



# Seniors Housing Strategy: *Discussion Paper*

November 2016



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## Purpose

The Western Australian (WA) Government is developing a Seniors Housing Strategy (the Strategy). It will provide a framework for collaborative action across sectors and identify accompanying initiatives to:

*enable older Western Australians on low to moderate incomes to access and sustain available, affordable and appropriate housing, post-retirement, so they can age well in their community.*

Providing feedback on this discussion paper is your opportunity to help us achieve this goal and to play a part in the development of the Strategy.

## Proposed Target Group

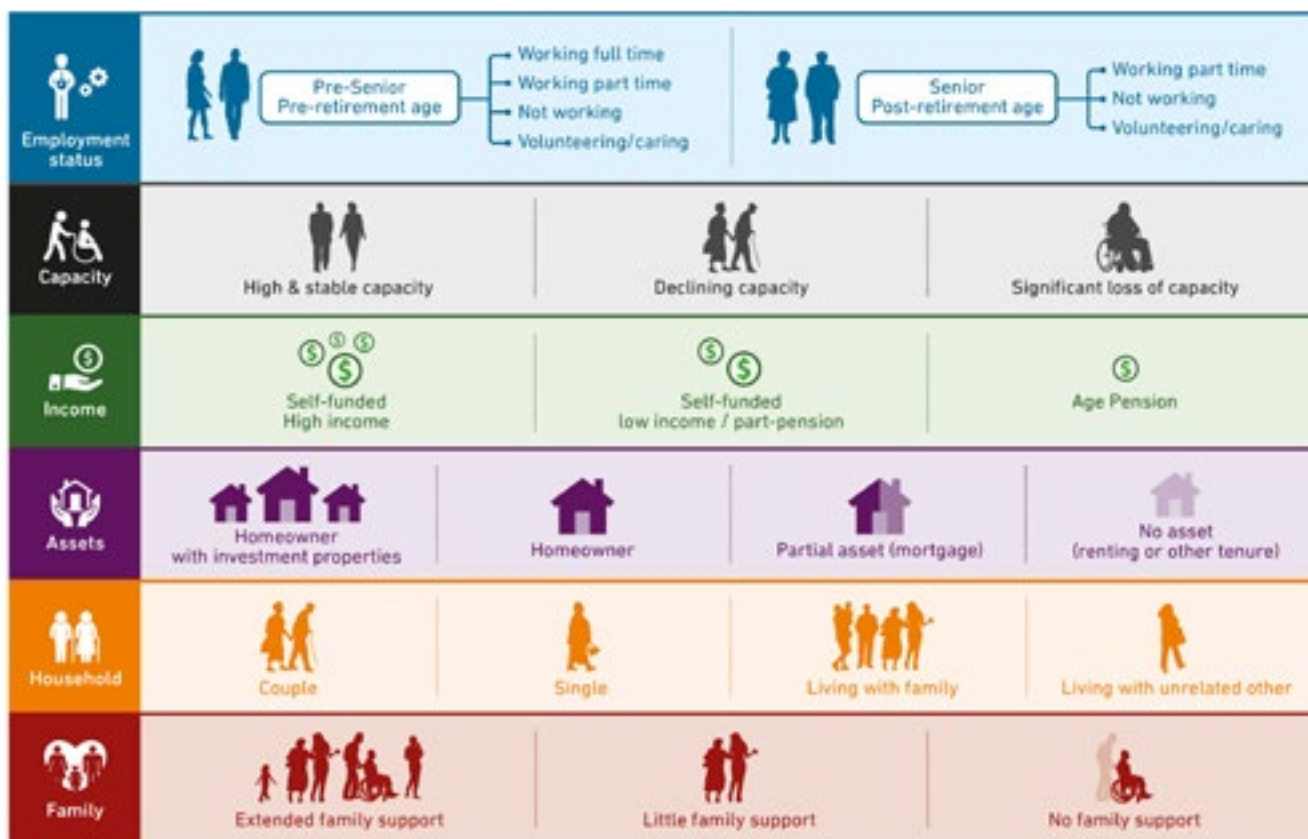
The main focus of the Strategy will be on improving access to affordable and appropriate housing for seniors who are on low to moderate incomes and have limited financial resources.

Initiatives will be targeted at people who have retired, as well as those who are approaching retirement or working beyond retirement age.

The Strategy will also consider early intervention initiatives to encourage people in their 40's to start thinking about their housing options post retirement.

As illustrated in **Figure 1**, seniors represent a large and diverse group with varying personal, economic and social circumstances. For this reason, initiatives will be targeted to address the housing needs of different cohorts, including those living in regional locations and those with a disability.

**Figure 1: Seniors Profile**

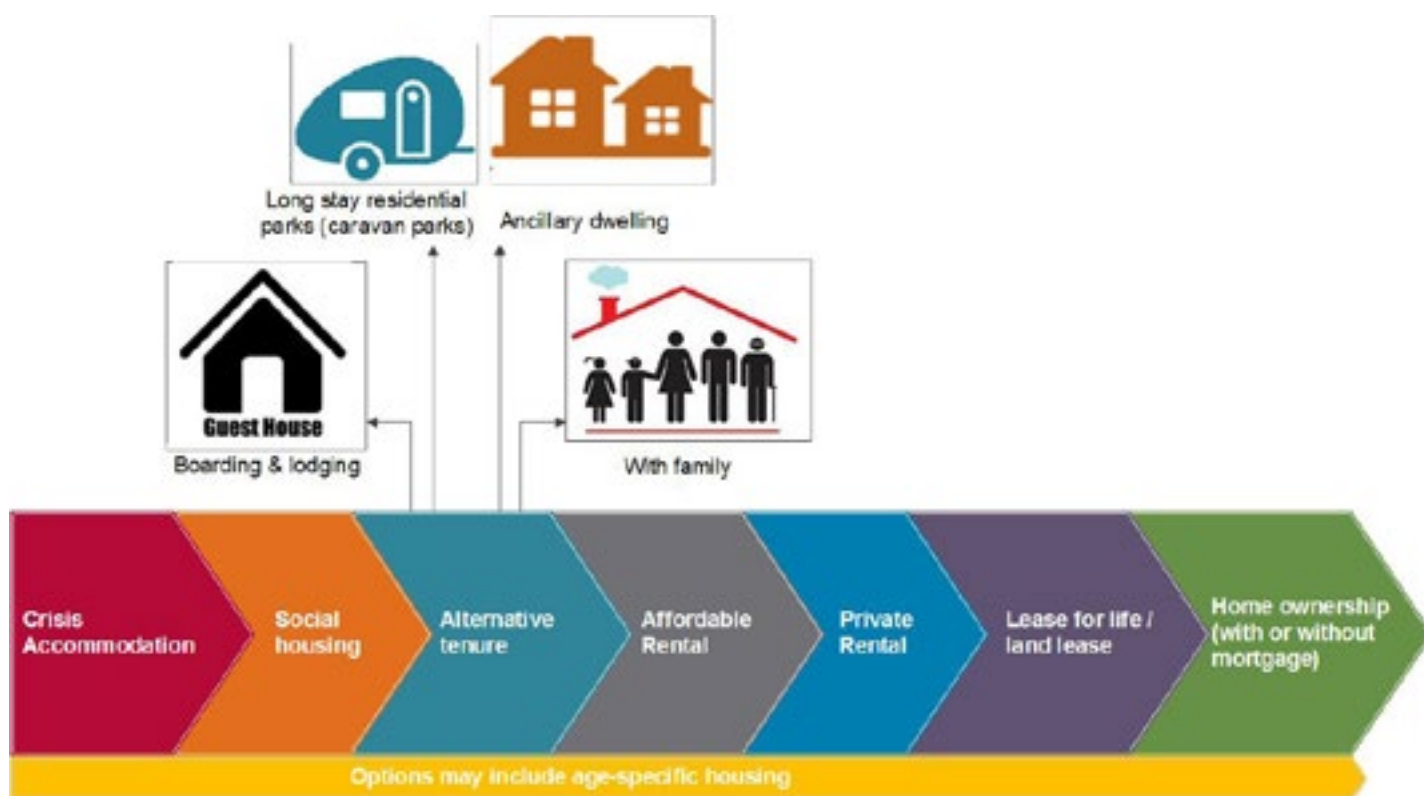


## Scope of the Strategy

The aim of the Strategy is to improve access to appropriate housing options for seniors across the housing continuum (see **Figure 2**), having regard to the State Government’s *Affordable Housing Strategy 2010-2020* and the policy settings and range of initiatives that can be implemented by the State Government.

As residential aged care facilities are a Commonwealth funded responsibility, they will not be specifically addressed within the Strategy, except with respect to co-location of services. Similarly, Commonwealth policies related to negative gearing, capital gains, Commonwealth Rent Assistance and Age Pension eligibility which affect seniors’ housing options, will be taken into consideration when developing State-based policy responses and new initiatives, but will not be specifically addressed under the Strategy.

**Figure 2: The Seniors Housing Continuum**





## Strategic Context

The Strategy is being developed as a companion piece to the *Affordable Housing Strategy 2010-2020* and the *Aiming Higher 2015-2020 Action Plan*, which aims to deliver at least 30,000 affordable housing options by 2020. It will be supported by the broader work that Housing is undertaking to improve the supply, diversity and affordability of housing options that are available for low to moderate income households in Western Australia.

The Strategy will also be developed with reference to other State Government strategic initiatives, including, but not limited to:

- *An Age-friendly WA: The Seniors Strategic Framework 2012-2017*, produced by the Department of Local Government and Communities, which provides a framework for all sectors to respond to the emerging challenges of our ageing population;
- *Perth and Peel@3.5million* strategic land use planning documents, produced by the Western Australian Planning Commission, which aim to accommodate 3.5 million in Perth and Peel by 2050;
- the *Royalties for Regions Program*, including the *Regional Development Strategy 2016-2025*, and accompanying initiatives, including the *Ageing in the Bush Report* (Verso Consulting Pty Ltd 2014); and
- the State-wide roll out of the *National Disability Insurance Scheme*.

## Consultation Process

The development of a Seniors Housing Strategy and accompanying initiatives is identified under 'Targeted Initiatives and Partnerships' in the *Aiming Higher Action Plan*. This will see the State Government "pursue creative responses for specific target groups on low-moderate incomes, via value-adding partnerships between government, [not-for-profit] and private sector organisations". This is an acknowledgement that many of the policy levers and actions that will be needed under the Strategy sit outside the Housing portfolio and that no single sector can deliver the required outcomes alone.

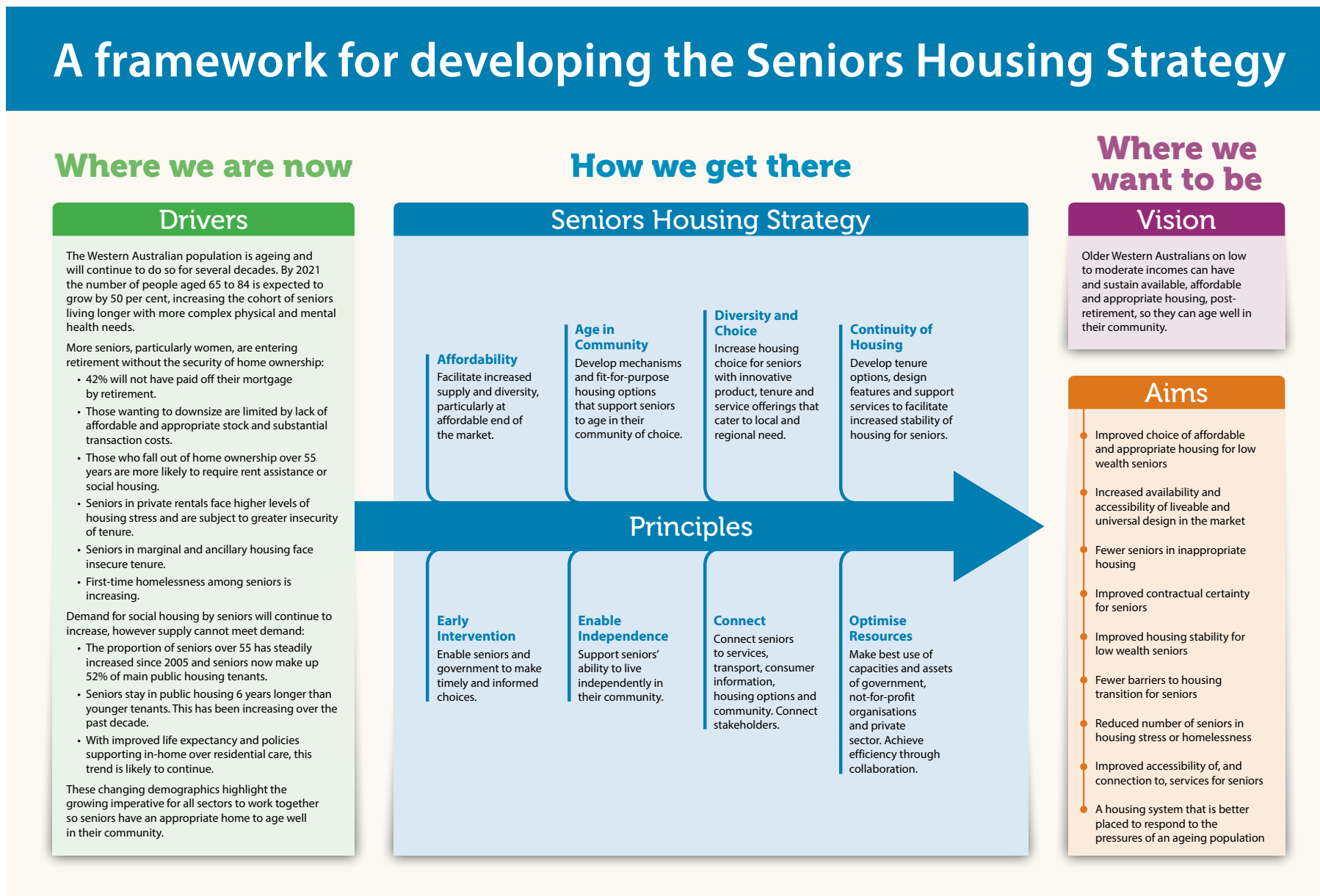
Housing is developing the Strategy through a highly collaborative and consultative process. With the assistance of Shelter WA, meetings, forums and workshops have been held with a range of stakeholders, including representatives from:

- the seniors community living in Perth and regional WA;
- the seniors housing sector;
- Local and State government, including the Age Friendly Interagency Group and Seniors Ministerial Advisory Council;
- the retirement industry;
- community services organisations;
- land development and property sectors; and
- commercial and financial sectors.

A list of organisations consulted to date is provided in **Appendix 1**.

These consultations informed the development of a framework (**Figure 3**), which outlines the key drivers, guiding principles and proposed aims of the Strategy. The Strategy will be developed based on the framework, the consultations and the feedback received from this discussion paper.

Figure 3: Draft Strategic Framework



Principles

## Why do we need a Seniors Housing Strategy?

### Demographic Changes

The WA population is ageing. The 'Baby Boomer' generation is reaching retirement age and, by 2050, the number of Western Australians aged between 65 and 84 is expected to double to one million people, and the number aged over 84 expected to quadruple (Bankwest Curtin Economics Centre 2015). This means that demand for appropriate housing options in which seniors can age is increasing.

In addition, longer life expectancy, combined with emerging demographic and migration trends, means that the proportion of the state's population over retirement age will continue to increase as the proportion of Western Australians of traditional working age declines (Bankwest Curtin Economics Centre 2015). This presents challenges for the provision of affordable housing for a growing number of seniors on low to moderate incomes. WA has always been a great place to raise a family and is being increasingly recognised as a prime retirement destination. There is an opportunity to position the state as one of the best places in Australia to raise a family and stay in the retirement years.

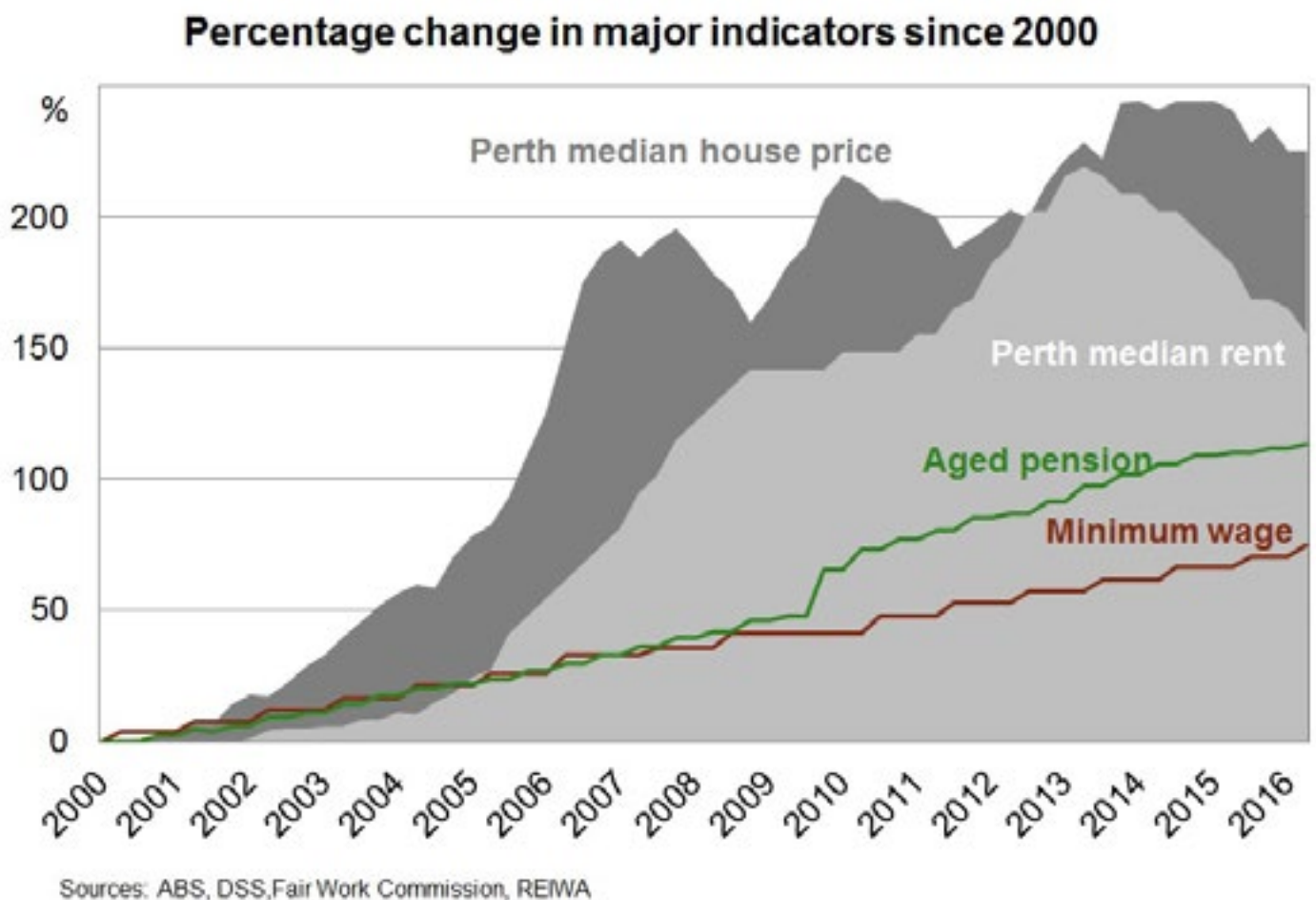
Baby Boomers also bring with them a different set of social and economic characteristics from the previous 'Silent Generation'. The retirement age has increased and a growing number are working beyond retirement (Maritz 2015, Australian Bureau of Statistics (ABS) 2016). They are more educated, and more ethnically diverse than previous generations. They are also more likely to be divorced or to have separated later in life. An increased proportion has not had children, while others are the primary carer for children, grandchildren or older parents (Hugo 2014; Hamilton and Jenkins 2015). In addition, while many seniors are living healthy, active lives well into retirement, others are entering retirement with complex functional and cognitive health needs (Hugo 2014).

### Housing Challenges for Seniors

Appropriate housing has been identified as a determinant of health and wellbeing for seniors, with housing providing not only shelter, but security, autonomy and stability (World Health Organisation 2007). Stable housing facilitates social connection, which is a protective factor against many of the key health challenges for seniors. It also enables seniors to maintain access to informal and formal support networks, which is vital to wellbeing in older age (Morris 2009).

Seniors face unique challenges in accessing stable housing post-retirement, which are not experienced by younger age groups. The majority of seniors have limited ability to increase their income and assets post-retirement (Productivity Commission 2013). For many, this is because their income is linked, in full or in part, to the Commonwealth Government Age Pension. As a consequence, seniors are particularly vulnerable to changes in housing affordability (Morris 2009). **Figure 4** illustrates the gap between the Age Pension and housing in the Perth Metropolitan region.

**Figure 4: Perth Median - Percentage Change in Major Indicators Since 2000**





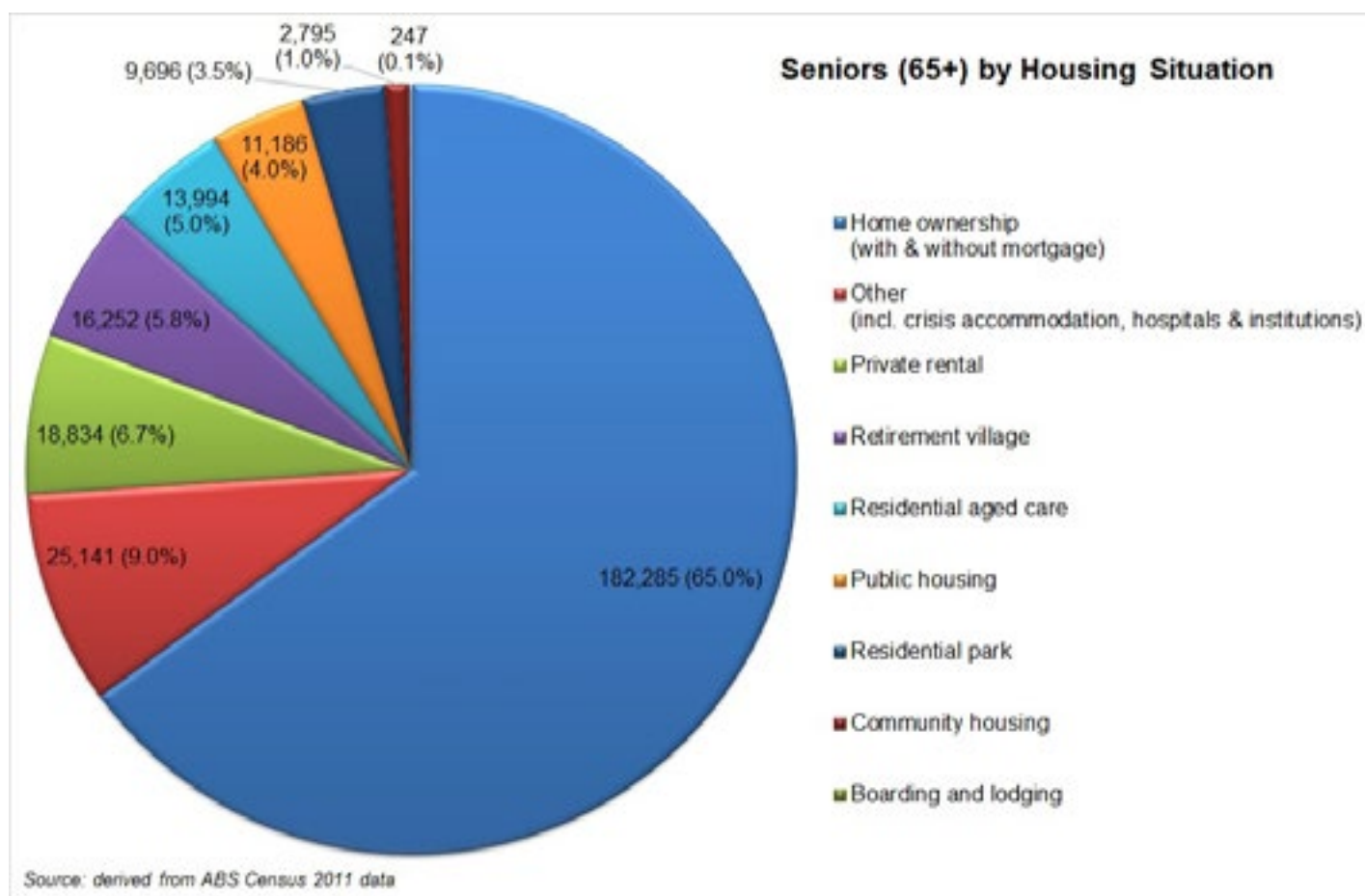
Seniors are also more likely than younger age groups to:

- need to stop work for health reasons and therefore become reliant on a fixed low income (e.g. low superannuation balances and Age Pension) (Morris 2009);
- face age-discrimination when seeking and retaining employment (actual or perceived) which limits their ability to earn a wage (Australian Human Rights Commission 2015);
- be unable to access new finance due to lenders' loan serviceability requirements (Productivity Commission 2015);
- require access to services, transport, care and support, due to declining functional and cognitive capacity as they age (Hugo 2014); and
- find moving house difficult, due to transaction costs, limited access to appropriate housing, the demands of the move and stress of navigating an unfamiliar neighbourhood (Morris 2009, Productivity Commission 2015).

### Issues across the Housing Continuum

WA seniors are living in a limited range of housing situations, with most living in mainstream, not 'age-specific', housing. As shown in **Figure 5**, on Census night in 2011, the majority (65%) were living in a private home that they owned, with or without a mortgage. Only 5.8% were in a retirement village and 3.5% in a residential park.

**Figure 5: Housing Situation of Western Australians Aged 65 years or older**



The consultation undertaken by the Housing Authority with seniors and senior-related sectors to date has highlighted a range of issues faced by seniors in different housing situations as summarised in Table 1 below:

**Table 1: Housing Situations and Issues**

Housing Situation	Issues
<b>Home ownership</b>	<ul style="list-style-type: none"> <li>• Difficulties downsizing – transaction costs, availability of appropriate stock</li> <li>• Design and features that meet the needs of seniors</li> </ul>
<b>Retirement villages</b>	<ul style="list-style-type: none"> <li>• Complex and varied contractual arrangements (may include freehold, license, lease, company title, strata title or rental)</li> <li>• Varied fee structures (e.g. Deferred Management Fee, other ongoing fees and levies)</li> <li>• Lack of financial products to enter lease for life properties</li> </ul>
<b>Land lease (e.g. lifestyle villages)</b>	<ul style="list-style-type: none"> <li>• Complex contractual agreements</li> <li>• Varied fee structures</li> <li>• Insecurity of tenure</li> </ul>
<b>Private rental</b>	<ul style="list-style-type: none"> <li>• Affordability</li> <li>• Insecurity of tenure</li> <li>• Challenges obtaining home modifications</li> </ul>
<b>Ancillary dwellings/ living with family</b>	<ul style="list-style-type: none"> <li>• Family conflict can impact security of tenure if senior does not own land or dwelling</li> <li>• Gifted transfers of housing to family members in return for care</li> <li>• Potential for elder abuse</li> </ul>
<b>Boarding and lodging</b>	<ul style="list-style-type: none"> <li>• Insecurity of tenure</li> <li>• Health and safety issues from overcrowding</li> </ul>
<b>Social housing</b>	<ul style="list-style-type: none"> <li>• Appropriateness of dwelling design</li> <li>• Matching seniors to housing appropriate to their needs</li> </ul>
<b>Long-stay residential parks (including caravan parks)</b>	<ul style="list-style-type: none"> <li>• Insecurity of tenure</li> <li>• Park closures</li> <li>• Cost and practical difficulties of relocating homes</li> </ul>

## Key Themes for Discussion

This paper focuses on the five key themes, across the full spectrum of housing tenures, which came through most strongly and frequently during consultation:

### **Theme 1: Downsizing**

Many home-owning seniors face barriers to downsizing, which prevent them from moving to housing that will meet their needs as they age.

### **Theme 2: Better Design**

There is a lack of appropriately designed housing options to enable seniors to age in their community.

### **Theme 3: Affordability**

There is a lack of stable and affordable housing options outside social housing for seniors who cannot afford full home ownership.

### **Theme 4: Regional Communities**

Seniors are increasingly seeking to age in, or move to, regional communities, which is generating increased demand for appropriate housing and services.

### **Theme 5: Understanding Options**

Lack of access to tailored advice for individual circumstances means that seniors may not be making the best decisions about their housing.

These themes are expanded in the following sections, together with some of the ideas relevant to each theme that have emerged from consultation to date.

## Theme 1: Downsizing

*Many home-owning seniors face barriers to downsizing, which prevent them from moving to housing that will meet their needs as they age.*

According to the 2011 Census, at least 65% of people over the age of 65 years in WA were home owners (Australian Bureau of Statistics (ABS) 2011). Many are living in large, detached houses with three or more bedrooms, where they remain, on average, until the age of 90 (Bankwest Curtin Economics Centre 2015). Australia-wide, only 35% of seniors seek to downsize (Productivity Commission 2015). WA currently has the lowest rate of downsizing in Australia (Bankwest Curtin Economics Centre 2015).

Research suggests that the majority of seniors consider the size and bedroom configurations of their current dwellings appropriate (Judd, Olsberg, et al. 2010). Motivations to downsize are prompted by other factors, including a desire to release housing equity, particularly early in retirement (Productivity Commission 2013). Difficulties maintaining home and garden were also a key reason for downsizing, as well as health issues later in life (Judd et al. 2014, Productivity Commission 2013).

Not being able to move from a large home can place a financial burden on seniors in terms of utilities, property upkeep and maintenance as well as mortgage payments for those who do not own their properties outright — effectively ‘locking’ them into their home. In addition, the Organisation for Economic Co-operation and Development (OECD) (2015) has estimated that despite high levels of home ownership, Australians over 65 years have the second highest income poverty rate of all OECD countries – they are asset rich and income poor. This detracts from quality of life in older age.

Research indicates that seniors who do want to downsize face difficulties doing so (Productivity Commission 2013). A key barrier is lack of access to affordable downsizing options in areas seniors want to live (Productivity Commission 2013). In WA, there is limited diversity in housing stock, with 82% of properties being 3 bedrooms or more, the majority of which are separate or detached dwellings (Australian Bureau of Statistics (ABS) 2011, Department of Planning, Western Australian Planning Commission 2015).

Many seniors looking to downsize find that downsizing will not necessarily improve their financial situation as moving into a smaller property does not necessarily equate to ‘down-pricing’ (Productivity Commission 2013). In the Perth Metropolitan Area, much of the recent development activity in retirement housing has been at the higher cost ‘premium’ end of the market, and/or is targeted to those who can realise the full value of an existing home that they own outright.

More affordable retirement options are largely restricted to lifestyle villages, often on the outskirts of the Perth Metropolitan Area, forcing seniors on low to moderate incomes to relocate out of their local community. While this is an attractive option for some, many are reluctant to leave the familiarity of their community as they age. In addition, relocating away from informal support networks may also increase the demand for government-funded support services to replace them. Families and communities also lose the benefit of the informal support provided by seniors, who are often active volunteers (Department of Regional Development 2016).

### Ideas emerging from consultation:

- A “downsizers’ grant”
- Housing for seniors – a mandatory planning requirement in all large scale developments
- Housing for seniors included in all local government housing plans
- Bridging finance to support downsizing
- Support to “downsize in place” by making better use of larger properties, e.g.:
  - Dual-key
  - Ancillary dwellings
  - Shared living
- Co-ownership models

The type of downsizing products available to seniors are not fully meeting the needs and preferences of the changing Baby Boomer demographic. Consultation suggests that traditional retirement products, such as 'lease for life' and deferred management fee options, are often regarded by seniors as 'end points'. As seniors continue to work later in life, they are delaying the purchase of these products, and the average age of entry into retirement villages Australia-wide has now increased to 81 years (Productivity Commission 2015). This suggests that there may be a market for 'transitional' downsizing products to facilitate earlier downsizing for younger seniors.

Seniors also face other barriers to downsizing, including:

- difficulties obtaining additional finance to downsize — many are on a permanently low fixed income and do not satisfy lenders' loan serviceability requirements due to their age;
- transaction costs (e.g. stamp duty, agent and settlement fees etc.) associated with downsizing are a disincentive, reducing the financial benefit of moving;
- potential reduction in income — as any assets not held in the family home reduce the amount of Age Pension seniors can receive if they are unable to source a property at the right price point; and
- lack of diversity in housing design — this is discussed under *Theme 2: Better Design*.

Supporting seniors to downsize has flow-on benefits for housing affordability generally, as well as urban planning and health service provision:

- Downsizing creates turnover ('churn') in the housing market, which creates opportunities for all households to access housing that meets their needs, including entry level housing for first home buyers.
- Many seniors live in their family homes on large blocks in established, inner suburbs. Facilitating downsizing can 'unlock' these properties and create infill development opportunities, which support strategic infill targets under the State Government's *Affordable Housing Strategy* and *Perth and Peel@3.5million*. Importantly, redevelopment of these sites can create housing that enables seniors to downsize in their local communities.
- Living in large, inappropriate housing can also place a physical burden on seniors in terms of mobility, and is associated with an increased risk of falls and hospitalisation. Moving to smaller, more appropriate accommodation can reduce these risks, which has the potential to generate flow-on benefits for state government expenditure on health services.

## FOCUS QUESTIONS

### Theme 1: Downsizing

- a. What else can you tell us about this issue?
- b. What solutions do you think will make a difference?
- c. Please outline how/why you think these ideas will be effective.
- d. What is stopping you/your organisation from implementing these ideas?



## Theme 2: Better Design

*There is a lack of appropriately designed housing options to enable seniors to age in their community.*

Research shows that seniors have an overwhelming preference to remain in their community as they age (Productivity Commission 2015). The benefits of supporting seniors to do this are recognised in the State Government's *Seniors Strategic Planning Framework* and in recent Commonwealth Aged Care Reforms which focus on provision of 'in-home' care as a way of delaying entry into residential aged care, which is more costly to fund and not what most seniors want. However, seniors' capacity to age in their community is compromised if they are unable to access appropriately designed housing that can meet their needs as they age.

Changing health and care needs are often the trigger for seniors to seek new housing arrangements (Productivity Commission 2015). It is estimated that 20% of current seniors will need to move to more appropriate housing as their mobility declines (Department of Regional Development 2016; Hugo 2014). Yet there are few options available for WA seniors to move to, as very few homes are designed to be accessible for people with mobility issues. The majority of housing stock is made with non-level entrances, steps into showers and narrow doors and passages which restrict wheelchair and equipment access (Office of Land and Housing Supply 2016).

Designing homes that can meet the needs of seniors as they age — and more broadly, to be suitable for multiple target groups e.g. families, couples, new retirees, people with a disability rather than age-specific — is not a new concept, particularly internationally. This type of housing — designed to be accessible by people throughout their lifetime — is referred to as Universal Design or Liveable Design. However, despite the WA Liveable Homes Initiative and a National Agreement to incorporate Universal Design principles in all new homes built by 2020, it is estimated that less than 5% of this target will be met (Australian Network for Universal Housing Design 2015).

Initial research suggests that home modifications can enable seniors to live independently in the community for longer (Carnemolla 2011). However, even though Commonwealth subsidies are available to support homeowners to modify their properties, retrofitting mainstream dwellings is expensive, particularly for seniors who are on a low, fixed income. For example, the cost to homeowners of retrofitting key liveable housing design features when an unplanned need arises can be 22 times higher than the cost of including them at construction stage (Livable Housing Australia 2012; New Zealand Ministry of Social Development 2009).

While the State Government bears the cost of retrofitting public housing properties, seniors in private rental face particular challenges modifying their homes, as they are required to seek the landlord's permission (Morris 2009). They are also required to cover the cost of 'making good' at the end of the tenancy, creating an additional cost burden (Morris 2009). In addition, consultation indicates that private landlords are often unwilling to approve home modifications to enable older tenants to remain in the property due to the perception that it will affect the value of their asset.

### Ideas emerging from consultation:

- Increase universal design in the Housing Authority's construction program with a view to generating greater market and industry acceptance.
- Promote construction methods that make future retrofitting of dwellings easier and less costly.
- Promote benefits of universal design to developers and housing providers
- Educate the public on universal design – so people know what they need to ask for
- Encourage landlords to modify properties for seniors and adopt universal design for rental dwellings
- Improve search capability on real estate websites to better identify properties with universal design

Inappropriate housing heightens the risk of falls by seniors, which is the leading cause of hospitalisation for elderly people (Australian Institute of Health and Welfare 2015). Hospitalisation of seniors is associated with more rapid functional decline, which can prevent people from engaging in daily living activities, reducing quality of life and potentially leading to earlier transition into residential aged care (de Vos, et al. 2012).

The vast majority of homes in WA are non-universal design, so the modification of existing dwellings to improve access will play an important role in ensuring that seniors can live in their local communities as they age. The consultation and research undertaken to date suggests that further work is needed to identify new approaches to make home modifications more available and cost effective for seniors who want to stay in their existing home.

At the same time, working to increase the number of universally designed properties will support seniors to live independently. This has potential flow-on benefits for government expenditure by:

- reducing costs to the State and Commonwealth Governments associated with retrofitting of properties;
- reducing costs to State and Commonwealth Governments of providing in-home care services; and
- improving the type and range of care services that can be delivered in-home, which in turn may reduce the need for seniors to access more costly residential aged care services.

## FOCUS QUESTIONS

### Theme 2: Better Design

- a. What else can you tell us about this issue?
- b. What solutions do you think will make a difference?
- c. Please outline how/why you think these ideas will be effective.
- d. What is stopping you/your organisation from implementing these ideas?

### Theme 3: Affordability

*There is a lack of stable and affordable housing options outside social housing for seniors who cannot afford full home ownership.*

Historically, there has been an expectation that the majority of people in Australia will own their own home outright when they retire. However, this assumption is being challenged, with an increasing number of people approaching retirement living in rental housing or with a substantial mortgage (Bankwest Curtin Economics Centre 2015). There has also been an increase in the number of seniors experiencing first-time homelessness (Shelter WA 2015).

In WA, the decline in housing affordability (particularly over the last 15-20 years in the Perth Metropolitan Area) has meant that more seniors are retiring without owning a home outright. According to the Bankwest Curtin Economics Centre (2015), over 45% of people aged 55 – 64 are approaching retirement with a mortgage (up from 20% in 1990). In addition, between 2002 and 2012, the average mortgage for people aged 55 – 64 increased 348% (Lovering 2014). With larger mortgages, flexible mortgage products that allow people to draw down to fund lifestyle and business and a limited supply of affordable downsizing options, this trend is likely to continue (Haffner, Ong and Wood 2013).

Separation and divorce in older age are now more common, resulting in a decrease in individual housing wealth and an increase in single person households (Wood, Colic-Peisker and Berry, et al. 2010). Older women are particularly affected, as they have traditionally had breaks from the workforce and may not have as much financial security and capacity as their male counterparts, because they have little or no superannuation. This has seen an increase in first-time homelessness in older women, and a higher proportion of single older women renting privately (Freilich, et al. 2014). Seniors who come out of home ownership after 55, due to redundancy, illness or marital breakdown, are at increased risk of requiring social housing or rental assistance (Wood, Colic-Peisker and Berry, et al. 2010).

Low rates of home ownership among Indigenous people generally — in 2011 only 31.6% of Western Australia's Indigenous population owned their own home — mean that Indigenous seniors in Western Australia are far more likely to be renting than their non- Indigenous counterparts (Productivity Commission 2015, Australian Institute of Health and Welfare 2012).

According to the Bankwest Curtin Economics Centre (2015), WA currently has the highest proportion of senior renters in Australia (17%). Seniors in private rental are particularly impacted by housing price increases, as government benefits have failed to keep up with housing prices (Morris 2009). In 2014, it was estimated that 38% of seniors in private rental were experiencing housing stress (Shelter WA 2015). Single older women have been found to be most at risk of income poverty (Cassells, Dockery and Duncan 2014). While the rental vacancy rate has increased since 2015, the Anglicare Rental Affordability Snapshot (2016) showed that less than 0.2% of available rental properties in greater Perth area were affordable for a single person on an Age Pension, and only 0.3% were affordable for a couple on an Age Pension.

#### Ideas emerging from consultation:

- Low interest loans for seniors
- Shared equity home loans for seniors
- An “age-friendly” private rental system:
  - Longer tenure
  - Home modifications
  - Rent subsidies
- Landlord incentives to rent to seniors
- A rental subsidy to stimulate institutional investment into private rentals for seniors
- Review boarding and lodging legislation
- Improve information available for seniors about “assets for care”: the risks, benefits and options around entering into financial arrangements with family members
- Improve availability of ancillary dwellings for seniors
- Repurpose larger dwellings to create shared living for seniors
- Homeshare arrangements

In addition, the insecure nature of short, fixed-term tenancy arrangements in private rental can be particularly stressful for seniors, as the desire for housing stability increases in older age (Morris 2009). Practices in the private rental sector which emphasise shorter 6 to 12 month leases exacerbate this problem by increasing the real and perceived instability of seniors' housing situation (Anderson 2016).

Mixed use caravan parks and mobile home communities are becoming increasingly common forms of affordable tenure for Australian seniors (Productivity Commission 2015). However, security of tenure may be affected if operators change the way they use their land. This can be a particular concern for elderly residents who may have difficulties finding another park to relocate to (Department of Commerce: Consumer Protection 2015).

While multi-generational living is not as common in Australia as elsewhere, Olsberg, et al. (2004) reported that almost one in four older people live with extended family. Living arrangements may vary from self-contained ancillary dwellings, dual key arrangements or living under the one roof. Family sharing arrangements can become problematic if conflicts arise, particularly if seniors have sold their homes or gifted transfers of housing to family members with the intention of sharing with family in the long-term (Olsberg, et al. 2004). Our consultation suggests that this can be particularly problematic for seniors from culturally and linguistically diverse backgrounds. In addition, consultation suggests that the recent regulation changes in WA to allow ancillary dwellings to be rented to non-family members, has led to increases in the cost of ancillary dwellings.

While shared living arrangements are becoming more popular among seniors in the United States, Europe and the east coast of Australia, WA currently provides few options for seniors to co-habitate. Boarding and lodging for seniors is also an area which has limited take-up in Western Australia.

In the absence of other stable and affordable housing options, more seniors are seeking housing assistance, some for the first time in their lives. Until they can access affordable, appropriate housing, older Western Australians are at risk of prolonged housing stress or homelessness, which impacts wellbeing and can increase the intensity (and cost) of support they may need from other State Government agencies (Shelter WA 2015).

At the same time, the proportion of public housing dwellings where the main tenant is aged over 55 has increased from 45% in 2005 to 53% in 2016. These seniors will almost certainly rely on social housing for the rest of their lives (Housing Authority 2016b).

The length of tenure of older public housing tenants has also been increasing steadily since 2005, with people over 55 now staying in public housing for an average of 10 years, which is over twice as long as younger cohorts (Housing Authority 2016b). With improved life expectancy and an increasing policy focus on in-home aged care services, it is anticipated that seniors will continue to remain in social housing for longer.

These trends have implications for state expenditure on social housing and the capacity of the social housing system to cater for other vulnerable groups.

## FOCUS QUESTIONS

### Theme 3: Affordability

- a. What else can you tell us about this issue?
- b. What solutions do you think will make a difference?
- c. Please outline how/why you think these ideas will be effective.
- d. What is stopping you/your organisation from implementing these ideas?

## Theme 4: Regional Communities

*Seniors are increasingly seeking to age in, or move to, regional communities, which is generating increased demand for appropriate housing and services.*

The aged population in regional WA is expected to double by 2026 (Department of Regional Development 2016). This includes seniors from regional areas who are choosing to age in their communities, as well as a growing number of senior 'sea-changers' and 'tree-changers' who are relocating to country areas post-retirement. This presents challenges for some regional communities, particularly if it is associated with a declining population of young and working-age residents, that can significantly alter the demographic and economic base of the area (Department of Local Government and Communities 2013).

Regional communities face particular challenges in providing appropriate housing and services for an ageing population due to a sparse and geographically dispersed population. The Ageing in the Bush Report identified widespread unmet demand for older persons' housing as a key issue for regional WA (Verso Consulting Pty Ltd 2014; Department of Regional Development 2016).

Most regional seniors have a preference to retire in the communities in which they have lived. Enabling seniors to age in regional communities facilitates social inclusion for seniors by strengthening connection with family and friends. It has potential to reduce the social isolation and cognitive decline which may result from relocating to unfamiliar surroundings (Commissioner for Senior Victorians 2016). Supporting seniors to remain living in regional areas enables communities to draw on the strength of seniors, building strong, vibrant communities that can care for and support each other (Department of Regional Development 2016).

As mobility declines, lack of access to appropriately designed housing has been found to be a crucial trigger for seniors deciding to move away from their communities (Department of Regional Development 2016). This is having an impact on regional economies as whole family groups are moving with their older relatives to the Perth metropolitan area, resulting in a loss of social capital in regional locations and consequent economic loss (Department of Regional Development 2016).

Regional areas tend to have less investment in new housing and less diversity in supply than major cities, which limits opportunities to deliver new housing and restricts diversity in housing price points and tenure options.

As well as facing a lack of access to services (and a higher cost to access them), regional seniors are often likely to need to move into retirement housing or residential aged care earlier than those living in the Perth metropolitan area. More often than not, this will involve relocation away from their local community (Department of Regional Development 2016). Seniors who need to move to access appropriate housing may struggle to afford to do so, even if they own their home outright. Median house prices in regional areas are often less than those in Perth, which means that regional home owning seniors cannot access sufficient equity to fund traditional retirement housing options if they need to relocate to Perth (Department of Regional Development 2016).

### Ideas emerging from consultation:

- More investment in Aboriginal home ownership programs
- Improve availability of ancillary dwellings for seniors in regional areas
- A coordinated approach to regional services, amenities and housing for seniors



According to Beer et al (2011), Australia-wide, regional seniors face barriers accessing social housing. In WA, regional areas generally have access to fewer large to medium scale Community Housing Organisations<sup>1</sup> which places some limitations on access to both housing and services. Due to smaller, less diverse markets, increasing the supply of social housing often requires new construction which is dependent on the availability of government funding and has a longer timeframe for delivery (particularly in more remote areas where timeframes are also impacted by the availability of trades and the wet season) (Department of Regional Development 2016). Our consultation also suggests that the extent of demand for social housing in regional areas may be underestimated, as pride may prevent many eligible seniors in regional communities from applying.

Regional communities without 'viable' housing markets face a different set of social and economic challenges around the long term sustainability of delivering services and housing. Non-viable housing markets share characteristics such as lower levels of home ownership, high construction and ongoing costs relative to the resale value, limited market liquidity as well as limited and low paid employment opportunities.

In addition to the barriers and challenges facing regionally-based seniors, Aboriginal people ageing in regional WA can face additional challenges. The Ageing in the Bush Report notes that older Aboriginal people in regional WA experience aged-related disabilities at an earlier age than the general population. This is recognised by the Commonwealth Aged Care system, which includes Indigenous people over the age of 50 as eligible for care (Department of Regional Development 2016). Indigenous seniors in regional areas are also far more likely to be living in overcrowded dwellings (Australian Institute of Health and Welfare 2012). Consultations suggest that this can be exacerbated by 'humberging' — excessive demands from family members — resulting in seniors with their own homes feeling obliged to accommodate family members.

The Ageing in the Bush Report also notes a number of common themes and issues in relation to the care of Aboriginal people in older age. Prominent among these are acceptance of available care models by Aboriginal people. The report notes that this can be facilitated using care practices that establish longer term relationships and trust and encourage family and community involvement (Department of Regional Development 2016).

Regional WA is highly diverse and targeted responses are required to address seniors housing needs at a local, community level. In addition, investment decisions around seniors housing must also consider the economic growth of the community and the sustainability of service provision.

<sup>1</sup> An entity that provides subsidised rental housing for people on a very low, low or moderate income or for people with additional needs - primarily non-government organisations or local government authorities.

## FOCUS QUESTIONS

### Theme 4: Regional Communities

- a. What else can you tell us about this issue?
- b. What solutions do you think will make a difference?
- c. Please outline how/why you think these ideas would be effective.
- d. What is stopping you/your organisation from implementing these ideas?

## Theme 5: Understanding Options

*Lack of access to tailored advice for individual circumstances means that seniors may not be making the best decisions about their housing.*

According to the Productivity Commission (2015), many seniors are reluctant to plan for their housing post-retirement. Selling the family home is mostly a 'last resort', rather than something that people plan in advance. Unexpected illness or life events (such as divorce or the death of a spouse) are often the trigger for seniors to move to a new housing arrangement. This means that many seniors are making housing decisions when they are vulnerable.

There are a number of reasons why seniors delay making decisions about their housing situation. For many, housing is their main source of wealth, so decisions about housing post-retirement are significant (Bankwest Curtin Economics Centre 2015). Seniors are also managing uncertainty about future needs — they do not know how long they will live, what their health needs will be or how much money they will need to fund retirement. In this way, delaying housing decisions becomes a form of 'precautionary saving' (Productivity Commission 2015). Decisions about housing also affect the Age Pension means test and income/asset thresholds, as well as taxation and housing assistance payments, which can then affect income (Productivity Commission 2015).

Consultation suggests that decisions about housing, particularly age-specific housing, can be very complex. Contracts for retirement housing differ from standard property sale contracts and vary depending on the tenure arrangement (i.e. 'lease for life'), the level of care required and the provider that is managing the development. In particular, fees (entry, ongoing, exit and Deferred Management Fees) and legal contracts vary between different retirement village operators and aged care providers. From the period 1 January 2014 – 29 February 2016, the overwhelming majority of calls to the Seniors Housing Centre related to contractual concerns and queries, most of which related to retirement villages (Shelter WA 2016).

Decisions can also be made more complex through the involvement of family members. The Productivity Commission (2015) found that family members play an important role in supporting older Australians to make decisions about housing. This may generate conflict if the family member has a vested interest in the asset in question. Seniors may also not seek appropriate legal advice where family is involved. A particular issue can arise where seniors sell their homes to build on land owned by family members, or 'gift' transfers to children with the intention of sharing with family long term (Freilich, et al. 2014).

In addition, older age can be associated with declining cognitive function, making it even more difficult to navigate housing options. This can leave seniors vulnerable to making decisions that are not in their best interests (Productivity Commission 2015).

### Ideas emerging from consultation:

- Improve education for "pre-seniors" about preparing for retirement
- "Housing Advisors" to provide assistance to understand appropriate housing options
- Link free home appraisals and impartial financial advice to support downsizing decisions and impacts on finances
- Affordable legal advice for contractual requirements related to retirement living

WA seniors can access information about their housing options from the [Seniors Housing Advisory Centre \(SHAC\)](#). The SHAC is a valuable resource, providing seniors with access to a broad range of information and individual advice about the best option for their circumstances. The SHAC does not directly offer housing, or provide financial and legal advice. If an older person wishes to obtain financial or legal advice, this can be very costly, and the scope of what can be provided may be limited. Community legal services in WA are not funded to provide legal advice in relation to retirement living, and the Productivity Commission (2015) has identified that many seniors will not access appropriate financial or legal advice because of the cost. For example, the Productivity Commission's (2015) survey indicates low awareness of aged care reforms among older Australians, which has affected implementation of the reforms and impeded the capacity of older Australians to make informed decisions about their care. Our consultations highlighted the need for reliable, impartial advice to assist people to plan ahead and make informed decisions about housing, including advice for pre-seniors to proactively plan for their retirement. This may reflect a lack of awareness of the SHAC's service, and perhaps the need to broaden it.

Supporting seniors and pre-seniors to make effective and timely decisions about their housing needs post-retirement may facilitate earlier transition to more appropriate housing, which can have social and economic benefits for seniors and the community as a whole.

**“If someone had told me when I was younger,  
I would have put more money into my super,  
to prepare for my retirement.”**

*- advice to the younger generation from a  
Shelter WA morning tea attendee, May 2016*

## FOCUS QUESTIONS

### Theme 5: Understanding Options

- What else can you tell us about this issue?
- What solutions do you think will make a difference?
- Please outline how/why you think these ideas will be effective.
- What is stopping you/your organisation from implementing these ideas?

## Next Steps

The Government is committed to developing a Seniors Housing Strategy which will provide better housing outcomes for current and future cohorts of seniors.

Your perspective is important. After reading our interpretation of the policy problems, please provide your responses to the focus questions through the [online survey](#) or in the template provided.

Hard copies of this Discussion Paper can be made available upon request by contacting [Shelter WA](#) on 9325 6660.

Submissions for consideration should be submitted through any of the following methods:

**Online** (preferred): <https://www.surveymonkey.com/r/seniorshousingdiscussionpaper>

**Email:** [seniors@housing.wa.gov.au](mailto:seniors@housing.wa.gov.au)

**Post:** 99 Plain St EAST PERTH WA 6004 (Attn: Cassie Harrison)

The closing date for all submissions is **Friday, 16 December 2016.**

Submissions will be treated in confidence.

Your feedback will be taken into account in the development of the Strategy and accompanying initiatives.

## Appendix 1: Consultation Overview

The Housing Authority has consulted with many organisations, across a broad range of sectors on both an individual and group basis. The following is a list of the organisations that have provided their input into the development of the Seniors Housing Strategy in some form. Some consultation has been direct, and some has been through workshops and forums hosted by [Shelter WA](#), with the assistance of [COTA WA](#) and [ACSWA](#). The Housing Authority would like to thank Shelter WA for their assistance with the consultation process.

<b>State Government</b>	<a href="#">Age Friendly Interagency Group</a>
	Department of Local Government and Communities
	Department of Commerce
	Department for Child Protection and Family Support
	Department of Health
	Disability Services Commission
	Department of Regional Development
	Wheatbelt Development Commission
	Department of Planning
	Department of Treasury
	Department of Aboriginal Affairs
	Office of Land and Housing Supply
	Office of Multicultural Interests
	Keystart Loans Limited
	Western Australian Treasury Corp
	<a href="#">Seniors Ministerial Advisory Council</a>
	Metropolitan Redevelopment Authority
	ACT Government Department of Housing
	NT Department of Housing
QLD Department of Housing and Public Works	
<b>Local Government</b>	<a href="#">Local Government Managers Association, Age Friendly Communities Network</a>
	Western Australian Local Government Association (WALGA)
	City of Melville
	City of Joondalup
	City of Wanneroo
	City of Belmont
	City of Canning: Regional Assessment Service SE Metro
	City of Rockingham
<b>Commonwealth Government</b>	Regional Development Australia



<b>Tertiary institutions</b>	Australian Housing and Urban Research Institute (AHURI)
	Curtin University
	University of Western Australia
	University of New South Wales
	University of Canberra
	University of Sunshine
	University of Newcastle

<b>Not-for-profit</b>	Shelter WA
	Western Australian Council of Social Services (WACOSS)
	Council on the Ageing (COTA) WA
	Access Housing Limited
	Aged and Community Services (ACSWA)
	Alliance for the Prevention of Elder Abuse, WA (Advocare)
	Alliance Housing
	Amana Living
	Anglicare WA
	Baptistcare
	Brightwater Care Group Inc.
	Catholic Archdiocese of Perth
	Community Housing Limited
	Connect Victoria Park
	Dale Cottages Inc.
	Dwellingup Community Village
	ECHO Community Services
	Uniting Church Homes T/A Juniper
	Maurice Zeffert Home Inc.
	Mercy Care
	Multicultural Services Centre of WA Inc.
	Murray District Historical Society
	National Seniors of Australia
	Northern Suburbs Legal Service
	Ocean Gardens Inc.
	Russian Social Club of WA
	Swan Emergency Accommodation

<b>Private Sector</b>	Archiplan Pty Ltd
	Cbus Super
	Calder and Associates
	Finbar Group Limited
	Geof Whyte Project Management
	Housing Industry Association
	Independent Living Centre
	Integria Construction
	Property Council of Australia
	PwC Australia
	Real Estate Institute of WA (REIWA)
	Retirement Living Council
	Seniors Own Real Estate

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