA per annum went into the sector that year. Further investigation would be required to determine what proportion of this supported lifestyle benefits rather than housing benefits.

### 3.2 Retirement villages and independent living units

The retirement village industry, as a mainstay of targeted housing provision for older Australians, is a structure that is also changing with a new phase of corporatisation occurring. Independent owner-operated parks are being purchased by private and public companies (Richardson 2021) who have access to the substantial capital required for building a portfolio through the much-needed renewal of stock in many villages, as well as for the development of new villages.



New owners of formerly independent rental villages are typically converting these to purchase models aimed at higher income cohorts, often either as license to occupy or Land Lease dwellings. These trends are resulting in a significant loss of affordable rental housing. Some for-profit companies, however, continue to provide affordable rental housing: 'Affordable seniors' rental accommodation, so that's what our core business is ... [In] our industry ... rental retirement is pretty much unheard of' (Informant 1).

With rents set at 72–75 per cent of the age pension (including meals), the return on investment is probably comparable to community housing providers. But, as Informants 1 and 4 in our study argued, the retirement village/caravan park-based affordable rental model is possible if economies of scale can be achieved through growth: 'it's a scale play' (Informant 4). Rents at this proportion, although typical, are not affordable for pensioners, leaving little income for other life necessities.

Low cash rates are a significant factor for investment in this housing market segment (Richardson 2021), with company growth driving the cost of capital down (Informant 4). Informant 23, an aged care and housing provider with a proportion of social rental units, could only provide their one-bedroom social housing units as rentals as the license to occupy had turned over three to four times and so the initial capital outlay had been recouped. With rent set at 30 per cent of pensioner income, it was not possible for this provider to increase their social housing provision as they could not attract the equity investment they needed for growth: '[we] need a capital partner who's prepared for a long-term view over the return on capital'. While discussions had occurred with various parties:

nothing quite stacked up that is going to meet the needs of all parties in terms of what can be delivered at the right terms even with cross-subsidisation from its market-level license to occupy business.(Informant 23)

A large yield gap exists when social housing rents are applied in affordable rental provision, which can only be closed with a substantial subsidy stream. The 'affordable' rents applied to retirement villages, caravan parks, rooming houses and so forth are not affordable to people with low incomes and subsidies are required to deliver an acceptable standard of living.

While there has been a trend for independent living units to be converted into residential aged care (McNelis 2004; McNelis and Sharam 2011), Informant 22 was familiar with a case in which insurmountable staff shortages had resulted in an aged care provider converting their nursing home into affordable rental housing. Given the national shortage of care industry workers, this may become a trend. In another reversal, Informant 23 was converting older license to occupy single-bedroom units or studios to rental because smaller dwellings, even when affordably priced, were not attracting buyers, despite demand for affordable rental housing being high. The Inquiry Panel was aware that smaller license to occupy dwellings, even when priced as low as \$60,000, were difficult to sell and this was bringing forward decisions to demolish stock, removing options from the market. Such challenges in alternative housing provision indicate that lower wealth older people may assume they are priced out of retirement villages, or that their aspirations are out of kilter with what they can afford. The research of James, Crowe et al. (2022) for this Inquiry found that older people have a very strong preference for at least two-bedroom homes.

A key advantage for residents of license to occupy models is security of tenure. Conversion to rental models brings residents under residential tenancies legislation, which provides only weak protections; however, some operators provide side agreements to tenancy agreements, guaranteeing security of tenancy if certain conditions, such as rental payments, are met.

### 3.2.1 Vertical villages

Another change occurring in the alternative market provision for older Australians is vertical villages, particularly where land values constrain low-density models. Both for-profit and non-profit providers are increasingly active. Non-profits often have historical landholdings that confer considerable financial advantage. These villages are generally well located with good access to services, and many also provide ancillary services on site. BHC's Arbor Sherwood vertical retirement village, in Brisbane, is an example. Aimed at households seeking to release housing equity, it provides retirees with the option to split their contribution between upfront fees and rental payments, thereby ensuring that some older people gain access when they otherwise would not have been able to. Contributions also vary, with a low-cost contribution option available that is presumably cross-subsidised by occupants paying full-market contributions. The village is located within a mixed-tenure development that includes social housing.

### 3.2.2 Other developments and redevelopments of retirement villages

In discussing the retirement village market, other noteworthy developments include the potential to expand alternative market options. The Retirement Living Council (RLC), for example, is examining ways to help the 'missing middle' – that is, those people not eligible for social housing due to income limits but with limited savings and insufficient assets to access stable long-term housing in retirement villages at a fraction of the cost of home purchase on the open market (RLC 2022). Through adjusting the ingoing contribution and deferred management fee arrangements, the upfront costs of entering a retirement village can be reduced. In addition, the RLC suggests a doubling of the current asset threshold eligibility criteria for CRA, which would make retirement village living more accessible to older people with some funds.

Another development in the retirement village sector is the emergence of 'co-living'. Calyptus Seniors Living (<https://calyptus.com.au/>) is an example. Such developments are, in effect, rooming houses within a retirement village (a private bedroom and bathroom with shared living and kitchen). In the case of Calyptus, each rooming house is sold to investors, but management remains with Calyptus.

This discussion shows that there is recognition in the retirement village sector of the need for affordable housing for the older population. The Inquiry Panel agreed that the sector is important but suggested regulatory uncertainty was undermining investor confidence. This uncertainty relates to negative media coverage of the sector and a resulting erosion of public trust (The Weekly Source 2022).

## 3.3 Build-to-rent

An emerging market in Australia is the build-to-rent model, with some community housing providers (CHPs) now playing in this sub-market. Informant 5, a CHP executive overseeing a build-to-rent project within their stock portfolio, described the model as, in effect, a license to occupy one without any upfront contribution. The particulars of the model discussed with Informant 5 shows the kinds of ways the build-to-rent model is being seen and used by providers. Older women are a primary target group for the informant's project. Tenancies within the project will be 'curated' such that the community in the development reflects the broader community, with the CHP hoping this will foster social sustainability. All rents will be sub-market, with some set at social rental levels. Such costing structures are expected to permit cross-subsidisation between units, in turn delivering longer-term control over cashflow. Informant 5 noted their particular need to control who they housed in their build-to-rent project, as this would determine their revenue and, hence, financial viability. The project does not involve government grants, which would have meant taking most tenants from the priority segment of the common social housing waiting list. As Sharam, McNelis et al. (2021) note, government grants may provide capital for projects but high quotas for tenants on priority waiting lists reduces the cashflow needed to service loans, undermining the government's objective of obtaining private funding for social housing.

### 3.4 Rooming houses

The private rental sector remains a significant, albeit problematic, provider of housing for older persons. In the main, there is little change, but purpose-built private rooming houses (promoted as co-living) have emerged in Victoria as a new asset class attractive to investors and, reportedly, tenants. In some cases, such rooming houses are fully self-contained micro-apartments, each with its own external entry point for occupants. This investment has been facilitated by Victoria's as-of-right planning provisions for rooming houses, which means planning approvals are not required. Informant 3, a builder, designs and constructs such buildings for investors. The buildings are intended to look like typical new houses and to 'look good in [the] streetscape'. The properties are managed by real estate agents as a specialised area of practice. Such developments are generally occurring in middle and outer suburbs where lower land costs ensure financial viability. Occupancy is dominated by single older people.

In the community housing sector, the traditional rooming house model of shared spaces was questioned even before COVID-19 highlighted the risks of shared living arrangements. However, one of our study participants, a CHP informant (Informant 2), argued that rooms, rather than an apartment (disregarding how small), was the preference of many of their tenants. Informant 2 also argued that rooming houses needed to be sited in well-located areas with sufficient amenities (i.e. where many traditional rooming houses were located) to create stability for successful ageing in place. Informant 3 argued that some of his investors sought design changes aimed at increasing shared spaces as a means of promoting 'co-living' and reducing isolation. Some also sought very high Green Star ratings.

### 3.5 Micro-apartments

Micro-apartments in apartment buildings rather than in the guise of rooming houses cannot yet be described as a trend, as planning schemes commonly prevent or discourage them. An exception is Nightingale Housing's 'Tielhaus' apartments in Melbourne's inner north. Nightingale's apartments are intended for non-speculative owner-occupation, with the developments providing extensive communal spaces aimed at promoting social connection. Nightingale reserves 20 per cent of their apartments for a priority list that includes older women. Most of the Tielhaus apartments are taken by people on this priority list indicating high demand (Informant 9), with 20 per cent of units reserved for CHP tenants. Such mixed-tenure targeting ensures provision of social housing in good locations and creates a diverse community. The Tielhaus apartments, however, cannot be purchased by CHPs as they do not conform with the social housing size standards imposed by government (Informant 9). The Inquiry Panel of experts raised concerns about existing minimum sizes, and suggested that the scale of housing need and the cost of provision necessitated a rethink of size standards. Teilhaus suggests that good design and shared spaces can compensate for loss of floor space in micro-apartments.

Backed by impact investors, the Teilhaus apartments were initially supported by mortgage lenders; however, once settlement neared, some lenders were less enthusiastic (Informant 9). Lenders fear the impact of a lack of future demand for an unusual product as falling property values heighten the risk of mortgagee in possession sales failing to recoup debt. Given the growth of lone-person households, it is likely that demand for micro-apartments will grow; however, the poor track record of speculative apartment developers means that planners and the broader community, not just bankers, may be resistant to these types of alternative models.

### 3.6 Co-living

Groups of older people, with and without funds, are pulling their resources together to collectively develop affordable, custom-built housing for co-living. WINC's co-housing project involves plans for a community of 24–30 homes and community-living facilities for older women of varying financial means and backgrounds in the Daylesford area in Victoria (<https://winccohousing.org.au/cohousing/>). Much like the micro-apartments discussed earlier, the Queensland-based Sharing with Friends group's planned purpose-built accommodation would look like an ordinary suburban home but would consist of a number of private living quarters with some communal facilities, such as a laundry and garden (<https://www.sharingwithfriends.org/>). This proposed development would require a financial contribution from the participants in the order of \$120,000; however, as noted by James, Crowe et al. (2022), many older people prefer the idea of shared equity to renting privately.

### 3.7 Homeshare

Homeshare programs have the very great advantage of not requiring new capital expenditure and have delivered significant social and support benefits to older people internationally. In Australia, however, extant programs have been pilots, which have failed to attract permanent funding (Tually, Coram, et al. 2022). Homesharing remains an important potential source of affordable housing.

### 3.8 Collaborative housing

Similarly, forms of collaborative housing, such as co-housing and cooperatives, offer varying degrees of shared facilities and living that could provide sources of informal support for older people. While cooperative housing garnered support from informants in the work of James, Crowe et al. (2022), for this Inquiry, Riedy, Wynne et al. (2019: 1) found that older people are not supporting of co-housing, primarily as a result of negative associations and a 'cultural lack of familiarity with shared living arrangements'. That such projects are limited in Australia reflects the challenges of deliberative development (Sharam, Bryant et al. 2015). The completion of Urban Coop's 'Near and Tall' apartment development in Brunswick, Victoria, which explicitly sought to foster a multi-generational community, could be a harbinger of change (Barraclough 2022).

### 3.9 Other models and challenges and opportunities for emerging alternative housing provision

The mismatch between the typical size of dwellings being constructed and the typical household size raised in relation to micro-apartments (above) also concerned other informants in our study. Motivated by the need for accessible housing for people living with a disability and older people, Informant 26, a developer, builds dual-key homes with an accessory dwelling on single residential corner allotments in established areas close to amenities and services. This provides two, one-bedroom dwellings and one, two-bedroom dwelling on a single title. Planning controls prohibit future subdivision, increasing the likelihood that most of these properties will remain as rental stock. While there is some private investor interest, CHPs are the key market. This arrangement takes advantage of the developer's expertise, access to project financing and economies of scale, while inexpensive, long-tenor debt provided by the National Housing and Finance Investment Corporation (NHFIC) funds CHP purchase of the properties.

Social impact investment has been critical in fostering social and affordable housing innovation (Sharam, Moran et al. 2018), and the scale of the impact funds available has increased dramatically since 2018. The need for an increase in affordable housing for older people was identified by the impact investors and philanthropists interviewed for this research (Informants 6, 8, 10, 11). Informant 6 indicated that rental retirement villages were of interest specifically because of the growth potential of this model of provision.

A values alignment between some impact investors and some for-profit providers is evident, opening the way for greater affordability, improvement to the quality of stock and a focus on social connection. For listed companies, shareholder expectations of returns drives management decisions aimed at increasing returns and, typically, this drives provision towards higher return customer segments. Some listed rental village operators, however, are focusing on pension-reliant clients and are aiming at efficiency gains and increasing scale as a means of increasing returns. Such strategies suggest some shareholders are not simply concerned with financial return. This reflects a broader trend among some sections of the property industry who are marshalling private sector investment, beyond lending to CHPs, to deliver affordable housing. A prominent example is Housing All Australians (<https://housingallaustralians.org.au/>).

To this end, Informant 6 flagged the potential for purely rental manufactured home estates in smaller cities and towns. Prefabrication can deliver cost savings, but poor thermal performance is common, compromising the overall cost of living for occupants. Informant 6 believed that quality issues could be affordably overcome and that equity investors were poised for this type of investment. Two of the informants (1 and 4) already had experience with prefabricated dwellings and found that prefabrication was not cheaper than conventional construction, although it involved less

disruption to existing residents. Quality had proven to be a problem in one case. A builder in Noosa, Queensland, responding to the housing crisis, plans to develop (if planning approval is granted by council) a social housing project in the hinterland of the Sunshine Coast using modular one- and two-bedroom homes that are self-sufficient through a solar panel microgrid and water tanks (indicating how infrastructure costs could be addressed differently). The houses are to be made available to NFP organisations to allocate to tenants (Sheehan 2022).

Impact investment uses the power of investing as a driver of change. Philanthropy, on the other hand, disburses grants. Philanthropy has long been a source of capital for charities in the homelessness and housing sectors and is an important source of funds for trials, pilots and demonstration projects. Informant 24 noted their success in attracting grants for capital projects aimed at older single women. Informant 8, however, pointed out that philanthropy's contribution to social and affordable housing will likely decline given recent changes to the charity law requiring charities to spend (disburse) a specified proportion of their funds each year. As housing development typically takes many years and is prone to delays, the uncertainty in disbursing funds would likely result in fewer grants being made to support housing development.

The changes outlined above involve a loss of existing private affordable housing; however, there is innovation aimed at increasing supply. The difficulty, as the Inquiry Panel pointed out, are the challenges in scaling up new models. To this end, the Panel was critical of the lack of government support for this vital step. The initiatives aimed at retaining and expanding affordable rental retirement villages avoid this problem. It is an existing sector that already has scale so there is no need to try to bridge the gap between pilot scale and the scale necessary for full operation. But it is challenging to provide for affordability. Proponents argue that the yield gap can be closed through management efficiencies and greater economies of scale. For now, the market appears to support this contention, but it is early days. It is an experiment that could fail. Increasing CRA would assist in closing the yield gap and support the growth of this sector.

The new, private rooming houses in Victoria are also forms of purpose-built rental housing with investment for yield rather than realisation of capital gains, a model that provides a measure of security of tenure for tenants. While currently small scale, it is a model that could potentially attract more investors, particularly if hybridised with retirement villages. In some states, planning legislation would be necessary to create as-of-right development and/or to remove the requirement to have resident managers.

### 3.10 Social housing investment

The recent election of the Albanese Labor government nationally offers some hope for change, although the extent to which there will be new investment in housing that sits outside mainstream options remains to be seen. The new federal government brings broadscale recognition of Australia's housing affordability crisis, with a pledge to invest \$10 billion in a social housing future fund to create 30,000 new social and affordable homes nationwide over the next five years (Collins 2022). Some of these houses are specifically intended for older women on low incomes at risk of homelessness, and there has also been investment in crisis and transitional housing options, again with a proportion being allocated to women on low incomes who are at risk of homelessness.<sup>6</sup> In addition, plans have also been made to build housing and fund specialist services for veterans experiencing or at risk of homelessness (Collins 2022).

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<sup>6</sup> In all, the government proposes \$1.7 billion dollars to be allocated to women – \$1.6 billion for the building of long-term housing and \$100 million for crisis and transitional housing options for women and children impacted by domestic and family violence and older women on low incomes who are at risk of homelessness. This housing will be constructed in accordance with the principles of universal design (Collins 2022).

Housing market related commitments from the Albanese government sit alongside large-scale investment by particular jurisdictional governments, including:

- the Victorian Government, which is pursuing a Big Housing Build program valued at more than \$5 billion (Planning 2022)
- the NSW Government, which, promoting an economic recovery strategy, is fast-tracking an additional \$183 million investment in 1,400 new social homes (Land and Housing Corporation NSW 2022)
- the Queensland Government, which announced \$526 million for new and upgraded social housing (Productivity Commission 2022)
- the Western Australian Government, which committed \$875 million for about 3,300 social housing dwellings (Productivity Commission 2022)
- the South Australian Government, which designated a \$76 million construction stimulus for social and affordable housing (Productivity Commission 2022)
- the Tasmanian Government, which has plans for 2,350 new social housing dwellings (Productivity Commission 2022).

However, construction programs have been adversely affected by the pandemic-related inflation of construction materials and labour, and materials shortages (Australian Constructors Association 2022).

### 3.11 Policy development implications

- While, as noted in this and proceeding chapters, it is difficult to increase the supply of social and affordable housing quickly, there are alternative models of housing provision, domestically and internationally, that could add to market diversity and potentially meet the needs of lower income older households and that are worthy of further investigation and trialling.
- It is very challenging to provide 'affordable' rental housing and make a return sufficient to attract private investment but there are some providers. Some private investors are preserving existing rental housing (such as in retirement villages) and any measures to reduce costs and aid increasing scale will increase the prospects for increased provision.
- Homeshare programs warrant examination as a source of under-utilised affordable rental accommodation.
- A yield gap deters the entry of impact investors interested in catering specifically for older, vulnerable renters. Again, measures to reduce costs and aid/promote scale increases the potential for investment.
- Standards governing the minimum size of dwellings (in planning schemes and social housing) provides for 'quality' at the expense of quantity. Planning schemes also encourage larger housing at the expense of smaller dwellings. The housing system lacks diversity, including in relation to small dwellings that can provide for greater affordability.
- An increase in CRA – a simple measure – would support supply across community and private sectors. However, as the Land Lease sector has shown, subsidies need to be carefully targeted.

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## 4. Constraints to alternative housing market supply and access

- **Conditions attached to rezoned greenfield land could encourage the provision of alternative types of housing for older people (along with social and affordable housing generally).**
- **Land cost and consumer sentiment is encouraging retirement villages and Land Lease communities in regional areas, but lack of health care provision is of concern.**
- **Planning rules are a source of constraint on the supply of particular types of dwellings, such as smaller alternative dwellings.**
- **The risks in lending to older people for housing needs to be better understood.**
- **GST and land tax disadvantage for for-profit models providing affordable rental housing needs to be reconsidered, as they cannot pass on such costs.**
- **The efficacy and equity of infrastructure costs and rules need more policy attention.**
- **Insurance costs are rising as a result of natural disasters and coverage will increasingly be denied necessitating the exit of affordable housing providers from certain housing markets.**



## 4.1 Introduction

Our research identified a number of constraints that inhibit the supply of innovative, or alternative, forms of housing for lower income older households. These constraints, discussed in this chapter, relate specifically to lending practices, costs of development, planning regulations and land supply.

## 4.2 Lending practices

While many lower income older Australians have little wealth, a proportion do have savings. There is a tendency to preserve such wealth. In some cases, it is to provide an inheritance but for most such capital provides a contingency for critical life events. For private renters this includes the potential for eviction or otherwise unmanageable rent increases. It is possible that those with capital would be willing to purchase an equity share in a dwelling to obtain security of tenure or provide choice of housing and location. The older person informants in James, Crowe et al.'s (2022) research for this Inquiry, for example, had a strong preference for home ownership and consequently for the shared equity model presented to them for consideration. However, as identified by Barrie, Cebulla et al. (2023), many people over 50 years of age do not have a strong attachment to the workforce and little hope of increasing their incomes. A national shared equity scheme has been promoted as the means to arresting the decline in home ownership at all ages (Coates 2022). This shared equity scheme is seen as an option for older Australians (especially single women) who are renting in the private rental market and have some savings but are unlikely to remain in the workforce for enough time to pay down a full mortgage.

Similarly, participants in this Inquiry highlighted two areas of lending as having the potential to keep older people in home ownership or to use home ownership as a means of obtaining security of tenure and wellbeing: provision of first mortgages and shared equity mortgages.

As noted in the previous chapter, Land Lease developments/parks provide the opportunity for many buyers to purchase a relatively affordable home; for those selling their housing, they provide the opportunity to release housing equity to fund other consumption. Not all buyers have sufficient cash to purchase a Land Lease home, but some could support a small mortgage. While this cohort could afford to rent, purchasing is a way of obtaining security of tenure and preserving their capital. However, banks rarely lend for this type of product. This refusal to provide mortgages was criticised as being inconsistent, as banks lend for other depreciating assets such as cars:

None of the major banks will lend an amount, and some people are looking not for a lot ... \$50,000 ... or \$70,000 just to supplement the purchase ... accessing that equity is very difficult, very difficult at the moment. (Informant 7)

Informant 4 noted that his company had overcome this barrier by becoming a lender. They had put in 'millions of dollars of our own capital and made that finance available' to the buyers of their manufactured homes, thus establishing a secondary (finance) business. Informant 4's approach, while not common among our informants and an unclear trend in the broader market (at least from the perspective of our research), suggests the presence of a sizeable cohort of older people who are just 'missing out' in terms of the eligibility criteria set by lenders.

While mainstream mortgage lenders are avoiding manufactured homes, the emergence of non-traditional lending, growth of the Land Lease sector and potential for high quality products may see a shift in perceptions of the risks associated with this type of asset. Age, nevertheless, will continue to represent a barrier to obtaining a mortgage.

Responsible lending obligations and income constraints were identified as limiting the potential of mortgage lending for older people, although, notably, the reputational risks associated with evicting an older person in the event of default on loan payments were also important (Informant 17):

We're heavily policed and regulated, and when it goes pear shaped with a lend to any individual or business ... there are serious questions and front-page stories around. 'Why would the bank lend that person that money?' (Informant 19)



It seems that much of the hesitation to lend reflects the perception of regulatory risk rather than financial risk. Any loan, by definition, would need to be small or manageable, as a pensioner has limited income with which to service borrowings. A small loan, however, only requires a relatively short loan term, mitigating concern about the borrower's longevity. In cases where both the loan (e.g. \$30,000) and equity gap is small (i.e. when the loan to value ratio is very low), the equity in the home would always be more than sufficient to recoup debt in the event of a mortgagee in possession sale. In the event of the mortgagee's death, any debt would be addressed by whoever inherited the asset. There is little way of knowing how many older people may be missing out on the opportunity for home ownership for such relatively small sums; however, as Informant 7 indicated, there are definitely some.

In the case of loans for Land Lease homes, the mortgagee is also paying rent on the ground lease. Therefore, lenders need to consider not just the affordability of loan repayments but also the impact of the ground rent. In addition, responsible lending regulations impose an obligation on lenders to ensure that their credit product is suitable.<sup>7</sup> The lenders interviewed all cited responsible lending regulations as limiting credit provision to older people.

Household expenditure measures used by lenders reflect consumption norms that have little relevance to the lived experience of older people reliant on pension income. A key assumption is that older people cannot afford debt repayment, yet paying a very large proportion of their income on rent is the norm in many forms of specialist older persons' housing. There is high demand for 'affordable' senior's rental or purchase options and inadequate supply. The willingness to become indebted to access home ownership is a response to this lack of supply and the insecurity of the private rental sector. Some older people are willing to trade discretionary income for security of tenure. Responsible lending provisions aim to protect consumers, but, in some cases, these laws expose unsuccessful loan applicants to other harms.

Income and age-related eligibility restrictions were viewed as disadvantaging older people generally, and older women specifically. Informant 8 noted that the focus on first home buyers in some government shared equity schemes failed to recognise that people are falling out of home ownership later in life, and that women, in particular, because of their lower lifetime earnings, struggle to re-enter the ownership market:

One of the fastest growing cohorts wanting to move into [manufactured homes] was divorced or separated women in their mid-60s. [They] didn't have the superannuation that their partners had. They could afford to pay perhaps 70% of the buy in price but couldn't afford that last 30%. (Informant 4)

There was a very real desire that people with some equity should be able to put it towards home ownership. Shared equity was viewed as the product that could address such a systemic problem: 'Perhaps [they] leave a relationship and they've got some equity that they leave with even if it's \$20k or \$50k or \$100k or whatever' (Informant 22). Informant 8 questioned whether the problem was regulatory or financial: 'What is it that we can do to make these shared equity models work?' (Informant 8).

Informant 16 acknowledged a key issue as being a lack of 'running return' on the shared equity component and the reliance on capital appreciation to achieve a return. In relation to older people whose incomes are low and are not going to rise over time, shared equity is a difficult proposition. While schemes without deeply patient investors face difficulties, government shared equity schemes could work if government acted as the patient investor and returns were generated through capital appreciation and, if necessary, a mechanism whereby a payment was made to government on future sale or transfer of the property. Shared equity in conjunction with deliberative development models (in which a group of future residents develop their own housing) offers a potential answer, as such projects internalise the profit margin. At completion, there is immediate capital gain, being the difference between the cost of production and the market value.<sup>8</sup>

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<sup>7</sup> Chapter 3 of the *National Consumer Credit Protection Act 2009* (National Credit Act) prescribes a test for unsuitability. A credit product will be unsuitable if it is likely that: (a) the consumer will be unable to comply with their financial obligations under the product (e.g. they would not be able to make repayments as they fall due for the term of the product); or (b) the consumer will only be able to comply with their financial obligations under the product with substantial hardship; or (c) the product will not meet the consumer's requirements or objectives if the product is entered into or the credit limit under the product is increased (see Australian Securities and Investments Commission 2019: 6).

<sup>8</sup> Tim Riley, founder and development director of Property Collectives (a company providing development services to deliberative development groups), personal comment to Sharam, 4 August 2022.

Shared equity has value in assisting people to accumulate housing wealth at an earlier stage in their lives, thus preventing them from falling into precarity when they are older. One proposed venture with the potential of home ownership is the Build-to-Rent-to-Buy model being developed by NHFIC, the ACT government's Suburban Land Agency, Riverview Developments and Community Housing Canberra (CHC), which offers renters with low but secure employment income the chance to eventually buy a home. Designed with vulnerable women in mind, affordable rent (74.9% of the market rate) is paid to the community housing provider for a 10-year period. The savings generated by the CHP and the cheaper finance costs over this time are allocated to a personal savings plan created for the woman. These funds can then be accessed by the women and each person's share of the capital growth is used to buy the home (Michael 2022).

### 4.3 Development costs

The supply of housing aimed at low-income cohorts necessitates close attention to costs. Two types of costs were raised by study participants as important for establishing and scaling alternative housing market offerings: taxation and land. Taxation arguably attracts attention as, being imposed by governments, it can be changed.

#### 4.3.1 Taxes and charges

Land taxes paid by rental village operators are significant. For those village operators providing affordable rents, these costs are absorbed rather than passed through to the tenant (which would be the case in most private rental housing). Operators of license to occupy models, however, are not liable, as their land is leased to owner-occupiers who are exempt from land tax. As noted earlier, the trend is for rental villages to convert to license to occupy and to cater to higher income households. The tax advantage of license to occupy is a factor in the loss of affordable rental villages.

For-profit rental villages are also subject to GST on construction inputs for which they cannot claim credits and which they cannot pass through in rents (if rents are to remain affordable) (Informants 1, 4). Moreover, negative gearing provisions that provide benefit to individual landlords have no role. GST applied to construction inputs also affects purchase models aimed at low-income households. Several informants commented on the difficulties encountered due to taxes and charges:

How do you allow for for-profit or for-purpose providers [providing social and affordable housing]?  
(Informant 15)

Even shared equity has limitations based on GST, which is super unfortunate as well, and that's written into the legislation, so it's very hard to come up with arguments around [it]. (Informant 8)

Government charges were particularly vexing to informants as CRA is not inflation adjusted and does not bear any resemblance to the cost of provision.

Land development includes infrastructure charges. Infrastructure connection costs were particularly frustrating for Informant 1. This was not simply the quantum of charges but the basis of charges and how they related (or not) to other public policy (such as housing affordability):

[If] you build a five-bedroom house, your infrastructure costs ... to connect into the sewer and water might be \$28,000. We come along with the 36 square metre unit, one bedroom, living room, ensuite ... they want to charge \$22,000 for that. (Informant 1)

Informant 15 was selling houses he had built for low-income buyers. A sale price of \$280,000 included \$70,000 in government charges. Informant 21 highlighted the intergenerational equity issue in imposing infrastructure charges against, in effect, the first buyer when a broad-based tax (such as land tax) would be fairer.

However, not all informants were critical of infrastructure charges; a private sector stakeholder (Informant 7) argued that people want services and such charges provide for them, and it would be difficult to attract buyers to developments without such investment.

### 4.3.2 Land supply

Availability of land is a recurring issue for advancing a viable housing system that meets the needs of older lower income households. Metropolitan land is increasingly too expensive for affordable housing development unless subsidies are available. While the leasing of land owned by governments, or the NFP sector, has been a way forward, including internationally (Randolph, Troy et al. 2018) and may lead to greater point-in-time efficiencies in land use, this is a limited option. The increasing cost of land, particularly in urban areas, has resulted in the conversion of caravan parks and independent retirement villages. Such developments have been turned into more profitable forms of housing or business, resulting in the loss of affordable housing.

The search for lower cost land is driving interest in regional areas, which are expecting considerable growth in the number of older residents in the coming years (Barrie, Cebulla et al. 2023). Yet, regional areas have not been immune to the housing price spikes of the last year or so (May 2022). Inquiry informants highlighted consumer preference for regional centres and the positive externalities that arise from seniors housing development in smaller cities and towns. Lower land costs in regional centres ensures affordable housing can be financially viable. Regional centres can provide the land parcels required for low-density Land Lease village and park models. Moreover, the lack of necessity for subdivision reduces infrastructure charges. While it is not necessarily a market that attracts a broad range of developers/operators, it is suited to those who are more risk adverse and willing to accept lower returns. According to Informant 6, there is a pool of capital seeking such opportunities with the quantum of affordable housing need providing the scale required to attract investment: 'I counted an opportunity for about 60,000 [dwellings] in regional NSW alone.' Scale is crucial, as replicability enables cost efficiencies while a pipeline of development provides the assurance of growth. Scale and growth lower the cost of capital and moderate return requirements (Richardson 2021).

Informant 6 argued that affordable seniors housing in regional areas could be catalysed through land being made available as a subsidy – for example, by regional councils. Should this occur, councils would receive rate payments and, thus, a direct return, while the multiplier effect would ensure indirect benefits accrued to the wider community. Informant 16 highlighted the opportunity for regional economic development, arguing that zoning to facilitate manufactured home/Land Lease would provide land cheap enough to ensure financial viability while also enabling quality sustainable housing.

An alternative is rezoning of agricultural land specifically for Land Lease villages and caravan parks with a proviso that a portion of developments must be used for social and affordable seniors housing. The requirement to provide lower cost housing would result in the land price being discounted at the point of sale (it represents a lower windfall profit than would otherwise accrue to the landowner). The municipal rates and land tax liabilities could be kept at the pre-zoning amendment rates until development occurs, thus imposing no additional holding costs and providing a shallow subsidy to the developer. Informant 7 found this an attractive prospect:

So if land ... can be freed up ... by Council or government mandates to provide a certain level of [affordable] ... accommodation, I think they'd be very interested in it, absolutely.

To increase the supply of affordable housing, density of housing is a key factor (Gilbert, Rowley et al. 2020; Tually, Coram et al. 2022). Higher density is particularly suited to the older age group, providing potential affordability, lower maintenance and increased opportunity for social connections and support.

While both older people and housing providers view regional towns and smaller cities positively, and while increasing the population in some regional areas would take the pressure off major urban centres and utilise spare infrastructure capacity, a population shift among older people would require investment in regional health and care services. This would involve not simply capital investment and recurrent funding but also attracting staff (Harrington and Jolly n.d.), an issue exacerbated by the pandemic. Consideration of broader infrastructure highlights the role of non-housing and land related policy interventions and programs as drivers of housing markets.

Various informants pointed out that existing public housing estates offered a huge opportunity for increasing density in metropolitan areas, but Informant 16 also warned that private investment in renewal sites is risky given the type of arrangements involved. The BHC, a partnership between the Queensland Government and the Brisbane City Council that involves each contributing equity (land and cash) was offered as exemplar of a redevelopment agency and arrangement that overcame such concerns. Informants 11 and 18, both private actors who also have governance roles in the non-profit sector, highlighted the lack of renewal and intensification of public stock managed by CHPs:

[The state housing authority] didn't want to take multiple properties and ... redevelop even though they knew that the ... demand was there 'cause they just wanted to do one at a time and be sure and be safe and so on ... I saw that hesitation to ... take an old house on a large property, knock it down and redevelop. They know they should. But they're hesitant to do it. (Informant 11)

Sharam, McNellis et al. (2021) found the intensification of sites subject to general leases constrained by a lack of asset recycling programs. Informants 11 and 16 argued that most CHPs (in their state) are not the appropriate entities to undertake development, as they do not have development capability; rather, this was a role that the private sector should assume.

Low-density, ageing middle suburbs, or 'greyfields' as they are described by Newton, Murray et al. (2011), were also identified as a source of land (Informant 20). Dominated by detached housing, these suburbs provide an opportunity for residential intensification. Aside from activity centres and major public transport routes, they are often shielded from all but very incremental low-density development. Multi-residential development is often impossible, although single houses of comparable size can be built. Informant 20 argued that design solutions for one or two one-bedroom units on a site in addition to a main dwelling are possible without compromising the character of the neighbourhood and while preserving or promoting the tree coverage required to mitigate the impacts of climate change. Limiting the number of bedrooms puts a break on price, thereby delivering affordability (Informant 13); shared gardens and facilities such as laundries also reduce costs.

### 4.3.3 Other issues

In terms of energy costs, residential parks and Land Lease communities are ideal for embedded networks as there is a single title, and considerable savings can also (potentially) accrue to households. Moreover, these types of developments offer considerable scope for integrated renewable energy. The impact investors engaged with the research were very interested in this, especially if the thermal efficiency of manufactured homes could be improved. However, informants emphasised that recent regulatory changes aimed at eliminating unfair energy contracts have captured Land Lease communities and caravan parks, undermining the viability of incorporating embedded networks.

The traditionally poor thermal performance of caravans and manufactured homes, and the resultant high electricity costs and health impacts of extreme heat and cold, was noted as a concern. Energy efficiency and renewable energy are increasingly important features of manufactured home parks catering to the more affluent part of the market (Informant 7), and impact investors looking to a rental manufactured home model would seek to replicate this.

Homeshare provides an opportunity for tenants to obtain affordable housing, for home owners to obtain income and for both types of occupants to gain mutual support. The home owner's marginal tax rate is affected by the income they receive from such living arrangements; if the home owner is an age pensioner, they may have their pension payment reduced. In addition, the home owner is liable for CGT on the proportion of the property used by the tenant pro-rated according to the period the tenant lived at the property. Accordingly, any current financial benefit could be more than offset by the future tax liability. This has implications for future downsizing, funding of residential aged care and bequests.

While the market was considered to be efficient (in theory), two disruptions to markets were identified that were having an adverse impact on cost of supply: pandemic-related disruption to construction supply chains, and the cost of insurance (reflecting natural disasters), especially in regions prone to severe weather events such as far north Queensland.

#### 4.4 Planning regulations

Planning requirements attracted a range of commentary, particularly related to the time it takes to obtain approvals, the cost and the lack of certainty. There was some concern that planning requirements reduced the land available for housing with negligible community benefit. For example, it was argued that the lack of flexibility regarding car parking failed to consider the demonstrably lower levels of car ownership among older people, the provision of community buses in some cases and/or the accessibility of quality public transport.

As an example of the challenges mentioned, Informant 4, who operates villages, caravan parks and Land Lease communities, discussed planning barriers related to each of the types of alternative products his company offers. The Land Lease communities are greenfield developments aimed at higher income households, while the villages and caravan parks are often in established areas and provide affordable housing. Informant 4 commented that better land utilisation in the villages and caravan parks would enable economies of scale. For instance, he would be willing to provide affordable housing (as a community benefit) in the Land Lease communities if planning flexibility could be provided to facilitate better land utilisation in the caravan parks and villages. As there are multiple sites in various local government areas, and redevelopment is not necessarily undertaken simultaneously, such an arrangement would be challenging for planners, but it indicates how the growth of affordable housing in well-located and growth areas could be fostered.

Informant 5, a CHP, was deeply frustrated by contradictory planning advice and decisions not supported by policy that often resulted in significant delays and appeals. On one project, for example, council officers flagged a partnership with council but the council itself was hostile and unwilling to provide any kind of concessions. Although, as the informant noted, 'not-in-my-backyard' opposition was the norm in that area and councillors often pandered to such community sentiment, some of their projects had attracted significant community support. For Informant 5, community opposition to development was less a cause for concern than councillors' understandings of their role and formal council policies:

We're doing [an] 11 star building ... completely green carbon neutral building and the party that blocked it was the Green Party 'cause they wanted [a] dilapidated [building on site] ... turned into a cafe, and one of the Greens councillors told me it's not her job to fix housing for people who can't afford it. Or homelessness. That is the job of the state government. And then in the same meeting they went on to talk about nuclear proliferation. (Informant 5)

In another case, a different councillor did not understand that council planning approvals had the force of law and that a change in use was not possible unless a new permit was approved: 'There's [a] need for onboarding for councillors ... focused on planning because there's just a complete lack of understanding' (Informant 5).

Informant 13 highlighted the lack of incentives in planning schemes to drive the provision of smaller (and, therefore, more affordable) housing more generally; they noted how developers are encouraged in middle-ring suburbs to build larger townhouses rather than more traditional villa-style single-storey units, as the margin on development is larger even if costs are higher. Likewise, according to Informant 25, 'people are putting bigger town houses on smaller blocks to get the value up because it just comes back to the number of bedrooms'.

The intensification of existing residential land was viewed as a key source of smaller housing through the provision of ancillary dwellings or through the subdivision of existing housing. However, 'the planning system is not designed to recognise things like that ... it gets very messy in terms of the planning' (Informant 13). As discussed in the research of Tually, Coram et al. (2022), for this Inquiry, the planning system is regarded as the major impediment to the development of accessory dwellings and to the quality of the housing provided. One 'innovative' program, based on an older scheme of movable rooms to address the postwar housing shortage, is Housing Victoria's movable unit program, whereby prefabricated or manufactured housing at an affordable rental rate is temporarily established in the private backyards of friends or relatives to provide accommodation while it is needed. This program is aimed at older people and those with a disability; however, planning permits may still be required depending on the local government area.

## 4.5 Policy development implications

- The provision of affordable older persons' housing at scale requires access to land and conducive planning conditions. Governments can use planning schemes to encourage affordable rental housing models through zoning amendments (which provide land supply) and reducing the costs of planning through the provision of greater flexibility (e.g. in relation to car parking requirements). The scale of need requires a greater degree of intervention to direct supply.
- Directing the supply of older persons' housing to regional areas, while attractive from a land cost perspective, requires consideration of the support services available, particularly in terms of health and aged care. Adequate health services involve capital and recurrent costs, much of which would need to be shouldered by the public sector. Even if funding were available, the difficulties in recruiting staff to regional areas remains a barrier.
- Accessory dwellings could be a key source of older persons' housing, but the planning system continues to be a constraint on this specific form of alternative provision.
- Taxation is a factor determining which models of age-specific housing are provided. Changes to land tax and GST could be used to encourage those models that service older people in need of affordable rental accommodation. Similarly, infrastructure charges could be revisited. Annualised charges rather than upfront fees may assist in closing the yield gap.
- Government has an important regulatory role in relation to credit provision. Responsible lending provisions are intended to protect consumers. These provisions effectively exclude older people from obtaining housing loans. There is a need for more nuanced evidence of the risk in providing small loans when the borrower has substantial equity to guide the banking industry. The Commonwealth provides a reverse mortgage scheme for home owners that could be expanded to encompass purchase. The effect is the same: shared equity.
- An enormous and complex challenge facing government is the increasing cost of insurance and the withdrawal of insurance coverage from regions repeatedly affected by natural disasters. Non-profit and corporate providers of affordable rental housing are likely to exit such regions early given the low margins involved and their fiduciary responsibilities. Mortgage lenders are also likely to exit these markets (see Commonwealth Bank 2022), reducing the availability of private rental housing. Climate change will also drive demand for private rental and subsidised housing as uninsured home owners lose their homes and cannot afford to rebuild.

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## 5. Matching housing aspirations to supply

- Older people's familiarity and understanding of alternative housing options is limited.
- Our discussions with the sector identified an appetite for, and some experimentation with, innovative models.
- Affordability was assumed by Inquiry informants to mean affordable *living*, not simply affordable *housing*.
- There is a need to pilot models (financial and social) to determine what works, but there are challenges in scaling up models and generating demand.
- Knowledge, or housing literacy, is critical to making effective housing decisions and transitions as housing needs change. Older Australians in precarious housing do not always have a complete understanding of the housing options or services available to support their decision-making.
- Older people would benefit from centralised supportive structures to guide them to navigate the housing system alongside other human services, which are also often seen or experienced as complex and difficult to navigate.
- The existence of alternative models should not distract from maintaining people in their current housing and preventing housing precarity in the first instance.



## 5.1 Introduction

The housing aspirations of older, low-income Australians in our study are reflective of older Australians more generally and are the same regardless of income and wealth. Such aspirations are consistent with their life experiences and generally take a similar form: ownership of a detached dwelling with a minimum of two bedrooms, proximity to amenities and services, and the ability to have a pet. It is clear from this research that there is a mismatch between older people's aspirations for housing and the feasibility of meeting those aspirations at an affordable price, whether the 'product' offered is purchase, rental or lease. As one respondent in our discussion stated, older people 'have an enthusiastic naivety [about] what can actually be provided for them'.

One of the identified reasons why alternative options to home ownership have not developed in Australia to the extent that might otherwise be expected relates to a perceived lack of market appetite and developers' notions of what is attractive to older people, alongside older Australians' lack of familiarity with alternative housing models. Understandably, older people's familiarity and understanding of alternative housing options is limited given the dominance of traditional models. However, effective housing decisions can only be made when people have the knowledge and experience of 'other' types of housing and the ability to fairly assess the potential and risks of such housing. At present, there is limited understanding within our target group of the full spectrum of options in the housing market, and even less awareness about potential options.

## 5.2 Alternative housing options available

The research for this Inquiry identified a range of alternative affordable housing models catering to lower income older people in the marketplace. Some, like shared housing options or granny flats, have been an alternative form of housing for some time, while others, such as co-housing or integrated mixed use developments, have been niche models or are recent additions to the marketplace. All alternative options share the reality of being limited in scope and distribution, which means they have low market visibility and awareness.

A lack of imagination in terms of responses to the housing needs of older lower income households reflects a lack of ingenuity across the whole of Australia's housing sector. This is despite awareness of the need to develop a diversified range of options to meet increasingly diverse financial, social and cultural needs (Gilbert, Rowley et al. 2020; Tually, Coram et al. 2022). As identified in this report, our discussions with the sector identified an appetite for, and some experimentation with, innovative models.

Affordability was assumed by Inquiry informants to mean affordable *living*, not simply affordable *housing*. The practical reality of this significant difference in understanding is that housing needs to be sustainable, delivering lower energy costs while increasing resident comfort. The provision (and perhaps increasing expectation) of sustainability, however, was another cost element increasing the affordability challenge.

Communal facilities such as laundries reduce costs but are not popular with older people who typically have had private laundries throughout their lives. Many of the study participants playing in the supply-side of the market were supportive of arrangements that increase incidental social interactions to overcome social isolation, suggesting that there is likely to be a shift to greater communality as providers seek social impact. This more social focus in housing speaks to the need for good design both in terms of the features of housing suitable for ageing households and the need for age friendly neighbourhoods. Smart home technology is another potential means of supporting independent living in an economical manner (Bridge, Zmudzki et al. 2021).

None of the study participants questioned the desirability of providing affordable living. Small dwellings, one bedroom or studios, were viewed as a key means to provide affordability, and co-living was seen as a necessity for some older people. While older respondents in our study (James, Crowe et al. 2022) had a strong preference for larger, fully self-contained dwellings and private open space, many of the pre-retirement informants indicated an openness to communal living arrangements (from shared laundries to co-living), suggesting a generational shift.



One study participant highlighted the need to pilot models – financial and social – to determine what works as well as the challenges in scaling up models and generating demand:

You have to ... let everyone know about the successful models. They can't be secrets, they can't be hidden around the corner and no one knows about them 'cause otherwise you can't re-educate older people and tell them that there are options out there. There are new ways of doing things and new ways of living. (Informant 11)

The existence of alternative models should not detract from maintaining people in their current housing and preventing housing precarity in the first instance. Informant 22 argued that maintaining older people in their current private rental housing is critical, as once they 'fall out' there is nowhere for them to go. This is especially pertinent for older people who, unfortunately, are one of the population groups that find themselves disproportionately facing involuntary moves; over 40 per cent of households 65 years and over are moved involuntarily (Productivity Commission 2019). Similarly, Informant 23 argued that keeping people in their homes (whether owner occupied or rented) must be the primary objective, since this is both the strong preference of older people and because relocation generally negatively impacts wellbeing, as noted in Chapter 1. While it is important in the current environment to maintain existing tenancies, it should be noted that private rental market housing is often designed for investor needs and that the needs of tenants are not necessarily given consideration (Informant 26).

Often older tenants are unable to adequately advocate for themselves and they do not come to the attention of support services until there is a crisis, such as eviction or when hospitals are unable to release them as their housing is unsuitable. Informant 22's organisation created a housing assessment tool for aged care assessment teams and providers of aged care packages that was being operated by some services, but they indicated that funded specialist housing support was required for this very vulnerable group.

### 5.3 A comprehensive information gateway

Knowledge, or housing literacy, is a critical to making effective housing decisions and transitions as housing needs change. As noted above, older Australians in precarious housing do not always have a complete understanding of the housing options or services available to support their decision-making. As part of this Inquiry, it was found that housing literacy, in regard to mainstream housing options, was good; however, this was not the case when alternative housing options were presented to people, nor was the social housing sector well understood among the younger older person cohorts surveyed. These gaps in housing literacy were sometimes recognised by participants themselves.

Structures in place to support decision-making in terms of housing are complex, fragmented and, at times, absent. That is, there is not a comprehensive ecosystem of support structures that deliver information to older lower income Australians in a way that is conducive to effective decision-making. Not only is the information itself flawed but also the modes of delivery do not always meet the needs of older Australians, particularly when faced with the life impacting challenges posed by living in precarious housing circumstances. While online resources are useful for disseminating information widely, a face-to-face approach with an individual was the preferred mechanism for improving housing literacy among the target population. The Inquiry Panel agreed that there is not one trusted place that older people can turn to for housing information. Doctors were identified as one source, as were National Seniors and Council on the Ageing (COTA). Panel members felt there was a general view that NFP and community-based organisations were considered to be more trustworthy when compared with government sources. It was highlighted by a range of people (including older people themselves) that a lack of trusted housing sources was a national problem and that accessing housing information was a minefield. It was also recognised that a sense of isolation from sources of information (including networks) often accompanies ageing, especially when people's ability to geographically, and digitally, navigate spaces and information changes, resulting in the need to be a bit more responsive and compassionate to that group. There are lessons to learn and, perhaps, structures to replicate from other systems, such as the NDIS, which has brokerage services that, albeit to varying degrees, assist individuals to navigate the system.

A key component of matching housing aspirations with supply is a mechanism to bridge the gap between the existing housing literacy and the knowledge and support structures that households want and need to make effective decisions. Panel members explained that one of the key structures needed to support those in precarious housing and to prevent homelessness – the most dire expression of housing market failure – is a single point of information or navigation service. Such services are needed across relevant geographies (i.e. in each state and territory). The absence of a single point of coordination that allows older Australians to navigate the housing system more broadly was described as a significant gap in the state and national service delivery. Information about state, Commonwealth or community-based options should be delivered in a format that is logical to the client. There is a need for a service that older people can physically attend, where they can speak with someone face-to-face or on the phone, receive interpreter services, feel comfortable asking questions and to which they can return if their circumstances change. Victoria's Housing for the Aged Action Group was identified as a place-focused example of what a trusted structure might look like: a person-centred, tailored and flexible approach where case workers walk alongside clients to help them navigate the system.

The benefits of a navigation service were described as far-reaching. On the one hand, it would benefit older people, as well as those people supporting them. An Inquiry Panel member explained that many older people will wait until they reach crisis point before seeking help and that their first point of call is likely to be their family. Without substantive knowledge of the system, however, families are likely to be equally overwhelmed in trying to understand the available options. An information and navigation service could also support other agencies assisting older people. For example, employees in community housing organisations understand the housing system, but providing support to older tenants may require referrals to services to assist them to age in place, perhaps by engaging with home care services or the aged care system. In these cases, the Panel explained, staff can feel inadequate when navigating the options. Therefore, the single point of information needs to be linked into those programs or agencies that intersect with housing.

### 5.4 Policy development implications

- Improving the knowledge older people and their support networks have of alternative housing options is an essential part of supporting this market and sustaining the more nuanced and diversified market offerings older lower income people need.
- A critical part of shaping the market, then, is resourcing a single, centralised supportive structure, or multiple place-based structures, to help people navigate the housing system alongside other human services, which are also often seen or experienced as complex and difficult to navigate. Such navigation challenges have been recognised across the aged care sector with the establishment of aged care navigator services to help people understand and engage with the aged care system. A similar service for the housing system – a housing gateway service – could operate in a broadly similar way, specifically focused on understanding and meeting the needs and aspirations of older people across the broadest range of options suitable to their circumstances. A gateway (or, possibly, gateways) could also provide advice on legal, financial and tenure arrangements as well as providing advocacy and service referral support between agencies to become a one stop shop. These reciprocal links would foster effective referral pathways, thereby supporting older Australians to negotiate the options available to them and support their decision-making.

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## 6. Policy development options

Without change [in policy], many low income renters will be condemned to a life in poverty, especially in retirement. (Coates and Maloney 2022: 2)

This Inquiry was established as the housing security of lower income older Australians without the security of home ownership has been identified as an area of notable housing and broader social policy concern. In and of itself, an absence of home ownership is not an issue; however, when coupled with declining access to social housing and a lack of alternative, affordable aged-specific housing (as existed in the past), and given that Australia's social welfare system for older people assumes low housing costs in the retirement years, many older lower income households find themselves in precarious housing and economic situations, with many at the mercy of the increasingly unaffordable and unsuitable private rental market. The private rental market is not a suitable option for older households for a range of reasons, as, in many ways, it removes the control and autonomy older people want and need over their lives. The overall lack of suitable housing options has placed an increasing number of older lower income households at risk of poverty and homelessness, negatively impacting physical and mental health and overall wellbeing. Consequently, the central objective of this Inquiry was to examine how we can build a more responsive housing system for older Australians. Or, to put it another way, how we can deliver the types of housing precariously housed individuals in, or approaching, retirement want and need to support their life aspirations, wellbeing, participation and inclusion.

As noted in Chapter 1, the ageing of the population has led to changes in health and social policy that foreground the importance of housing to wellbeing, yet the lack of a ready supply of affordable and suitable housing for the older population who are not home owners undermines these other areas of social policy and development, particularly the provision of aged care support and services to assist lower income households to age in place. Given these strong connections, in tackling the housing and associated needs of older people, there is a need for an integrated approach across policy domains.

The findings of this Inquiry, and the policy options discussed here, are occurring at an opportune time. Widespread community concern about housing affordability has resulted in housing policy becoming a focus of governments, spurring action both at the Commonwealth and jurisdictional levels that is largely focused on increasing investment in social and affordable housing. Increasing the supply of affordable housing is seen as only being possible through an integrated approach between 'all levels of government, investors, and the residential development, building and construction sectors' (Australian Government 2023: 2).

In terms of older lower income households, time is of the essence. Older people do not have time on their side for the long time frame it may take to facilitate new supplies of alternative housing options from the private sector at scale. Accordingly, too much reliance must not be placed on other sectors to provide the housing needed. Good quality, well-connected, government-funded social housing remains the most efficient means of providing affordable housing, and government needs to lead by example as well as help facilitate greater involvement from the non-government sector.

This chapter draws on the key findings of this Inquiry to examine policy options, not just in terms of housing policy but also across a number of policy settings, including planning, taxes and charges, regulation and subsidies. We begin with a summary of the research findings.

## 6.1 Summary of research findings

Older lower income households in the private rental system will continue to need housing assistance over the coming decades, more so than other older age cohorts. This is due to a number of factors, including age, lower levels of educational attainment, limited involvement in the labour force and the need for aged care support and assistance. This situation will be exacerbated if policies to help older people retain home ownership are not introduced. Not only is there a need for increased supply of housing to accommodate this group, but also the housing provided must be appropriate to older people's developing needs. Research clearly outlines, and reiterates, the failings of the general private rental market to cater for older lower income households. Juxtaposed against this trend is a decline in the traditional forms of alternative accommodation and public housing that have catered for the older population in the past, including hostel accommodation in residential aged care (Faulkner 2001).

The informants for the Inquiry highlighted the ageing of the population as a key source of risk, but also identified it as an important opportunity to be exploited. For example, Land Lease and retirement village redevelopments are rapidly expanding supply but this often involves a loss of lower cost accommodation. Land Lease communities also take advantage of CRA in a way unforeseen by policy makers. The broader corporatisation trend among caravan parks, retirement villages and Land Lease schemes reflects the search for the best and highest use from land, which inevitably means catering to wealthier households.

But there is cause for optimism, with private for-profit providers (some of which could be described as profit-for-purpose providers) looking to scale developments as the means of supplying affordable, seniors rental housing. For other developers, longer-term success is largely dependent on access to affordable land and managing costs to close the yield gap. Failure to realise the 'scale play' would put their current affordable housing at risk. The policy implication is not simply about possibly facilitating growth but also about preventing the loss of existing affordable housing.

Informant 6 argued that closing the yield gap through the targeted provision of subsidies would facilitate extensive investment in affordable seniors housing. It would not only ensure profitability but also provide certainty for investors. By their reckoning, the subsidy required to provide affordable rent is modest. This research reveals that there is large-scale equity and development capacity willing to supply affordable seniors housing, but capital on the scale needed requires a subsidy to ensure not just rapid deployment but also long-term viable businesses.

It should be noted at this point that affordable rents reflect the shallow subsidy provided through CRA. Much deeper subsidies are required to avoid housing stress. Lack of subsidies for social housing providers means social housing growth is incremental at best. Governments are faced with two challenges. There is a need to both rapidly expand seniors affordable housing provision and reduce housing stress and precarity.

## 6.2 Policy development options

This section outlines a number of policy development options that would greatly assist the provision of affordable housing for an older population.

### 6.2.1 Development in regional areas

Regional areas are a key source of affordable land, particularly compared with metropolitan areas, and access to affordable land in diverse locations is critical to the scale required by villages and Land Lease operators.

Rezoning of greenfield land in regional areas is a key measure to create residential development opportunities.

- Rezoning could occur to support villages, Land Lease communities and caravan parks. There was support from developers participating in this research for zoning amendments that include a requirement for a proportion of social and affordable housing (inclusionary planning/zoning). This would result in the value of the land being discounted but the landowner would still receive an uplift in value at sale that more than compensates.
- The increase in council rates and land tax could be delayed until development occurs. The delay would reduce the holding costs of the developer, providing a shallow subsidy and remove the negative cashflow disincentive faced by the agricultural landowner.

Regional councils require support for the planning scheme amendments needed to deliver greenfield land for villages, Land Lease communities and caravan parks. Small councils often have few planners, limited expertise in more complicated planning matters and little financial capacity to bring in the expertise.

- The states and the Commonwealth could fund a centralised and widely accessible project team to assist councils to prepare scheme amendments.

Regional centres also often have un-utilised residential and public use zoned land. Sometimes such land is owned by councils. Development in regional centres generates considerable economic multipliers.

- Councils could invest in land as patient capital (long term) to support the development of Land Lease and villages providing social or affordable seniors housing.
- Councils could grant land to Land Lease and villages providing social or affordable seniors housing. This could be land surplus to requirements or land purchased by council for the specific purpose of affordable housing supply. The states and the Commonwealth could provide grants to regional councils to fund land purchases.
- Regional councils are likely to require specialist advice and legal support when entering into such arrangements, which adds to costs and is a disincentive. The states and the Commonwealth could fund a team to assist councils making land contributions.

Non-profit organisations also often hold surplus land, and some are interested in utilising it for social and affordable housing (Sharam, McShane et al. 2016). State and Commonwealth land provision and grant support could bolster the efforts of NFPs in regional areas.

### 6.2.2 Development in metropolitan areas

Growth opportunities in major cities are constrained by the limited number of sites available for intensification and land cost. Public housing estates provide an obvious opportunity for intensification. Many estates are also in need of renewal and are incurring high operating costs. Serious maintenance backlogs impose unreasonable conditions on tenants (Sharam, McNelis et al. 2021). Borrowing constraints imposed on SHAs by governments do not reflect best practice asset management or standard investment principles and relate largely to ideological perceptions of public debt.

- SHAs must be provided with scope to borrow in order to recycle existing assets.
- Inquiry participants strongly believed that institutional equity could underpin redevelopment of public housing estates if a pool of renewal sites was created to provide the scale needed by institutional investors. The sites would not need to be contiguous. A portfolio approach would enable cross-subsidies between household types and localities and facilitate an efficient program of work.

### 6.2.3 Planning

Scale is a critical issue to achieve efficiencies in the provision of villages, Land Lease communities and caravan parks. In some instances, intensification provides an opportunity for inclusion of affordable housing in well-located areas.

- Planning flexibility involving an offset mechanism could be provided in cases where owners provide affordable seniors housing at some sites in exchange for greater flexibility at other sites. This would require a state-level planning mechanism to coordinate supply across each state and over time.

Micro-apartments reduce the cost of provision and, if well designed, are likely to appeal to more single people. Micro-apartments would provide the opportunity for affordable home ownership as well as rental.

- Planning regulations could be reviewed to understand how micro-apartments could be encouraged while avoiding problems of concentration and poor quality.

Planning over the last three decades has shifted from a concern with the maximum size of dwellings to the minimum size. The result of this broad trend has been the undersupply of smaller, more affordable dwellings.

- Consideration could be given to how planning schemes could encourage more one-bedroom and smaller dwellings when subdivision occurs.

Car parking adds to the cost of housing provision and reduces the dwelling yield.

- Reductions in car parking requirements would mean more projects would be financially viable. As car ownership is lower among older people, a reduction in car parking requirements could be provided to age-specific communities. Reducing the requirement for every apartment to have car parking would a) create a class of more affordable dwellings and b) reduce competition from other age cohorts who may be less willing to forego onsite parking.

The length and uncertainty of planning appeals adds to development costs.

- Consideration could be given to a specialist list for social and affordable housing at the planning appeals tribunal. A specialist list could provide for additional training for tribunal members. Improving the efficacy of the appeals process would also be partial compensation where inclusionary zoning provisions impact existing landowners intending to develop.

Affordable housing providers often encounter opposition from local governments and communities opposed to development. Councillors as statutory decision-makers are often pressured to make popular decisions rather than acquit their duties as intended by planning legislation. To this end, councillors sometimes confuse their representative role with their statutory obligations.

- State governments could introduce mandatory education for councillors with membership of the council's planning committee tied to successful completion of training modules. Further, councillors could be required to swear a separate oath of office to underline the different nature of the role.
- More general education is required for all councillors to understand the role of the planning system. Separately, councillors need to know the responsibilities and opportunities local government has in relation to social and affordable housing. State governments could prepare onboarding resource packs for new councillors and ensure regular training is provided.

### 6.2.4 Taxes and charges

Taxes and charges increase the cost of land and housing development and can be a disincentive to changes in use.

- Rental villages providing affordable rents could be relieved from land tax to reflect the constraint on passing through this cost to tenants and the advantage conferred by home ownership for the license to occupy model.
- The basis of infrastructure charges could be reviewed with a view to encouraging smaller dwellings in general and to supporting affordable seniors housing. More favourable charges for affordable seniors housing would reflect the lower consumption patterns typical of age pensioners.
- Development applications require the approval of a range of public and private authorities (e.g. electricity and water providers). The approval process involves time-consuming multiple interactions between applicants, authorities and councils. Smart contracts/blockchain could be utilised to reduce the administrative burden and reduce approval times.
- Under-utilised existing housing could be a significant source of affordable housing. Asset-rich, income-poor pensioners could improve their own situation and that of others by providing lodgings. Many are discouraged from doing so as receipt of rental income triggers a requirement to pay CGT. The Commonwealth could reconsider the application of CGT where both the home owner and tenant are in receipt of the age pension or benefits.

### 6.2.5 Regulation

The research for this Inquiry shows a number of areas of regulation where there are opportunities for change to better support the expansion of alternative housing market offerings.

- The success of models such as co-living will be dependent on changing social attitudes and the quality of management. Given the potential to house large numbers of older people, government support to establish good practice and an optimal regulatory regime is warranted.
- Some states require rooming houses to have an onsite manager. This increases the costs of provision significantly. Evidence provided by the informants suggests this requirement is unnecessary and could be repealed, although the research team notes that there are, and will remain, certain groups within the older population who want the security that having access to an onsite manager in such accommodation offers.
- As noted above, planning ideology and practice has changed over time to set minimum rather than maximum sizes of dwellings. State governments also impose room size restrictions on social housing, reflecting a range of concerns. Evidence provided by study participants suggests that some tenants cannot manage larger spaces, indicating the need for a more nuanced policy rather than a one-size-fits-all approach. SHA rules regarding the minimum size of social housing apartments could be reviewed, as good design and shared spaces can alleviate many of the disadvantages of small floor plates and compensate for the lack of private space.
- Embedded energy networks avoid the need for multiple network connections in multi-residential settings, therefore reducing development costs and providing the opportunity for savings to be passed through to purchasers or tenants. Regulators need to find solutions to facilitate the benefits of embedded energy generation while protecting energy consumers. It is worth noting that Land Lease, retirement villages and caravan parks generally have very good potential to take advantage of solar access and are very suited to embedded networks connected to onsite renewable energy sources.
- Older renters are particularly concerned about security of tenure. Residential tenancies legislation could provide more flexibility for landlords to offer longer leases. Further, an option could be created for tenants in social housing, retirement villages and Land Lease communities to be provided with a lifetime lease in which tenants agree to meet specified conditions.
- Responsible lending obligations have created a conservative lending environment. The circumstances in which age should be grounds for refusing a mortgage loan need to be investigated. In addition, assumptions about capacity to service loans (such as the proportion of income required and how discretionary income is determined) need to be examined. Financial regulators could make a study of the patterns of income and consumption of older people, as well as loan defaults and rental arrears, to better understand the risks of lending to this age cohort and the ramifications of not servicing this cohort. Should the results indicate less risk than is currently assumed by lenders, the financial regulators could provide a practice note to guide lending to older people.

### 6.2.6 Subsidies

In terms of subsidies CRA needs to be reassessed. A large majority of residents in Land Lease communities claim CRA assistance for their ground lease. CRA was not intended to support home owners, and this situation could be reviewed. The asset test, for example, could exempt only part of the value of the home, meaning only those with houses under a certain value could receive CRA. Alternatively, eligibility could be changed. The subsidy stream could be redirected to address the yield gap faced by rental-only communities providing affordable housing.

### 6.2.7 Comprehensive information and support gateway

One of the key issues identified in this research is that lower income older households are open to innovative housing options; however, their understanding of the marketplace in terms of what is available and how to access and assess the risks of housing opportunities is poor. A mechanism to bridge the gap between people's housing literacy and housing aspirations is needed, and developing a centralised service or services – a trusted and appropriately resourced gateway or gateways – is a readily achievable target for governments that would have a clear and direct impact on the ground.



### 6.3 Changing the narrative around housing

Prior work by Randolph, Troy et al. (2018: 1) reminds us that current affordable housing projects in Australia are 'driven by funding opportunities rather than defined housing needs'. This is problematic for the older population, as individual preferences and need should be central to the process of developing affordable and appropriate housing options. It is also a point reflected in the findings of this Inquiry. The current policy context reflects a view of housing as a means of private wealth generation rather than a public good with flow-on effects for people's health, wellbeing and social inclusion and for the community at large (Samuel 2023).

Government financial support for home ownership and 'mum and dad' investment in private rental not only crowds out funding of social and affordable housing but also valourises home ownership (and speculative capital accumulation) while positioning non-owner-occupiers as failures. Beyond the reorientation of funding, there is a need to change the narrative around housing in Australia to promote the normalisation of tenure types other than home ownership and expand the options available to support older people to age well in place. This includes better connection of housing and human services domains that impact health, wellbeing and social inclusion (Faulkner, Verdouw et al. 2021).

A policy environment that supports change in community understandings of the role, value and purpose of housing is important in envisioning the types of housing options suitable and desired by older people in an affordable housing market. We need clear and consistent vision and cooperation across sectors, which must be driven by a coherent national housing policy (Gurran, Rowley et al. 2018; Milligan, Pawson et al. 2015). National housing policy must connect with the other human services domains, as housing is foundational to all areas of social and economic policy. A single national housing information gateway, or jurisdictional gateways, must be part of the national housing policy landscape to drive on the ground connection and better outcomes for people wanting assistance with their changing housing needs and circumstances.

### 6.4 Final remarks

The pandemic has brought to light the central importance of home and its surroundings to people's wellbeing. For older people who spend considerable time at home, the importance of appropriate housing – that is, housing that meets their financial, social and connection needs – is particularly acute.

Truly valuing the contribution of older Australians to the fabric of this country requires much broader consideration of older people's aspirations, support and housing needs than is currently expressed in policy and the community generally. As reinforced in this Inquiry, current housing structures and policies across a number of domains do not support ageing well to the extent we should all expect or demand, nor do they adequately reflect the diversity of people's individual, family and community needs or aspirations. This Inquiry presents a more nuanced understanding of consumer demand from the perspectives of the target population and agencies that aim to serve them. Older people's aspirations need to be matched by a more innovative supply to avoid the already significant increase in housing stress and homelessness among older people, and the avoidable individual and community health burden we know happens when people do not have the stable housing foundation we all need and deserve to live well.



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