



**Submission to the**  
***Working together: for***  
***better housing and***  
***sustainable communities***  
**Discussion Paper**

June 2016

**National Seniors**

Australia

## About National Seniors Australia

National Seniors Australia is a not-for-profit organisation that gives voice to issues that affect Australians aged 50 years and over. It is the largest membership organisation of its type in Australia with more than 200,000 members and is the fourth largest in the world.

**We give our members a voice** – we listen and represent our members' views to governments, business and the community on the issues of concern to the over 50s.

**We keep our members informed** – by providing news and information to our members through our Australia-wide branch network, comprehensive website, forums and meetings, bi-monthly lifestyle magazine and weekly e-newsletter.

**We provide a world of opportunity** – we offer members the chance to use their expertise, skills and life experience to make a difference by volunteering and making a difference to the lives of others.

**We help our members save** – we offer member rewards with discounts from thousands of businesses across Australia. We also offer exclusive travel discounts and more tours designed for the over 50s and provide our members with affordable, quality insurance to suit their needs.

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## Introduction

National Seniors welcomes the opportunity to respond to the 'Working together – for better housing and sustainable communities' discussion paper released by the Queensland Government.

National Seniors is a not for profit organisation that gives voice to issues that affect Australians aged fifty and over.

Housing is of key interest to seniors. Lack of affordable and accessible housing has the potential to significantly impact on the health and wellbeing of older people particularly those living on low fixed incomes.

Many older people struggle to maintain appropriate housing because of the high cost of private rental and ownership, and the limited options available through the public and community housing sectors. Others struggle to maintain appropriate housing because of declining physical health or because of poor mental health.

Seniors may need to change their housing in order to make it more suitable to their needs either by altering their existing home or by downsizing. Some may wish to relocate to locations or environments, which are more suitable to their lifestyle as they age. Unfortunately, many are not able to do this because there is a lack of affordable and accessible housing options available and because there is limited support to assist them to do so.

This submission calls on the Queensland government to ensure that older Australians have better access to affordable and accessible housing into the future by making changes to the service system and by encouraging the development of both public and private housing that meets the needs of people as they age. Specific recommendations for reform are provided within the responses to each of the questions posed in the discussion paper.

## Theme 1: Sustainable Communities

### 1. How do we create an environment that enables a human services approach to housing that puts people at the centre in Queensland?

The current title of the Department of Housing and Public Works does not reflect its significant role in providing 'human services' to the community despite the fact that consumer protection functions are enshrined within the various acts of parliament relating to the Department.

It is essential that an outcomes focus be used to drive a human services approach to housing as this will enable people's needs to be put first and foremost. In this regard, service responses should be built around the identified needs of specific communities and be evidence based. Services should be tailored to meet the needs of specific populations, such as people with disabilities as well as being tailored to the social, economic and environmental conditions in different geographical settings.

To be effective, the prevailing environment should be age friendly and cater for the needs of the community at any point along the life cycle. The importance of creating age friendly communities has recently been promoted in Queensland by Dr. Alexander Kalache and has recently been inscribed within the State Government's new seniors' strategy.

Creating an age friendly community should be front and centre of any human services approach to housing across Queensland. This could be achieved through regular ongoing discussions with community and residents' groups to ensure that various aspects of the built environment and service system make positive contributions to the development of an age friendly community.

### 2. What do the department and other service partners need to do to operate more effectively as human service providers?

According to the glossary provided in the *Working together* discussion paper, human services providers are defined as a providers or services that recognise 'housing as essential to a person's wellbeing, social and economic participation'.

Having a stable home is important in determining quality of life. Stability provides people with durable links with the various services they require, including health and community support services as well as a sense of connection with a local community.

Developing a departmental and service partner's vision for service to the community should be considered as vitally important in this. In developing this vision, questions should be asked about what values are placed on working cooperatively with service providers to provide a human face to the Department.

At a more practical level, systems are required to foster collaboration between the Department and service providers in the provision of services. The idea of 'one-stop-shop' for seniors with a link to the Department of Housing and other departments mooted by the Office for Seniors provides one example of the kind of model that may be required to deliver more integrated services to Queenslanders.

### 3. How can we maximize the contribution of housing to social and economic development and environment outcomes in Queensland? What are the key issues we need to work on together?

Housing is important to social and economic development and environmental outcomes in Queensland. Housing has been identified as a key factor in the lives of all members of the community. Among seniors, housing becomes quite critical as existing homes become more difficult to manage.

Any need to relocate as a result of difficulties maintaining a current residence can impact on an older person's health and wellbeing. If older people are required to move away from their local communities because there is a lack of affordable and appropriate housing this may make it difficult to maintain relationships with family, friends, the community and culture and to access regular and trusted services, such as the family doctor.

Every housing move a senior makes is determined by the affordability and availability of appropriate housing options. Currently the market does not provide suitable options for seniors needing to downsize to more affordable and appropriate dwellings. There are a number of specific options including retirement villages, manufactured homes, social housing, supported accommodation or hostels and institutional settings. Not all of these options are necessarily available, affordable, accessible or desirable. Many of the accommodation types listed above, for example, have ongoing costs which make them less than affordable for people on low fixed incomes.

For older people moving into new housing it will be important that the dwelling is located in an age friendly environment. In some rural and remote areas other environmental aspects will be important, including access to basic necessities such as clean water.

Evidence indicates that housing older people in large apartment blocks may not be a solution to social isolation because it can still occur in these settings. When local governments approve such developments, consideration must be given to strategies to minimise social isolation. While mobile phone apps designed to foster communication between occupants is novel and worth exploring this is based on the assumption that older people in the new multi-story apartment retirement villages own and use smart phones.

The majority of people in severe housing stress do not want to be homeless but may never be able to afford current rentals let alone purchase a home. These people need access to affordable housing options but little is currently available.

To facilitate better social outcomes for seniors we must address a number of key issues related to housing:

- A whole of government approach must be taken to any future housing plan with integrated links between local, state and federal government, business, the community housing sector and the wider community.
- Government must ensure that age-friendly affordable and accessible housing is available for seniors seeking to downsize from larger homes in locations that provide ongoing access to needed services.

- Social and community housing should be linked with transport to ensure mobility and to reduce social isolation.

#### 4. What are the opportunities for the non-government sector (private and community) to achieve better outcomes for people and communities through housing?

There are already examples of this with community housing however the NSW government has recently announced a Social and Affordable Housing Fund which will deliver 3,000 social and affordable homes for vulnerable families<sup>1</sup>.

#### 5. Do existing frameworks provide the right level of protections for housing consumers and how could they be improved to ensure fairer and more equitable access to housing?

Existing frameworks for both Retirement Villages and Manufactured Homes Acts have been or are currently under review. There is an urgent need to complete these reviews so residents currently being affected by unreasonable parts of these Acts are offered more protection.

The matter of exit fees continues to be an issue for retirement village residents who have to vacate their current home or unit in a retirement village to enter a residential aged care facility. There are bonds and fees to be paid, yet in many cases the elderly person or their next of kin have been unable to access the funds because the retirement village has been slow to sell or unable to sell the home. In some villages it is taking years to sell a unit resulting in additional deferred management fees, legal fees and commission fees.

#### 6. Are there differences in issues and approaches for housing that need to be considered in rural, remote and regional communities?

There can be no comparison between community housing in urban and rural areas. Housing in rural and remote and regional areas should be built to suit the conditions of that environment, the economic factors including work, transport, health services, and community and accessibility to electricity and water.

There is a lack of housing in rural and regional areas, in both quantity and quality, as well as suitability. This may create instances of several families being forced to live together sharing housing that is not large enough for their needs leading to cramped and overcrowded conditions and other related issues.

There is no simple solution for remote and isolated regions. Given that the vast majority of funds for housing is allocated to the major cities, part of the solution requires greater allocations of funding for housing in regional areas. Closing the gap in outcomes for Indigenous Queenslanders living in remote communities requires that action be taken to improve access to appropriate housing as a priority.

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<sup>1</sup> NSW Government Family and Community Services 2016. 'Billion dollar social and affordable housing fund to deliver better outcomes' Media Release 8 Feb 2016  
[http://www.facs.nsw.gov.au/about\\_us/media\\_releases/billion-dollar-social-and-affordable-housing-fund-to-deliver-better-outcomes](http://www.facs.nsw.gov.au/about_us/media_releases/billion-dollar-social-and-affordable-housing-fund-to-deliver-better-outcomes)

## Theme 2: Housing Affordability

7. How can we improve people's access to housing by making better use of existing assets, subsidies and incentives? For example incentivising the market, and non-government sector to respond to people and communities.

Consideration should be given to a whole of government approach to the development of housing that recognizes the importance of local factors. Government must take a holistic approach that acknowledges and addresses all factors such as housing supply, financial arrangements, planning policies, taxes, charges and infrastructure funding.

Currently, the Queensland government assists first home owners by providing some concessions and grants. Stamp duty concessions currently apply for first home and land buyers and a grant also exists for first home buyers.

Unfortunately, no concessions or grants exist for seniors living in inappropriate housing wanting to downsize to more appropriate dwellings. Older homeowners have said there is no incentive to downsize from their current home because stamp duty imposes significant additional costs. In contrast, most other states and territories have recognised that seniors often need assistance to downsize and have schemes in place to provide stamp duty concessions or exemptions to facilitate this.

The ACT Government, for example, provides a generous scheme which offers eligible pensioners a one off full exemption for housing up to \$625,000. Similarly, the Victorian Government provides a full exemption for eligible concession holders for housing up to \$330,000<sup>2</sup>.

Aside from assisting seniors to downsize to more appropriate dwellings, the additional benefits of downsizing is that it frees up larger housing stock suitable for larger families and provides opportunities for the redevelopment of ageing housing stock to increase housing supply overall.

8. How can we improve housing affordability, through sustainable housing practices such as energy efficient designs and other initiatives?

Currently a variety of working parties, committees, steering committees, and reference groups are reviewing housing. Building affordable sustainable housing which is energy efficient should be a key consideration of governments, developers and planners. Unless this is done it will lead to ongoing increases in the use of electricity, gas and water and increased costs for households.

Buildings that incorporate energy efficient designs reduce ongoing costs to the consumer and reduce carbon emissions. Not enough attention is being given to the installation of alternative energy sources such as wind and solar to supply power. Consideration could be given to mandating the use of energy efficient design principles and the installation of solar power in new residences. This would assist the environment and reduce ongoing living costs

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<sup>2</sup> National Seniors 2016 *Submission to the 2016-17 Queensland State Budget*.  
<http://nationalseniors.com.au/sites/default/files/National%20Seniors%20-%20Qld%20Pre-Budget%20Submission%202016-17.pdf>



caused by rising electricity prices. Similarly, the reintroduction of compulsory water tanks could also reduce the cost of ongoing water charges.

### 9. What are the benefits of creating an affordable rental sector? What needs to happen for that to be successful?

Creating an affordable rental sector will relieve the situation for people who experience homelessness or those forced to live at home with parents because they cannot afford to buy a house or pay the high rents in the private market. Increasing the supply of rental properties could play a significant role in reducing the financial pressures faced by low-income renters, many of whom are seniors.

Evidence suggests that certain policies encourage practices that reduce supply in the rental market. On 25 May 2016, the *Courier Mail* reported the findings of the *BIS Shrapnel Inner Brisbane Apartment Report*, which stated that up to 11 per cent of apartments in Brisbane are 'ghost' apartments which are left unoccupied by investors to push up rental prices on other units. According to the article, free advertising on Gumtree and Craigslist are used to meet the requirement that the unit is 'available' and on the market under rules governing negative gearing. The article goes on to suggest that excessive rents are then used to discourage any potential tenants. If these units were genuinely on the market rental prices would be reduced creating a more affordable rental sector.

High private rental costs are placing significant pressure on household budgets causing many to use credit facilities to meet everyday living costs because. This debt creates further economic hardship and contributes to evictions and ultimately to homelessness.

### 10. How should the department work with its partners to extend the supply of social housing? For example, renewal of the existing social housing portfolio and financing and developing new supply.

The Housing Department should be taking the lead on working with industry and partners to develop an ongoing strategy to extend the supply of social housing and renewal of the existing social housing portfolio. This should include competitive tendering for construction of new stock funded by the sale of existing stock now considered unsuitable, particularly in locations where there is no longer a need for that type of housing.

### 11. What is the role of community housing providers in delivering people centred services, responding to local needs, and growing supply through potential housing transfers in the future?

Community housing providers are well placed to assist the department in providing advice on local issues and the needs of residents in their area. The department should have regular meetings with community housing and other groups to ensure that it is properly informed of local conditions and requirements. Community groups should also be able to assist the department in placing residents requiring short term accommodation and advising on possible housing transfers to ensure housing stock remains appropriate in their area.

12. What is the role of local governments in housing affordability and how can the state better support this? For example, if we provided incentives, or implemented 'inclusionary zoning' for affordability housing at a local government level, where (or how) would you see this working and what would it deliver?

Local government plays an important role in housing affordability through zoning powers. The concept of 'inclusionary zoning' has the potential to ensure that some percentage of land is made available for affordable housing stock. Developers would have an option of making this percentage available or contributing financial assistance to make another site available in a similar locality. Alternatively, a developer could make an existing house in another location available as a transfer.

Land made available through inclusionary zoning could be developed by housing cooperatives, community groups or by the Department of Housing. A private developer could build a home on behalf of the Department in exchange for providing financial assistance to making a site available in another location. Placement of tenants in the home should remain the responsibility of the Department perhaps in conjunction with a community group.

### Theme 3: Responsive Housing System

13. What should be the roles and relationship of government and the non-government sector in the delivery of homelessness and housing assistance in the future?

The state government should enable the non-government sector to play a lead role in delivering much needed homelessness and housing services by providing adequate funding, efficient procurement processes and by facilitating opportunities to bring the knowledge and expertise of the non-government sector together.

The collective expertise of both government and non-government agencies should play a role in determining the best housing options for people who are homeless. Government should also make better use of the non-government sector in addressing issues such as domestic abuse, unemployment, low income, age, finance and health which place individuals and families at risk of homelessness.

14. How do we better develop and integrate the housing and homelessness service systems so they operate as one housing assistance system centred on people's needs and what is required to make this happen?

A place-based client-centred wrap-around approach to service delivery is required to ensure that individuals and families receive the services they need when they need them. Government should ensure that a single service provider coordinates the delivery of services to individuals or families experiencing homelessness or at risk of homelessness to ensure that the complex needs of people are adequately met. All government departments and agencies, such as housing, health, police, justice and communities should be part of this process. Input from all agencies is essential in developing an appropriate integrated service system.

15. How do we best support collaborative regional and local place-based initiatives? For example, how do we make best use of our collective limited resources to achieve outcomes for people?

Local and regional communities need to be empowered and enabled to take control of planning and development of housing solutions. Funding should be allocated to local and regional communities based on assessment of need. Mechanisms should be put in place to enable key stakeholders within local and regional communities to participate in planning processes and to have greater responsibility and ownership over developing strategies to address housing issues.

16. How can government support innovation in the development of mechanisms that will increase the finance and investment available for homelessness and housing assistance?

While government should take the lead in funding homelessness services and providing housing assistance, it should also investigate opportunities to leverage funds from the private sector. By increasing private investment in affordable housing this will help to reduce the number of people at risk of homelessness and thus alleviate pressure on homelessness services. There is strong evidence to suggest that keeping people housed provides individuals and families with the stability and security they need to improve health and wellbeing in the long term.

## Concluding Remarks

Affordable housing is one of the greatest challenges facing Australians today. It is a complex issue with competing demands made from owners, buyers, renters, low-income earners, pensioners, the homeless, developers, financiers, real estate agents and builders. On the one hand industry needs to remain competitive and profitable while on the other individuals and families' need affordable and accessible housing to maximise health and wellbeing outcomes.

The Department of Housing has an important role play in bringing each of the parties together to ensure that a fair outcome is achieved which balances these competing interests.

While the Department must play a key role, this should not be left to one agency alone. The Department of Housing and Public Works should be the coordinating agency and ensure that the contributions of each and every department of the State Government are integrated accordingly and that the needs of the community are adequately reflected when developing affordable and accessible housing options.