



**Equality Rights Alliance**

Women's Voices for Gender Equality

**Submission of the Equality Rights Alliance to**

***Setting the Agenda***

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# Preventing and Responding to Single, Older Women's Housing Precarity: An overview of findings and recommendations to date

ERA welcomes the opportunity to make a submission to the ALP's *Setting the Agenda* process. ERA has made a number of previous public policy submissions, Pre-Budget submissions, Senate Inquiry and Productivity Commission submissions, outlining the housing challenges faced by older, single women. This work can be accessed in the [publications section of our website](#).

We recognise that awareness of single, older women's housing issues is high in the ALP's Status of Women Committee and that the purpose of *Setting the Agenda* is to canvass for the solutions to advance these issues. To this end, this paper brings together key findings and recommendations on single, older women's housing from the growing body of research and advocacy in this area. We have arranged these recommendations according to four overarching themes, highlighting relevant details from the reports and research. These recommendations relate chiefly to housing and homelessness policy and we stress that the causes of housing problems for single, older women, are multi-faceted and complex. The state of housing affordability is one contributing factor which combines with gender-based economic disadvantage and gender-based violence to undermine women's access to safe, appropriate and affordable housing. Any strategy to improve single, older women's housing prospects must be underpinned by work to address the feminisation of poverty and gender-based violence.

In summary, the recommendations which relate directly to Federal policy are:

- Develop a comprehensive strategy specifically to address the housing needs of older women, including clear targets relating to access to social and affordable housing and the provision of private rental assistance.
- Include targets relating to the needs of older women in all relevant housing strategies **and** consult with older women on their experience and needs when developing mainstream homeless and housing strategies.
- Work with the States and Territories to ensure that there is an adequate supply of social housing (meaning both public and community housing) and plan for and invest in significant growth in social housing.
- Increase Commonwealth Rent Assistance and address the barriers to older women in shared equity and other non-traditional housing schemes accessing CRA.
- Increase funding to the Assistance with Care and Housing for the Aged (ACHA) Program from \$4.6 million to \$46 million. Comprehensively review the ACHA program for roll out as a national program integrated with housing and aged care services.
- Ensure all Federal level policy and planning relating to violence against women and their children is adequately integrated with housing policy to make sure no-one has to choose between staying in a violent home and becoming homeless.
- Promote and support the development of a range of long term, affordable housing options that are suitable for older women, including shared equity schemes, community land trusts, shared housing schemes, studio housing options, co-housing schemes, modern boarding houses, secondary dwelling / granny flat programs,

- Development of partnerships with and support for the private sector, the finance sector and superannuation funds to support a mixed equity and other funding models, including examining taxation and other Federal level support options.

There are a number of recommendations relating to State, Territory and local Governments relevant for national housing agreements.

The research, policy and advocacy papers and reports we have drawn on for this overview are as follows:

- **Older Women’s Studio Development Project: A co-design project to inform design guidelines suitable to the housing needs of single homeless older women** (2017) *Sydney Women’s Homeless Alliance*
- **What Women Want: Single Older Women and their Housing Preferences** (2017) Sandy Darab, Yvonne Hartman and Louise Holdsworth
- **A Home for Life: Towards an older persons housing strategy** (2016) *Housing for the Aged Action Group, COTA Victoria, Australian Network for Universal housing Design, Fair Go for Pensioners, Ethnic Communities Council of Victoria, Seniors Rights Victoria, Wintringham, Elder Rights Advocacy, Carers Australia Victoria*
- **A Plan for Change: Homes for Older Women** (2016) *Homelessness NSW, Women’s Housing Company, Mercy Foundation, YWCA NSW, NOVA for Women and Children, Tenants Union NSW, Shelter NSW, St Vincent de Paul NSW*
- **Keeping Women and Children Housed: Women’s Homelessness Prevention Project** (2016) *Justice Connect Homeless Law*
- **A Home of One’s Own: Shared Equity for Older Single Women** (2015) Chris Black and Liss Ralston, *Women’s Property Initiatives*
- **Addressing older women’s homelessness: service and housing models** (2015) Maree Petersen
- **The Voices of Mid-Life Women facing Housing Insecurity** (2015) Andrea Sharam, *Swinburne Institute for Social Research*
- **Home Truths: Older women’s housing vulnerability in the ACT** (2014) *ACT Shelter*
- **Older Women’s Pathways out of Homelessness in Australia** (2014) Maree Petersen and Cameron Parsell, *Mercy Foundation*
- **No Home at the End of the Road?** (2011) Andrea Sharam, *Swinburne Institute, The Salvation Army Australia Southern Territory*
- **It Could be You: female, single, older and homeless** (2010) Ludo McFerran, *Homelessness NSW, Older Women’s Network NSW, St Vincent de Paul NSW*
- **Going it Alone: single, low needs women and hidden homelessness** (2008) Andrea Sharam, *Women’s Information, Support and Housing in the North*
- **Too Big to Ignore: Future Issues for Australian Women’s Housing 2006-2025** (2007) Selina Tually, Andrew Beer, Debbie Faulkner, *SA Department for Families and Communities, HomeStart Finance, Shelter SA, YWCA of Adelaide, SA Women’s Housing Caucus*

## 1. Visibility of and Accountability for Older Women in Housing and Homelessness Policy

Time and again recommendations draw attention to the invisibility of women’s housing issues in housing and homelessness strategies and policy frameworks. Several reports touch on the need for integration of these concerns throughout the policy development process from consultation, to setting targets, implementation and reporting. A summary of the key recommendations and findings is below:

*Develop a comprehensive strategy to address the homelessness of older women.*

*Set clear targets for tackling older women’s homelessness which relate to access to social and affordable housing and the provision of private rental assistance.*

*Ensure all strategies and targets are developed in consultation with older women and their representative organisations (A Plan for Change).*

- *Set targets to meet the needs of older women in all relevant strategies and consult with older women on their experience and needs when developing mainstream homeless and housing strategies and prioritise older women and affordable single person housing in the National Rental Affordability Scheme (It Could Be You).*

## 2. Significant Growth in Affordable Housing Stock and Options

### a) Social Housing (Public and Community Housing)

There is unanimity in the call for more long-term affordable housing options in reports and research into older women's housing precarity and homelessness. The decline in public housing investment over recent decades has underscored the critical shortage in housing for people on low incomes. Women are the primary beneficiaries of social housing, making up the majority of public and community housing tenants.<sup>1</sup> Market rates of rent are recognised as particularly difficult for older women on fixed low incomes<sup>2</sup> with capped rental rates provided in social housing a source of protection from extreme unaffordability.<sup>3</sup> Calls to action extend from a more significant direct government investment in housing to a reinvigorated political commitment to social housing. Key recommendations and findings are outlined below:

- *Take steps to ensure that there is an adequate supply of social housing (Too Big to Ignore).*
- *Develop a range of long term, affordable housing options that are suitable for older women (Home Truths).*
- *Plan for — and invest in — significant growth in affordable housing To reduce the risk of homelessness for women and children and to make sure no-one has to choose between staying in a violent home and becoming homeless, Homeless Law recommends: Both State and Federal Governments recognise the role for social housing in creating healthy, safe, productive communities and remember that there are women and children for whom social housing is, and will continue to be, the most appropriate housing option and this is a worthwhile investment (Keeping Women and Children Housed).*

### b) Ensure Social Housing Eligibility Reflects the Situations of Older Women

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Requirements for public housing leave too many older women in the gap between eligibility and secure, sustainable private housing. Of course the waiting lists for public housing and the overall shortage create underpin the limits on eligibility, however, this should be revised as part of a strategy to increase social housing stock and availability. Key recommendations and findings are outlined below:

- *Early and accelerated access to social housing for women aged 45 and older by raising the social housing income eligibility limit (It Could Be You).*
- *Increase the asset limit for eligibility to priority public and social housing (Homes for Life).*
- *Improvements needed in the homelessness service system include: a review of the current prioritisation process used by housing providers to allocate social housing under the Housing Pathways system – this prioritises complex needs above poverty which means that homeless older women often lose out (A Plan for Change).*

### c) Innovative Ownership Models

Government policies and funding to support the development of innovative affordable ownership models and products for single, older women are consistently raised in the literature on this issue. Affordable ownership models tend to be based on shared equity, and as Sharam highlights “shared equity models in Australia have tended to presume shared ownership of land and dwelling as a single title.” However, a community land trust could work to facilitate shared ownership of a dwelling underpinned by land owned by

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<sup>1</sup> Australian Institute of Health and Welfare (2017). *Social housing tenants (AIHW)*. [online] Available at: <http://www.aihw.gov.au/housing-assistance/haa/2017/social-housing-tenants/> [Accessed 15 Aug. 2017].

<sup>2</sup> Petersen, M. (2015). Addressing older women's homelessness: service and housing models, *Australian Journal of Social Issues*, 50(4), 419-438. Retrieved August 15, 2017.

<sup>3</sup> Baker, E., & Tually, S. (2008). Women, Health and Housing Assistance: Implications in an Emerging Era of Housing Provision. *Australian Journal of Social Issues*, 43(1), 123-138. Retrieved August 14, 2017.

government or a community organisation.<sup>4</sup> Further detail on models is captured below in the recommendations summary:

- *There need to be mechanisms developed to provide for an increased number of affordable dwellings for single women (Going It Alone).*
- *Government needs to assist low income women and their families into sustainable home ownership; (Too Big to Ignore)*
- *Develop a range of long term, affordable housing options that are suitable for older women, and undertake research on the possibility of innovative responses that might work in the ACT, such as community land trusts (Home Truths).*
- *Fund a study into the viability of a shared equity scheme and community land trust schemes targeting older women with housing deposits below market value (It Could Be You).*
- *Further development of a land trust based-shared equity scheme, including the establishment of a register for expressions of interest. Based on land trust model –separates land ownership from dwelling ownership and assumes the land is provided at no cost; where the dwelling is purchased by individual women through private mortgage finance; where the women could afford to purchase housing for at least \$150 000 and potentially up to \$350 000; imposes restrictions on eligibility, sub-letting and bequests; that does not permit the capture of capital gains by purchasers. **and** hundreds of community land trusts operate in the US and the UK to provide affordable housing. Members purchase or build on trust land but in effect do not pay for the cost of the land they occupy. This is possible through government grants and philanthropy providing the land equity. In many cases, purchasers can access special low income housing finance schemes. (No Home at the End of the Road)*
- *Respondents were very positive towards the modification to traditional forms of home ownership that would be required, including having the willingness to forego capital gains. (The Voices of Mid-Life Women Facing Housing Insecurity).*
- *Mixed equity is a model whereby someone can purchase part of an asset and pay a reduced rental amount depending on how much of the asset they have purchased. This initiative would focus on: Development of a mixed equity model for homeless older women to enable them to use the equity from any assets that they do own to invest in appropriate housing. Development of partnerships with the private sector, the finance sector and superannuation funds to support a mixed equity model (A Plan for Change).*
- *This project has identified that shared equity housing has been successfully implemented in a range of housing markets internationally to meet the needs of particular segments of the population. While no schemes currently operating in Australia are aimed at the over 55s target group (of single women or couples), there are a number of international examples that could be further investigated. Therefore, WPI will need to design its own shared equity product to fit this specific group and the specific market conditions that exist in Victoria. The interviews identified a strong interest from those within the proposed cohort for a shared ownership type of scheme (as opposed to a community equity or 'transitional' individual equity product), and a real appetite for such a product to be developed by a community organisation such as WPI. Many interviewees mentioned the psychological importance of being an equity partner (most importantly, removing the feeling of vulnerability that came from housing insecurity and renting), as well as the financial benefits of seeing their money invested in a sound way rather than spending it all on rent. Most women also indicated that they would be keen to assist in testing or reviewing a potential product with the aim of purchasing property in the short to medium term – the consistent view was that the quicker something was made available, the quicker they could move on from situations of insecurity and the perceived perils of the private rental market (A Home of One's Own).*

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<sup>4</sup> Sharam, A. (2011). *No Home at the End of the Road? A survey of single women over 40 years of age who do not believe they will own their housing outright at retirement.* Retrieved August 14, 2017, from Swinburne Institute and The Salvation Army Australia Southern Territory: <http://www.salvationarmy.org.au/Global/News%20and%20Media/Reports/2011/no-home-at-the-end-of-the-road.pdf>

## d) Design that Meets the Needs of Older Women

Research and experience continually points to the critical importance of collaborative approaches to housing design for older women. Research on the housing preferences of older women facing housing precarity is a useful guide but fundamentally underlines the importance of co-design. Much of the work in this area highlights the diversity of experiences and preferences across the older women cohort. As the summary of key findings and recommendations below demonstrates, while key themes emerge in preferences, this is largely dependent on context and points to the need for ongoing collaboration and consultation with the people housing is intended for.

In 2017 research on the housing preferences of older women facing housing precarity on the mid –north coast of NSW, Darab, Hartman and Holdsworth identified the following:

- *Privacy was seen as essential by the great majority of participants. A strong preference for independence and privacy, in particular for living alone, was the common response by all but one of the women in this study when asked about future housing aspirations.*
- *Gardens -A recurring theme was the emphasis placed on personal space extending to the outdoors, and of how the tenuous nature of renting frustrated the women's desire for a garden.*
- *Space for family and animals: A priority for the majority of participants was having housing space to cater for incidental family needs (What Women Want).*

The need and preference for privacy for some older women has been highlighted in research by Petersen. The same research also sheds light on cultural and contextual factors that shape preferences pointing to a case study of successful share housing for older Indigenous women on country.<sup>5</sup> Reflecting on the importance of culturally appropriate housing, Petersen and Parsell draw attention to the need for the experiences of older women from culturally and linguistically diverse backgrounds to be considered.<sup>6</sup>

Older Women's Co-Housing (OWCH) in the UK offers an interesting example of how co-housing (as opposed to sharing) can work. The complex has 17 leasehold flats and 8 for social rent. Housing for Women, a gendered specialist social housing provider, has overall Freehold for the site, has granted OWCH (a fully mutual company) a 999-year lease of the land. Housing for Women manages the 8 social rental flats and OWCH (run by all residents) manages the day to day control of the scheme.<sup>7</sup>

Work from the Sydney Women's Homelessness Alliance has put into action collaborative design for affordable, communal studio housing in the middle and inner rings of Sydney for older women who have experienced homelessness. The Older Women's Studio Development project reinforces the importance of a process of co-design and makes recommendations not just on what housing that meets the needs of this cohort looks like, but how to integrate this into planning instruments. The project also draws attention to the processes and pre-conditions required for sharing and communal living. Key findings and recommendations are highlighted below:

- *The design of permanent supportive housing for homeless older women needs to account for women's diverse life experiences, needs and preferences.*
- *Their overwhelming preference was to have their own place and for this to be permanent and safe so they would not face being homeless again and could be supported appropriately as they age without having to move. Over two workshops, a sense of community developed between these diverse women. Their attitudes evolved so that by the end of the project, they articulated very clearly what it meant to share their housing and the pre-conditions for doing this well.*

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<sup>5</sup> Petersen, M. (2015). Addressing older women's homelessness: service and housing models, *Australian Journal of Social Issues*, 50(4), 419-438. Retrieved August 15, 2017.

<sup>6</sup> Petersen, M., & Parsell, C. (2014). *Older Women's Pathways out of Homelessness in Australia*. Retrieved August 14 2017, from Mercy Foundation:

<https://www.mercyfoundation.com.au/uploads/cknw/files/FINAL%20Feb%202014%20Petersen%20%20Parsell%20Older%20women's%20pathways%20out%20of%20homelessness.pdf>

<sup>7</sup> Structure. (n.d). Retrieved August 14, 2017, from <http://www.owch.org.uk/structure/>

- *Older single women want secure tenure in their housing that enables them to age in place, and supports their well-being and continuing participation within the community. By providing mixed housing options within developments built in locations that offer women access to their existing networks of friends, family and services, women can leverage support for extended independent living as well as contribute to the independent living of others.*
- *We charted new territory with this project because we could not find any specific planning guidelines or policy guidance about what it meant to house single older homeless women well in small studios under the AHSEPP and in a NGBH. Recommendations: Engage with key stakeholders in Planning NSW to consider the merit of adopting and building on the design guidelines in this report and using them as a basis for developing policy guidelines on appropriate housing for single older women under the AHSEPP and for NGBHs. Engage with Planning NSW to give consideration to developing a fit-for-purpose definition of a “new generation boarding house” under the AHSEPP that is suitable for single older women who are homeless or at risk of homelessness and that enables housing providers to be eligible for the planning bonuses (Older Women’s Studio Development Project).*

McFerran has also explored boarding houses in particular and the need for planning and development controls to meet the needs of older women:

- *Boarding house regulations, standards and design must meet the safety and security requirements of older women.*
- *To ensure that boarding house design meet the safety and security requirements of older women all rooms should have as a minimum a kitchenette and en suite.*
- *Boarding house provision must include boarding houses exclusively for older women (It Could be You).*

Additionally, planning and development controls for secondary dwellings have been highlighted:

- *Fund a market survey to gauge older homeowner support for a secondary dwelling program, the barriers and necessary incentives to take up for a national secondary dwelling program.*
- *Commonwealth funds a national secondary dwelling program (It Could Be You).*
- *It was suggested by some women that a subsidy or scheme to help finance the construction of garden flats could make this option more viable for older women and their families (Home Truths).*

Universal design principles in both the construction of new dwellings and the renovation of existing dwellings is paramount to accessibility and appropriateness of housing design. This can be achieved through mandating the Silver Standard Design in the Livable Housing Australia guidelines into the National Construction Code.<sup>8</sup>

Integration of housing with supports, specifically aged care, has been identified in a number of the reports:

- *For many women permanent housing with the option of community aged care if and when required rather than shared accommodation is appropriate. (Addressing Older Women’s Homelessness)*
- *Showcase viable independent housing models that can be connected to the aged care service sector over time, test new design options to deliver affordable safe and well located housing for older women (A Plan for Change)*
- *Through the Minister for Housing and the Minister for Planning, request that the NSW Government formally engages with the Commonwealth Minister for Health and Aged Care about how small studios and shared housing studio models could be promoted as part of the Commonwealth Government’s response to the Aged Care Sector’s Reform Roadmap (Older Women’s Studio Development Project).*

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<sup>8</sup> Tually, S., Beer, A., & Faulkner, D. (2007). *Too Big to Ignore: Future Issues for Women’s Housing 2006-2025*. Adelaide: AHURI and *A Home for Life: Towards an older persons housing strategy*. (2016), November). Retrieved August, 2017, from Older Person’s Housing Coalition: [https://www.older tenants.org.au/sites/default/files/older\\_persons\\_housing\\_strategy\\_nov\\_2016.pdf](https://www.older tenants.org.au/sites/default/files/older_persons_housing_strategy_nov_2016.pdf)

## e) Updating Planning Provisions for Inclusionary Zoning

Planning instruments play an important role in increasing affordable stock to address older women's homelessness. This role extends from strengthening development controls to guide design that meets the needs of older women as well as broader planning policy changes to encourage and mandate affordable housing provision in suitably located areas such as infill development.

- *A long-term, affordable housing strategy that sets targets and identifies funding models (including direct government funding, innovative financing mechanisms and planning provisions such as **inclusionary zoning**) to increase different housing types (including new permanent supportive housing, social housing and affordable rental housing), to meet the needs of low-income Victorians. (Keeping Women and Children Housed)*

Women's Property Initiatives identify the relationship between inclusionary zoning and innovative home ownership models:

- *A critical success factor of community land trust schemes has been the ability to acquire land at heavily discounted prices, either through philanthropic donation, use of inclusionary zoning measures or other means (A Home of One's Own).*

## 3. Policy Focus that includes all Forms of Tenure

Policy settings that favour home ownership drive the deepening divide in Australia's housing system. This is seen most starkly in the tax system where negative gearing and the capital gains tax exemption give investors a competitive edge in the market. Tax money spent on investors dominating the market is tax money taken from people in rental housing, social housing and experiencing homelessness.

### a) Housing Assistance

Owners and investors are prioritised in Government policy with expenditure (both direct and through tax concessions) outweighing expenditure and support for renters.<sup>9</sup> This raises questions about the way housing support flows in the direction of tenure, rather than need.<sup>10</sup> Demand for housing assistance will continue to rise with particular need identified for older people retiring in the private rental market.<sup>11</sup> A comprehensive assessment of current and projected need is required, through reporting and monitoring in line with that of the now abolished National Housing Supply Council. Policy and expenditure on housing support and assistance must be recalibrated to meet need and facilitate fundamental rights to housing.

Commonwealth Rent Assistance (CRA) is commonly cited as an area in need of reform. Women make up the majority of people in receipt of Commonwealth Rent Assistance; there are 113 705 single women on the age pension in receipt of CRA and 67 830 single men in the same situation.<sup>12</sup> Increasing CRA in line with market rent levels has long been identified as a key action in revamping housing assistance.<sup>13</sup>

Government expenditure on housing assistance for people in social and private tenancies is under consideration as part of the Productivity Commission's inquiry into Introducing Competition and Informed

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<sup>9</sup> Kelly, J. (2013). *Renovating Housing Policy*. Retrieved August 14, 2017, from The Grattan Institute:

<https://grattan.edu.au/report/renovating-housing-policy/>

<sup>10</sup> Jacobs, K., Hulse, K., Stone, W. and Wiesel, I. (2016). *Individualised housing assistance: findings and policy options*, AHURI Final Report No. 269, Australian Housing and Urban Research Institute, Melbourne, <http://www.ahuri.edu.au/research/final-reports/269>, doi:10.18408/ahuri-4105001.

<sup>11</sup> Jacobs, K., Hulse, K., Stone, W. and Wiesel, I. (2016). *Individualised housing assistance: findings and policy options*, AHURI Final Report No. 269, Australian Housing and Urban Research Institute, Melbourne, <http://www.ahuri.edu.au/research/final-reports/269>, doi:10.18408/ahuri-4105001.

<sup>12</sup> *2017-18 Gender Lens on the Budget*. (2017). Retrieved August 14, 2017 from National Foundation for Australian Women <http://www.nfaw.org/wp-content/uploads/2017/05/FINAL-Gender-Lens-2017.pdf>

<sup>13</sup> *Anglicare Australia Rental Affordability Snapshot*. (2017) Retrieved August 14, from Anglicare Australia <http://www.anglicare.asn.au/docs/default-source/default-document-library/rental-affordability-snapshot-2017.pdf>

User Choice into Human Services. ERA is concerned that the draft report makes recommendations which would curtail housing assistance provision through the elimination of income-based rent setting in public housing and replacement with CRA. We have worked with the Australian Women Against Violence Alliance (AWAVA) on submissions to this inquiry highlighting the need for a diversity of housing support and assistance options along the housing continuum.<sup>14</sup>

## b) Reform Tenancy Laws

In line with a renewed approach to housing that recognises the rights of all, across tenures, to safe, affordable and suitable housing, tenancy laws must be updated. As they currently stand, tenancy laws across Australia work to reinforce the divide between owner and tenant. Several of the reports touch on the much-needed reforms to make the private rental sector more secure and stable for single, older women. Key findings and recommendations are highlighted below:

### *Stability, Security and Safety for People Renting-*

- *Ensuring the review of the Residential Tenancies Act 2010 effectively considers how the current Act impacts on older tenants removing the capacity for 'no cause' eviction in the Residential Tenancies Act which has a particular impact on older tenants consideration of a system of incentives for landlords to agree to longer term leases for older tenants addressing the issue of the lack of affordable private market rental stock particularly in some locations through changes to the planning system (A Plan for Change).*
- *Strengthen safeguards to make evictions into homelessness a last resort. To ensure that evictions from both social and private tenancies only ever occur as a last resort, Homeless Law recommends: The introduction of a 'reasonableness' requirement for all evictions under the Residential Tenancies Act, to give VCAT members discretion to avoid eviction where they are not satisfied it is reasonable in the circumstances. The development of a pre-eviction checklist for landlords to satisfy before applying to VCAT for a possession order (Keeping Women Housed).*
- *Consider longer tenure leases and rental controls in the private market (A Home at Last).*
- *Greater flexibility around making modifications to rental accommodations for ageing and disability (Home Truths).*
- *Darab, Hartmann and Holsdworth also highlight the importance of pets in the lives of older women and the importance of tenancy laws recognising this (What Women Want).*

Advocacy is also underway in a number of States and Territories to make rentals safer for people who have experienced domestic and family violence. Some key recommendations are highlighted below:

- *Improve legal mechanisms for exiting leases due to family violence (Keeping Women Housed).*
- *Tenancy laws must reflect the realities of domestic violence reporting, recognising that many cases are not reported to police. When ending their tenancy without penalty due to domestic violence, victims should be able to rely on evidence of domestic violence from their: doctor, domestic violence worker, psychologist, community (access) worker, social worker, homelessness worker, child protection worker, school counsellor or principal, nurse, disability advocate.<sup>15</sup>*

Finally, housing assistance must be suitable and available for older women in the private rental market:

- *Developing new products and services that specifically target homeless older women, for example, a private rental subsidy that every older homeless woman is entitled to similar to the PRS available*

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<sup>14</sup> *Submission to the Productivity Commission Introducing Competition and Informed User Choice into Human Services Draft Report.* (2017). Retrieved August 14, 2017 from Australian Women Against Violence Alliance and Equality Rights Alliance <http://www.equalityrightsalliance.org.au/wp-content/uploads/2017/07/AWAVA-and-ERA-Submission-to-PC-Draft-Report-on-Human-Services-20170714.pdf>

<sup>15</sup> *Domestic Violence and Renting: Prioritising Safety at Home.* (2017). Retrieved August 20, from Women's Legal Services NSW <http://www.wlsnsw.org.au/wp-content/uploads/Survey-report-final.pdf>

for people with disability or health problems who are waiting for an allocation of social housing (A Plan for Change).

- *Rent brokerage for older tenants in the private rental market, advocacy with landlords to prevent women becoming homeless and timely resettlement for women once evicted (Older Women's Pathways out of Homelessness in Australia).*

## 4. Homelessness Service Models that Meet the Needs of Older Women

Reports on single, older women's housing problems over the last decade continually highlight the importance of recognising older women's diversity and thus the diversity of pathways into housing problems and homelessness. A diversity of homelessness and housing service models are required to meet the diversity of needs of older women. These models of support need to encompass prevention, early intervention and crisis support. Homelessness funding and policy frameworks must recognise and resource the breadth and diversity of service models.

As discussed earlier, the housing affordability shortage is a key driver of older women's housing problems. The availability of affordable housing options will ensure many older women have their rights to housing met. Petersen and Parsell have unpacked Australian Institute of Health and Welfare data to identify gaps in specialist homelessness service provision for older women. Long-term housing is the biggest gap in service provision for women over the age of 55. Only 11% of older women in need of long-term housing are able to be assisted to have that need met. As Petersen articulates: "with appropriate housing most older women will require little ongoing support."<sup>16</sup> For older women with higher support needs, more supportive service models will be appropriate.<sup>17</sup> A summary of key findings on strengthening homelessness policy and funding structures to meet the needs of single, older women is below:

### a) Increased Funding to Meet Need

- *Older women without dependent children are precluded from staying in crisis and transitional housing options, as services prioritise assisting women with families (Addressing Older Women's Homelessness).*
- *Homelessness services need more resources so that they can service their unmet demand. That is, an expansion of service provision will reduce the extent of hidden homelessness, and enable broader response to housing need (Going it alone).*

### b) Assess the gaps between need and provision for older women through AIHW data to identify funding priorities for older women:

There is a need to analyse the most up to date Australian Institute of Health and Welfare data on Specialist Homelessness Services (SHS) assess the gaps between identified need and assistance/provision for older women. We know that the latest SHS data release reveal a 17.5% increase in the number of women over the age of 55 seeking assistance which is twice the rate of growth for the general SHS population.<sup>18</sup> We can see from Petersen and Parsell's AIHW data analysis that 40% of older women seeking short-term emergency accommodation were unassisted, 77% seeking medium-term transitional housing were unassisted and 15% approaching to sustain tenancy and prevent eviction were unassisted. This sort of analysis should inform prioritisation of funding for services to meet single, older women's needs. Further, as

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<sup>16</sup> Petersen, M., & Parsell, C. (2014). *Older Women's Pathways out of Homelessness in Australia*. Retrieved August 14 2017, from Mercy Foundation:

<https://www.mercyfoundation.com.au/uploads/cknw/files/FINAL%20Feb%202014%20Petersen%20%20Parsell%20Older%20women's%20pathways%20out%20of%20homelessness.pdf>

<sup>17</sup> Petersen, M. (2015). Addressing older women's homelessness: service and housing models, *Australian Journal of Social Issues*, 50(4), 419-438. Retrieved August 15, 2017.

<sup>18</sup> *Pre-Budget Submission of the Equality Rights Alliance*. (2017) Retrieved August 14 2017, from Equality Rights Alliance, <https://www.equalityrightsalliance.org.au/wp-content/uploads/2017/02/ERA-Pre-Budget-Submission-17-18-Final.pdf>

identified earlier, the importance of setting targets and making single, older women visible and policies accountable to single, older women is critical. Funding increases and allocation must match the increasing and projected areas of demand for single, older women.

- *A restructure of the existing homeless service system to respond on a proportionate level to older women, with targets set of 25% older female clients in women's services and services located according to demographic need (It Could Be You).*

c) Ensuring that mainstream or generalist specialist homelessness services are equipped to meet the needs of older women:

- *Ensuring that older homeless women can access Specialist Homelessness Services by reviewing the appropriateness of those services and ensuring that Services receive appropriate training and support to meet older women's needs (A Plan for Change).*
- *Embed an older persons' specialist housing worker in every housing and homelessness service (A Home at Last).*
- *Temporary accommodation locations provided for older women must address health and safety needs of older people such as the provision of lifts and basic kitchen facilities (It Could Be You).*

d) Adequately funding specialist programs with a deep understanding and approach to ageing and homelessness and gender expertise:

A number of the reports highlight the necessity of programs that bring together specialist ageing and gender expertise, such as the Commonwealth Assistance with Care and Housing for the Aged Program (ACHA), "a cost effective program that provides prevention and early intervention services in the context of a flexible, person-centred delivery model" (55/56 Effectiveness of Homelessness services). There is also an identified need to assist single, older women with navigating the housing and homelessness support systems.

- *Tailored assistance to vulnerable older people enables them to remain living independently in the community and lowers the rate of premature entry to residential aged care (Addressing Older Women's Homelessness).*
- *A funded outreach program to support older women to stay safely in their homes, to assist women's access appropriate support and training systems, and provide support to older women placed in temporary accommodation (It Could Be You).*
- *Fund a specialised service to provide gendered tenancy advice and support to older women (modelled on an organisation such as Housing for the Aged Action Group) (Home Truths).*
- *Streamline service delivery to ageing Australians through provision of One Stop Shops -there is a pressing need for the simplification and streamlining of service delivery to ageing Australians. This should occur through the development of One Stop Shops that act as entry and referral points to relevant health, housing, financial and community services for older Australians. This recommendation is consistent with the recent Productivity Commission Draft Inquiry Report (2011). (Ageing in What Place) On the need for One Stop Shops, Petersen and Parsell add: a state or regional basis is considered most appropriate for this gateway model given the detailed knowledge of housing, welfare and aged care sectors and networks in many locales that is needed to ensure this service effective (Older Women's Pathways out of Homelessness in Australia).*
- *Expand the Assistance with Care and Housing for the Aged Program (A Home at Last).*
- *The Commonwealth government must increase funding ten-fold to the Assistance with Care and Housing for the Aged (ACHA) Program from \$4.6 million to \$46 million. The ACHA program should*

*be comprehensively reviewed and developed as a national program integrated with housing and aged care services.*<sup>19</sup>

- *Whilst very small in comparison to SHS, ACHA's service model operates within contemporary healthy ageing and homelessness prevention approaches, and for this reason it stands apart internationally. Operating through 58 outlets, the program assists close to 4000 clients a year, with older women consistently comprising half of the clients, at an average cost of \$1000 - \$13000 per client.*<sup>20</sup>

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<sup>19</sup> Australian Senate Economic References Committee *Inquiry into Affordable Housing Submission of Housing Action for the Aged Group*. (2014) Retrieved August 14 2017, from HAAG [https://www.older tenants.org.au/sites/default/files/docs/reports/senate\\_inquiry\\_into\\_affordable\\_housing\\_haag.pdf](https://www.older tenants.org.au/sites/default/files/docs/reports/senate_inquiry_into_affordable_housing_haag.pdf)

<sup>20</sup> Brackertz, N., Fortheringham, M., Winter, I., (2016). *Effectiveness of the homelessness service system*, AHURI Final Report No. 269, Australian Housing and Urban Research Institute, Melbourne, <https://www.ahuri.edu.au/research/research-papers/effectiveness-of-the-homelessness-service-system>