

POSITIVELY AGELESS

Developing a Queensland Seniors' Strategy

Queensland Shelter Submission

December 2009

INTRODUCTION

This document is Queensland Shelter's submission to the Positively Ageless: Developing a Queensland seniors' strategy discussion paper. Q Shelter is a Peak NGO committed to working towards a fairer and more just housing system. We provide an independent voice on housing rights and a link between government and the community through consultation, research and policy advice. We are committed to improving access to safe, secure, appropriate and affordable housing for all Queenslanders. Our funding mandate and the social justice framework puts particular focus on the interests of low and moderate income housing consumers and others who struggle to meet their housing needs in Queensland.

Our members are both individuals and community organisations across the State. Q Shelter currently has a total of 18 active branches that are formed either around a geographical area, or represent specific housing needs. The special interest branches include the Seniors Branch, the Indigenous Branch, and ASHRAM (Agencies Supporting Housing for Asylum Seekers, Refugees and Migrants).

In this submission we have addressed questions 16, 17, and 18 regarding housing and homelessness issues. To develop this submission Q Shelter consulted with a range of our branches and with key people in our networks who have knowledge and experience of housing issues affecting seniors. In addition, we have scanned relevant housing and seniors' research along with drawing upon the National Shelter seniors' housing project report. The views expressed in this submission are those of Q Shelter as an organisation and do not necessarily represent those of the organisations consulted.

Housing and Homelessness

16. What are the key housing issues affecting seniors?

Affordability

The most significant housing issue affecting seniors is affordability. With housing prices increasing at a steady rate around Queensland due to population growth and lack of supply, the issue of affordability is likely to worsen. Affordability concerns are particularly pertinent for pensioners and other seniors who are on low fixed incomes. The age pension in Australia is currently set at a level which is below the poverty line, making it impossible for many seniors to meet their basic essential expenses such as costs associated with having appropriate housing, food, utility bills, health care, as well as having money left to enable them to remain socially engaged. The low pension rate leaves many seniors in the private rental market particularly vulnerable to any rental rate rise and at risk of homelessness.

Furthermore, affordability issues often seriously hinder seniors' choices of where they will live, and in many cases has an effect on whether the dwelling is located close to essential transport and health centres. The lack of affordable housing in Australia often results in elderly people living in housing which is not appropriate or easily accessible. In many instances the more affordable housing is located on the fringe of cities or communities, often further away from regular transport options and health services. Again, this is particularly so for seniors on low fixed incomes. Unaffordable housing prices are pushing up the demand for social housing, and this demand is forecast to increase dramatically over the next decade as the number of people over the age of 80 increases significantly¹ and the rate of home ownership amongst older people declines.²

Inappropriate Housing

A significant issue faced by many seniors is that they are housed in dwellings which are inappropriate for their specific needs.³ Inappropriate housing ranges from poor design to unsuitable size and remote location of housing. Design issues have been raised as a significant concern for seniors and present barriers for many entering the private rental market. For many seniors there is a need for housing to have universal design features such as ground floor access, wider doorways, open plan living and kitchen areas, and bathrooms fitted out to enable all seniors to have easy usage and access of them.⁴ Housing which does not cater for wheelchair or mobile carts also presents significant access barriers for seniors. Considerably more needs to be done to encourage private investors to build housing to universal design standards so that there is more housing stock available which is appropriate for seniors.

¹ S McNelis, C Neske, A Jones and R Phillips, 'Older people in public housing: policy and management issues' (2009) 109 AHURI Research and Policy Bulletin 1445.

² National Shelter, 'Seniors Housing Project' (2009) at 4.

³ Note 1.

⁴ Note 1.

In addition to design concerns, the inappropriate size of some dwellings in which seniors are housed is an issue. In some cases seniors have aged and remain housed alone in large dwellings of three and four bedrooms whilst in other cases they are forced into extremely small units which do not have adequate space for them to have family, grandchildren, visitors or much needed carers over to stay. The lack of supply of adequately sized housing for seniors is a major cause of seniors being housed inappropriately. What has been echoed by many seniors is the need for housing which has at least one and a half, and ideally two bedrooms to allow for grandchildren to stay, or a nook for a computer or small study. The demand is certainly evident for units which have at a minimum that small amount of extra space in addition to their main bedroom.

In addition, Indigenous seniors have indicated the importance of cultural ties to their three and four bedroom homes in which they have lived for many years and raised children. They have indicated strong objection to being moved into smaller houses or units once their children move out. Their ties to the house as their home are extremely important, and in addition to this, many grandparents are finding themselves raising grandchildren and need the extra space which the houses offer.

Accessibility

Issues of accessibility and also mobility are significant concerns associated with housing for seniors.⁵ Many seniors have reiterated the need for accessible housing which caters for the specific needs of the elderly and those with disabilities. For many, this includes accessibility in the design and layout of houses, through to accessibility in terms of location and proximity to transport and essential health and support services and centres. Of particular concern are access issues for seniors who are aging in rural and remote communities where the services and transport are few and far between. The houses in regional towns are often not suitable or accommodating for older people to age in due to lack of support and health services nearby. Furthermore, it is becoming increasingly common that older people living in rural communities are aging being asset rich, but due to health concerns need to move into community housing as they want to pass down their properties to their children.⁶ For many this means being forced to relocate to housing which is a considerable distance from their close knit communities and families.

Location of housing and its proximity to transport services is particularly essential for seniors who often have mobility issues and find it more difficult than younger people to gain access to transport. Seniors have reiterated the need for accessible public transport close to home which runs at regular intervals throughout the day.

Indigenous seniors who live in rural and remote communities report accessibility issues in terms of access to transport and essential health services. Quite often the houses are inappropriate, of poor standard and design, and in some cases are terribly overcrowded which has a negative impact on

⁵ Note 1.

⁶ National Shelter, 'Seniors Housing Project: Literature Review' (2009) at 8.

their health. A lack of supply of appropriate housing in rural and remote communities for Indigenous seniors is of serious concern as they wish to age in their communities around family.

Support

The need for support to be attached with housing is echoed by many seniors and ranges from needing assistance financially, to support due to health concerns. For many, the extra bit of support whether it be for meals, or basic home maintenance, or even just checking in to ensure the person doesn't need any medical attention can mean the difference between a person being able to age in place, or needing to be transferred into a form of housing offering full time care. Many seniors have indicated the need for support services to be available in the community for an affordable level to enable them to remain in their homes for as long as possible near their existing networks and family and to reduce feelings of isolation.⁷

Many seniors have indicated that some staff in support and administration roles are unaware of many of the issues affecting older people and as a result can come across as patronising or disempowering.⁸ Public awareness and specific training for staff in these specific roles would not only overcome these issues, but is also critical for early intervention in cases where an older person may be beginning to suffer from dementia or Alzheimer's.

In addition, there has been an increase in the number of grandparents who are being left to raise grandchildren which also raises the need for greater assistance and support not only financially, but also with transport and health concerns. This is also relevant for seniors who are raising adult children with disabilities.

Social Isolation

Social isolation and marginalisation are seen as significant issues for seniors.⁹ For older people who move away from their houses into smaller dwellings later in life, they can find themselves more isolated from families and their previous communities. Social isolation is a very worrying and real concern for many as they age, particularly with the changes in family values, the loss of community, and an increase in lone person households. The links between social isolation and depression and ill health are a significant concern for seniors and this issue ties in closely with the type and location of housing, and the support which is attached to housing in which older people are living.

Social contact for seniors is particularly important for those living by themselves. Support is often needed particularly for elderly tenants who may be facing issues such as dementia which may lead to them forgetting to pay their rent or other bills. Support and early intervention is critical in

⁷ Note 2 at 7.

⁸ Note 1.

⁹ Note 1.

assisting seniors in sustaining and maintaining tenancies. Seniors have indicated that they would like to see housing officers and service workers have some form of training or education to raise awareness of these issues which affect seniors. Identifying that failure to pay rent may be due to issues such as dementia or Alzheimer's, and ensuring that the correct support workers can come in and assist at the right time, could limit the number of seniors being evicted from tenancies and falling into homelessness.

Security

Issues of security have been raised on many occasions by seniors. For some it has been in relation to security of tenure, and for others, has concerned the social mix in the unit blocks or communities in which they are living.¹⁰ Security of tenure is a significant issue for older people, particularly those on low fixed incomes and in the competitive private rental market. For many older people, particularly those with health issues, the possibility of having to move can cause significant stress due to affordability and the lack of supply of housing available which is accessible in its design and location to transport and essential services.

It has also been echoed by many seniors that a changing social mix in their unit blocks can cause concern for their security, particularly when that social mix includes people with substance abuse issues or mental illness. The undersupply of housing stock can lead to these situations when there is increasing demand for housing for people in very high needs categories and not enough housing in which to place them. Appropriate housing placement strategies such as 'matching for success' should be used to take into account the needs and demographics of current and future tenants to address any security and safety concerns and perceptions.

Discrimination

Discrimination and abuse associated with housing are very real concerns for some seniors. Indigenous seniors have reported feeling discriminated against in the private rental market as they are unfairly viewed as being riskier tenants than younger working couples or individuals.¹¹ This has also been the case for many seniors who are on the pension or some type of fixed income. In addition, seniors are at times hesitant to request landlords to address maintenance and repairs for fear of eviction or rent rises. Many seniors have reported that landlords are often unwilling to undertake modifications in dwellings to make them more liveable, in particular for elderly people with mobility issues.¹² These concerns relate back to design issues with housing which have features which are not accommodating to seniors, particularly those with disabilities.

¹⁰ Note 1.

¹¹ Note 2 at 12.

¹² Note 6 at 8.

17. How can we reduce or prevent the numbers of seniors experiencing homelessness?

By addressing many of the key housing issues faced by seniors and implementing strategies to overcome them, the number of seniors who experience or who are at risk of homelessness will decline. Affordability is the key issue facing seniors and therefore increasing the supply of affordable, accessible and appropriate housing for seniors will dramatically assist in reducing and preventing seniors from falling into homelessness. Considering that the demand for public housing is forecast to increase significantly in the next decade as the population ages and more people retire without owning their own homes, an increase in supply of dwellings is critical to preventing homelessness.

In addition, support and access to services, and strategies to prevent social isolation have been identified as vitally important in keeping seniors from falling into homelessness. A number of potential strategies and models have been brought to our attention which would address issues such as social isolation and much needed support and assistance for seniors to enable them to age in place and prevent them from falling into homelessness.¹³ One of these strategies would involve the widespread establishment of integrated programs which provide a wide range of services from the provision of meals, through to medical and health care assistance, transport, and a common meeting place where seniors and/or other members of the community could access to remain socially engaged and connected and receive assistance to enable them to age in place.

Another model established by Hans Becker in the Netherlands is the Apartments for Life model which is being trialled in Sydney, and which involves the building of vertical villages within which are facilities such as fitness centres, beauty salons, ATM's, supermarkets, arts and crafts studios, restaurants and bars.¹⁴ The villages have a neighbourhood atmosphere and offer seniors the opportunities for social interaction and access to services they may need. Models such as these are examples which address many of the social isolation issues and provide housing in which seniors can comfortably age whilst participating in community life.¹⁵

Increasing the supply of dwellings which meet universal design standards will also help prevent seniors from falling into homelessness. Home maintenance and modification services which assist seniors in staying in their homes for longer through modifying their existing dwellings have been welcomed by those who have had access to the services. These services help in the prevention of homelessness as they gain positive outcomes for seniors such as greater security, an increased sense of well-being and greater independence.¹⁶

¹³ The Benevolent Society, 'Apartments for Life in Australia: Lessons for Australia from Humanitas in the Netherlands' (2009)

<<http://www.bensoc.org.au/uploads/documents/HumanitasAFLinAustraliaReportJune2009.pdf>> at 15 December 2009.

¹⁴ Ibid

¹⁵ Ibid

¹⁶ A Jones, D De Jonge, and R Phillips, 'The role of home maintenance and modification services in achieving health, community care and housing outcomes in later life', (2009) 118 AHURI Research and Policy Bulletin 1445.

In addition, strategies are desperately needed to overcome the discrimination barriers which at times prevent seniors from getting into the private rental market. Removing these barriers is essential in helping seniors into housing, and helping them maintain those tenancies once in them. Greater protection is needed for seniors in the private rental market so that they do not feel at risk of being evicted if they approach landlords to undertake modifications to bathrooms or kitchens to make them more accessible and appropriate to their needs.

Recommendations:

- Queensland Shelter recommends that the Queensland government lobby the Federal government to increase the age pension and include this in the calculations of rent.
- Queensland Shelter recommends that the Queensland government continue to increase the supply of affordable housing stock available for seniors.
- Queensland Shelter recommends that strategies be developed and implemented to break down barriers of discrimination against seniors in the private rental market. This should include public awareness and education programs.
- Queensland Shelter recommends increased training and awareness programs for key housing support and service officers so that they can better understand, identify, and respond to the early signs of dementia, Alzheimer's and other health issues which can lead to rental arrears and homelessness.
- Queensland Shelter recommends the investigation of integrated programs which offer support and services in terms of finance, meals, transport, health and medical, and also a venue in which seniors can meet.
- Queensland Shelter recommends that the location of housing and its proximity to transport be considered as a priority when housing seniors to ensure they do not become socially isolated without access to essential services.
- Queensland Shelter recommends that all new housing meet universal design standards to ensure that all housing is accessible and appropriate for seniors, particularly those with mobility issues.
- Queensland Shelter recommends that more housing and support services are made available in rural and remote areas so that seniors are able to age in place in their local communities.
- Queensland Shelter recommends that home maintenance and modification services continue to be implemented in housing strategies for seniors and that eligibility criteria are relaxed to enable more seniors to have access to this support.
- Queensland Shelter recommends the widespread availability of programs such as Home and Community Care (HACC) and Housing and Support Program (HASP) for seniors which can assist them to age in place with the support they need, whilst acknowledging the interconnection between housing, health and community care.

- **Queensland Shelter recommends the development of culturally appropriate housing policies for Indigenous seniors in consultation with Indigenous Community Housing Organisations.**

18. What can we do to improve housing options for seniors?

Housing options can be improved for seniors by ensuring there is greater diversity of housing available for them, and ensuring that seniors on fixed income such as the pension have affordable housing options available for them. A greater diversity of housing should include options such as share housing which would address significant issues surrounding social isolation and support, and also increasing the supply of housing available which has more than one small bedroom to enable seniors to have either carers, grandchildren, family members or visitors stay. This also would address issues of seniors not having the level of support some require, would allow more to age in place rather than having to enter high care, and would also solve issues of social isolation which often are the cause of further problems such as homelessness. It must be acknowledged that Indigenous seniors may have differing cultural needs and expectations in relation to their housing as they age, as might seniors from culturally and linguistically diverse backgrounds.

Recommendations:

- **Queensland Shelter recommends that a greater diversity of housing options be made available for seniors. This could include supporting the implementation of share house models, or community villages which include both housing and support services for seniors.**
- **Queensland Shelter recommends that new stock be built with universal design features to ensure that there are a greater number of housing options in differing locations available for seniors.**
- **Queensland Shelter recommends that strategies be put in place to facilitate seniors to age in place with the appropriate support if they choose.**

CONCLUSION

We thank you for the opportunity to respond to the 'Positively Ageless' discussion paper. We have outlined the major housing issues faced by seniors in Queensland which are affordability, discrimination, security, social isolation, accessibility, support, and inappropriate housing. Within this submission Q Shelter has recommended strategies and policy changes to address these concerns and plan for our ageing population.

Should you have any queries, please do not hesitate to contact either Noelle Hudson or Kate Langdon at Q Shelter on 3831 5900.