



**Submission to the
Residential Task Force on
Housing Transitions
Issues Paper**

July 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 *Advisory Taskforce on Residential Transition for Ageing Queenslanders* issues paper. Access to safe, secure, affordable and accessible housing underpins the health and wellbeing of older Queenslanders. There are a number of key issues facing older Australians in this regard.

Those fortunate enough to own their home must contemplate whether to stay in their own home or to move to more suitable age friendly housing. While some are able to achieve this by making home modifications others will have to move to a dwelling that is appropriate to their needs as they age. Both of these options can be impractical and costly, especially when affordable and accessible options located in age friendly communities are limited.

Those who rely on the private rental market face difficulties as a result of the high cost of renting. This situation is compounded by short-term tenancy arrangements, which create ongoing uncertainty and stress. Those reliant on the private rental market face the added pressure of limited options and long waiting lists when it comes to public and community housing.

Regardless of whether an older person rents or owns a home, research has shown that the baby boomer generation increasingly has little interest in moving into aged care unless absolutely necessary. They want to stay in their homes as long as possible and move only when they require high levels of care. This is also reflected in the fact that people are moving into retirement villages at a much later age.

National Seniors calls on the Queensland Government to ensure that older Queenslanders have better access to age appropriate housing. We argue that new innovative policies and programs are required to increase the development of age friendly public and private housing. We also call on government to support measures that enable older Queenslanders to stay in their homes longer, regardless of whether this is private, community or public housing. We also recommend that government work with the community sector to educate Queenslanders about the housing options available to them as they age.

Suitable Housing Options

Are the key issues under Suitable Housing Options about right?

The options provided are mostly right. However, we would suggest the following amendments:

Reorganise the following issues as below:

- > There are fewer housing options in regional and remote areas of Queensland
 - Both the private sector and not-for-profit sector find that the delivery of housing to regional and remote communities is generally not financially viable

Delete:

- > Housing suppliers indicate that the Retirement Villages Act 1999 restricts suppliers to provide housing within the scope of the Act and does not allow for innovation in the sector.

This issue is repeated as a dot point under the “*The review of the Retirement Villages Act 1999 needs to be completed*” heading and is therefore superfluous.

Reorganise the following issues as below:

- > For many older Queenslanders, their wealth is in the family home.
 - Seniors may be reluctant to use the equity in their homes to fund services they need as they grow older
 - Whilst financial institutions can provide equity release products, seniors are reluctant to do so to people who do not have an income due to the related risks

Are there any other issues that you would like to add?

Add the following point under the existing issue heading, as such:

- > The review of the Queensland Retirement Village Act 1999 needs to be completed. Operators and residents of retirement villages outline that the legislation is outdated and is:
 - Financially disadvantaging residents transferring from a retirement village because they can often wait years to receive payment to enable this transfer and are obligated to pay ongoing exit fees while waiting for the operator to sell the property.

The financial disadvantage from failure to sell a retirement village dwelling is a major issue facing residents and must be included.

Add the following issue

- > Universal housing design is not being incorporated into new housing developments

What might be some solutions to the key issues under Suitable Housing Options?

While recognition is given in the issues paper for the need to enable retirement village operators to develop innovative solutions, it is essential that end consumers are given the opportunity to have input into the development of new products. We believe more weight should be given to recommendations made by bodies representing aged consumers in this regard.

Governments and local Councils should legislate to ensure that planning of new towns or suburbs includes age friendly concepts. Infrastructure in new developments, including

buildings, dwellings, walkways, parks, seats, toilets, shelters and transport hubs, should be accessible for older people and people with disabilities.

The design of these new communities should also take into account economic and environmental sustainability by including energy efficient design principles. There are some exceptional house designs being undertaken which meet these requirements and are visually attractive and low cost. Compliance with economic and environmental sustainability principles would reduce ongoing running costs for residents and avoid costs associated with later refits.

More work is required to assist people at the end of life stage to die in their homes rather than be moved to high care facilities. Many people would prefer to die at home rather than in hospital or in a nursing home. A recent framework developed by the Victorian government redefines end of life care and guides providers to take responsibility for delivering high-quality end of life care¹. The framework provides an example of the kinds of tools needed to help more people in this situation to die at home.

There is a trend towards more multigenerational housing for families, as young couples return to their parents and the family home in order to save money for their own home. Consideration should be given to making greater use of the larger houses owned by baby boomer couples. It has been said, for example, that some baby boomers are planning for their retirement by upsizing or refitting their homes as an additional income stream in retirement, for example, adding a granny flat or creating another self-contained space within their home to rent or for short term stays. Encouraging this type of development could increase the supply of multigenerational housing for families who require such alternatives.

Evidence indicates that there has been an increase in homelessness among people over the age of 55². This number will continue to increase as a result of increasing private rental costs. There needs to be an increase in the supply of rental or emergency housing for the increasing numbers of people in this situation until more permanent solutions can be found. Increased support for the agencies providing accommodation alternatives is also required.

Consideration should be given to harmonizing provisions contained in the *Retirement Villages Act 1999* and the *Manufactured Homes (Residential Parks) Act 2013* to make it easier for people transferring between facilities covered by these Acts. Existing agreements should remain in place but new provisions phased over time. Any new legislation should provide consumer protection for all types of residential parks and villages where elderly residents reside.

¹ Department of Health and Human Services 2015. 'Palliative Care Program' <https://www2.health.vic.gov.au/palliative-care>

² Use of specialist homelessness services by people over 55 has increased by 25 per cent from 2011-12 to 2014-15. Australian Institute of Health and Welfare 2015. 'Older Clients' in *Specialist homelessness services 2014-15*. <http://www.aihw.gov.au/homelessness/specialist-homelessness-services-2014-15/older-clients/>

Home Resilience

Are the key issues listed under Home Resilience about right?

The options provided are mostly right. However, the following issues do not sit appropriately within the “*Home Resilience*” theme as it is described.

Move the following issue to the “Suitable Housing Options” theme

- > Negative attitudes in the community may prevent the development of housing for older people

This issue relates more appropriately to the constraints on the supply of housing for older people.

Move to following issue to the “*Suitable Local Community Services*” theme

- > Obtaining relevant, reliable, objective information and services can be a problem for an older person and family members e.g financial planning, accommodation options. It may be difficult to know what the right questions are, and who to ask. Older people may need support to make housing transitions, particularly if the transition is due to an unexpected event (such as illness or death of a partner)

This issue relates more appropriately to the lack of services available to older people.

Move the following issue to the “*Suitable Local Community Services*” theme

- > Legislation, contracts and processes can be complex and confusing. Older people seeking to downsize, or transition to alternative accommodation, may find the options confusing, inappropriate, unavailable or costly. If the challenges are too great, they may postpone the decision

This issue relates more appropriately to the lack of services available to older people.

Are there any issues you would like to add?

No

What might be some solutions to the key issues under Home Resilience?

The length and stability of tenancy is a major concern for older people who rent in the private market. Older private renters require access to longer more secure tenancy arrangements than what is currently being offered through the *Residential Tenancies and Rooming Accommodation Act 2008*. Amending the *Residential Tenancies and Rooming Accommodation Act 2008* to include opportunities for more secure tenancy for older tenants should be examined.

Sustainable Local Community Services

Are the key issues listed under Sustainable Local Community Services about right?

The options provided are about right. However, we have suggested elsewhere that several issues listed within the “Home Resilience” theme should be moved here.

Are there any issues you would like to add?

Include the following as issues in the “*Sustainable Local Community Services*” theme.

- > Aged care facilities are not currently able to provide an appropriate level of care to high needs residents.
 - Career opportunities, salary and training are key issues undermining the development of aged care services which provide appropriate care to residents.
- > Many older people are unable to adapt to the increased use of technology in everyday living, which increases the risk of social isolation.

What might be some solutions to the key issues under Sustainable Local Community Services?

It is essential that programs and services be connected to the community by the access to suitable public transport including subsidized taxi transport.

Government should also ensure that all forms of public transport, including taxis and mini buses, have infrastructure in place to assist a frail or disabled person to alight or disembark safely.

It is essential that there is better communication between government departments and care service providers to ensure that silos do not develop between community service providers.

The installation of emergency medical alert systems or similar should be a consideration in planning future accommodation for older people and not retro fitted later at a great cost.

Local councils when approving housing projects in greenfield areas or established suburbs should ensure that public spaces and buildings are connected and accessible to facilitate easy access to community services.

The provision of more funding is required so that more health and community care services can be delivered in the home. There are often waiting lists for these services because demand outstrips supply.

It is important, particularly in rural and regional areas that local people, including seniors, have opportunities to be involved in the delivery of community services, either as employees or as volunteers.

Continue to fund the Seniors Enquiry Line 1300 number for statewide information and referral services for older citizens unable to access information on the internet.

The Queensland Government should continue to provide funding to council libraries to host the joint venture Tech Savvy program with Telstra and Tech Savvy Seniors to assist older people to remain in touch with their community.

Individual Resilience

Are the key issues listed under Individual Resilience about right?

The options provided are mostly right. However, we suggest making the following changes to make the section more coherent.

Adapt the current issues relating to downsizing as below:

- > There are several disincentives to downsizing, which may force older people to stay in unsuitable housing when they might wish otherwise:
 - The cost of selling an existing home and buying a new more appropriate dwelling can be prohibitive for seniors, as a result of stamp duties, moving and other costs.
 - The stress and uncertainty associated with selling and buying a home can act as a deterrent for seniors, particularly if there is lack of appropriate housing located in age friendly communities with easy access to services.
 - The potential for downsizing to impact on age pension eligibility can deter older people from selling their home and moving to more appropriate accommodation.

Are there any issues you would like to add?

No

What might be some solutions to the key issues under Individual Resilience?

Government should introduce concessional stamp duty to assist and encourage older Queenslanders to “rightsize” their housing. Most other states and territories already have these provisions in place. The ACT government provides a generous scheme which offers eligible pensioners a full exemption for housing up to \$625,000³. The Victorian Government provides a full exemption for pensioners for housing valued up to \$330,000⁴.

Education is an essential component in individual resilience. There needs to be ongoing programs available to educate those nearing retirement age to be able to make informed choices about their future. As demand for age appropriate accommodation increases and service systems become more complex this education becomes more critical.

For those who have retired there is also a need for continued education as increasing age and fragility changes housing needs and affects housing choices. As is often is the case, awareness of the types of housing options on offer is not readily available when an emergency situation arises. Emergency situations often require placement of an older

³ ACT Revenue Office 2015. ‘Pensioner Duty Concession’ <http://www.revenue.act.gov.au/home-buyer-assistance/pensioner-duty-concession>.

⁴ Department for Human Services 2015. ‘Stamp duty concession’ <http://www.dhs.vic.gov.au/for-individuals/financial-support/concessions/rates-and-property/stamp-duty-concession>

person in suitable housing or care arrangements. This situation can result in much pain and anxiety for families and the older persons, especially when there is no knowledge or understanding of the housing options available or there is limited choice available.

An education program should be developed by government to facilitate educating those nearing retirement of what services and what future housing options are available. This could entail material prepared for persons aged 55, 65 and 75. For those turning 55 such a program may also assist in dealing with elderly parents who may not have had the opportunity of participating in an education program. Government could contract the provision of educational programs to community groups.

The ability to age in place is particularly problematic for older people in the private rental market. The Residential Tenancies and Rooming Accommodation Act 2008 could require landlords to accept minor modifications to a dwelling where tenants need them for disability or ageing related purposes to ensure they can age-in-place. Changes to tenancy laws should also be explored to maximise security of tenure for older people to avoid unnecessary evictions and potential negative impacts on health and wellbeing.

Other Considerations

Are there any other comments or suggestions you'd like to make for the consideration of the Taskforce?

The Advisory Taskforce on Residential Transitions for Ageing Queenslanders is commended for the work they have done identifying the major issues of concern for elderly residents.

Legislative changes and government financial support will be required to increase the number of affordable and appropriate housing options available which are suitable to older Queenslanders. A lead agency will be required to coordinate the various programs and services required to do this. This will necessitate participation and partnership with the community sector and private enterprise. Contracting relevant community groups and engaging developers and industry should be coordinated by the lead agency.

Empowering older Queenslanders to make informed decisions about housing is essential. Education programs will be critical to success in this regard. Older people will only be able to successfully age in place and transition readily if they can easily understand and navigate the options available to them. Community groups are well placed to provide services and conduct educational programs with government guidance.

Understandably, there must be a strong match between the means available to seniors and the types of housing options at their disposal. Not all seniors have the means to purchase a home or even rent in the private market so they must have access to alternative low-cost, accessible and stable housing options. Government must continue to play a key role in the provision of this type of housing in conjunction with the community sector and private enterprise.