



Housing Authority Seniors Housing Strategy

Organisational Stakeholder Workshop

27 April 2016

Summary Report

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Shelter WA

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Introduction

The proportion of people over 55 in Western Australia has been growing steadily, and will continue to do so for several decades. As our population lives longer, more people will reach retirement with insufficient income and assets to access appropriate housing. Without action, housing stress among seniors and the pressure on Western Australia's social housing system will continue to increase. The private, government and community sectors all need to work together to ensure there are appropriate housing choices available to accommodate seniors' housing needs as they age.

To address these issues the State Government's *Affordable Housing Strategy 2010-2020: Aiming Higher* identified a key action to be the development of a Seniors Housing Strategy and accompanying initiatives. The Housing Authority, in partnership with Shelter WA, has commenced a series of consultations with seniors' organisations, community services, housing and industry stakeholders and senior housing consumers to inform the development of a Seniors Housing Strategy, which will form part of *the WA State Affordable Housing Strategy*. The objective of the Strategy is to enable older Western Australians on low to moderate incomes to access and sustain available, affordable and appropriate housing, post-retirement age, so they can age well in the community of their choice.

Consultation Process

Shelter WA, in collaboration with Council of the Ageing WA (COTA WA), Aged and Community Services WA (ACSWA) and the Housing Authority, hosted an Organisational Stakeholder Consultation on 27 April 2016. Sixty-eight (68) people participated in the consultation, including 14 participants from the Housing Authority, at least 13 from the Community Housing Sector, seven from local government or other government agencies, five from private industry, and a range of representatives from social service organisations, including seniors' advocates, housing support, and aged care.

The large number of attendees at the consultation was an indication of the interest and enthusiasm from the sector to participate in developing a Strategy to address seniors' housing needs and tackle the gaps which currently exist for this cohort.

The consultation used a *Conversation Café* process to generate and document ideas and conversations about appropriate action to inform the development of the strategy. Participants divided themselves among nine tables, each with a different topic, and could move between tables during two conversation rounds. The conversation cafes were highly interactive, with participants actively engaging in the exercises developed to captivate their ideas to inform the development of the Strategy.

Summary of Findings

The objective of the consultation was for stakeholders to put forward ideas to inform the development of a Seniors Housing Strategy, which will form part of the State *Affordable Housing Strategy*. The scope of the consultation was broad and strategic, focussed on generating innovative ways to facilitate age-friendly housing, and overcome barriers to meet the future housing needs of seniors in Western Australia.

Participants expressed a range of options and perspectives, summarised below.

- Participants said collaboration among the private sector, community services and Government was important in the seniors' housing area, and there was an overarching belief that Government should provide **leadership and funding** to support an increase in housing options for low income seniors. This belief was reinforced by the fact it is not financially viable for community housing providers or aged care providers to develop social housing for seniors on low incomes without government contributions.
- Seniors in some **regional areas** face particular challenges due to the distance from appropriate services and limited equity in their homes. Depending on the particular area, there may be a greater need for social housing for seniors, more aged care facilities, and/or services to assist people to stay in their homes as long as possible.
- Participants provided many innovative suggestions on how to assist the most **vulnerable seniors**. Suggestions included longer leases on properties owned by the Housing Authority and managed by community housing providers, low or no interest loans for seniors to access affordable accommodation, and the development of a framework to enable community-housing providers to manage private properties, which could be rented to seniors at affordable rates.
- Participants expressed mixed views about **downsizing**, with many citing financial, legislative and emotional barriers to downsizing or 'right-sizing'. Many of the organisational participants supported measures to facilitate seniors downsizing to smaller, higher-density dwellings, close to transport and amenities.

During the consultations Shelter WA later undertook with senior housing consumers, it was very clear they favoured single-family homes and were opposed to moving to smaller dwellings, especially one-bedroom properties in higher-density developments.

- Participants discussed the size, scale and necessary regulations of **multi-age precincts**. There was extensive discussion about high-density living, and the necessity for 'density done well' (including affordable housing options), with the need for quality construction and a healthy social mix to facilitate community living. People questioned how it would be possible to integrate social housing within these precincts, and supported the notion of prescribing 20 per cent social housing within a particular development area.
- Although participants at the organisational stakeholder workshop were largely supportive of intergenerational housing complexes, this actually conflicts with Shelter WA's findings from consultations with seniors following the workshop. Seniors overwhelmingly **rejected intergenerational housing** and stated a clear preference for seniors-only complexes because other households were considered too loud and disruptive.
- Education is required to inform the public, developers and housing providers about the benefits of **liveable design** for seniors. Liveable design benefits seniors with mobility issues, people with disabilities and families. Participants also discussed the need to legislate for liveable design standards. As more buildings meet those standards, the costs of achieving liveable design should decrease.

- For seniors in the private rental market, greater **security of tenure** is required to provide stability and affordability. There were different opinions on how this could be achieved (i.e. legislation, state-based rent assistance). Although **physical security** was not a major topic of discussion at length at the organisational workshop, it was of central importance for seniors who attended Shelter WA's subsequent consultations. Physical security was a major concern for tenants in both private rental accommodation and public housing.
- Whilst many participants of the organisational consultation supported greater in-fill with medium and high-density housing for seniors, Shelter WA's consultations with seniors following the sector workshop found that seniors generally **opposed one-bedroom units** in high-density developments. They did view apartment living as favourable or desirable.
- Participants discussed the need for reliable, impartial **financial advice** to assist people to plan ahead and make informed decisions. Many seniors, particularly single women, are retiring with insufficient superannuation and will require some form of financial assistance to meet their housing needs.

Participants also provided innovative solutions to address current and future housing needs of seniors:

- Require 20% social housing within new developments, with a certain percentage ear-marked for seniors.
- Offer low or no interest loans for seniors to access affordable accommodation, based on Keystart and SharedStart products.
- Develop a state-based rental subsidy (similar to the National Affordability Rental Scheme) to stimulate institutional investment into private rentals for seniors, with requirements attached to provide security of tenure and affordability for seniors.
- Low cost adaptable or universal design to be made "standard" via building codes
- Tax incentives for 'lease for life' options, tied to offering rents limited to increases with CPI.

During the course of the consultation, participants were asked to complete a short 'post-it note' exercise to identify barriers and enablers to achieving each of the principles underpinning the proposed Strategy. Interestingly, there were more enablers than barriers identified by organisational stakeholders, who provided some innovative ideas to increase access to housing by seniors. For instance, to support people to age in community, the suggestion was given for adaptable housing solutions (e.g. adapting a four-bedroom house into two duplexes). An example of ways affordability can be improved was that more innovative downsizing options could be made available, for instance small frontage lots. In terms of diversity and choice, a suggestion was made for an investigation of shared facilities to reduce construction costs for rental accommodation.

Participants were also alerted to a poster on the wall entitled 'What should we be paying attention to?' where they could post any new ideas which didn't quite fit anywhere else. Some great insights were indicated by participants on this poster. Examples included:

- the need to pay attention to residents
- providing affordable subsidised housing to allow seniors to sell their owned larger property and maintain a lifestyle without a government pension
- the age defining when one is classified a senior should be lowered for Aboriginal people, who are often recognised as seniors at age 45+, given the mortality rates and higher rates of chronic serious disease.

At the completion of the workshop, participants were given the opportunity, and in fact encouraged, to provide feedback on the process and content. Evaluation feedback can be summarised as follows:

- 100% said the consultation was excellent or good in listening to and capturing their views.
- 67% said the event was excellent or good at enabling them to engage with the Affordable Housing Strategy.
- 81% said the consultation was excellent or good at informing Government of systemic issues, needs and opportunities in the sector.
- 81% said the event was excellent or good at accurately representing the views and needs of stakeholders.

Next Steps

The Housing Authority will incorporate input from the organisational stakeholder consultation into a Discussion Paper. Participants will then be invited to comment on the Discussion Paper, once it is released in late-2016.

To complement the organisational stakeholder consultation, Shelter WA and COTA WA conducted six consultations in Perth and selected regional areas with low wealth senior housing consumers, including public housing tenants. A summary of the findings from the housing consumer consultations will be provided to the Housing Authority to further inform the development of the Seniors Housing Strategy.